BETWEEN ENGLISH AND URDU: DEVELOPING A NEED-BASED COURSE FOR BANK OFFICERS IN PAKISTAN

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ABSTRACT

Business communication has become a key differentiator among employees' performance, firms' success and soundness of overall economic systems. Many academic as well as training institutions, after realizing this fact, are preparing graduates for this global arena. Work environment of all major industries, especially banking industry, is of multicultural nature and thus requires highly proficient employees to help organization achieve its mission.

Purpose of this study is to prepare a need- based Financial Communication course, keeping in view the Urdu/English requirement for bank officers in Pakistan. To assess the English communication needs of bankers, a questionnaire consisting of three parts was used and four communication skills were assessed mainly reading, writing, speaking and listening. Using tabulated analysis, graphical analysis and descriptive statistics, it has been observed that bankers' communication skills do not meet their requirement to perform their duties efficiently and effectively in both Urdu as well as English. Need analysis reports that in English, reading skills have top priority followed by writing, listening and speaking skills, while reverse order has been observed in Urdu requirement of bank officers.

The findings of this study lead to the need for redesigning the Business Communication syllabus for improving the performance of the bankers in the Business world. New course contents for enhancing written communicative ability and for increasing oral communicative competence of the banking professionals has been integrated in the newly designed communication course. New course will compensate bankers against very late start of English learning in their academic as well as professional life and resultantly increases employees' performance. This new course will also consider Urdu requirement of bankers instead of English while performing their routine banking duties.

Keywords: ESP, Financial English, Urdu Requirements of Bankers

INTRODUCTION

Proficiency in the English language has become an opportunity, but at the same time, a key competitive differentiator for individual workers, corporations and entire economic systems **(Graddol, 1997; Pennycook, 1998; Crystal, 1997; Raimaturapong, 2005)**. Along similar lines, the importance of Urdu language and its impact on the professional development of company personnel has become a critical research area of Global Communication in the business communication context. Many universities and tertiary institutions all over the world claim to be preparing graduates for the global corporate arena. There seems little disagreement that much business interaction all over the world takes place in English, or that English is regarded as the lingua franca of international business. However, since last many years, importance of Urdu language has been highlighted from various platforms. Resultantly, court in Pakistan has decided to use Urdu as official language with in Pakistan. Both Federal as well as provincial governments seem complying with this course decision phase wise. Widespread educational reforms, including English language education, are taking place in countries all over the world as well as in Pakistan. As part of developing its human resources in professional competencies, like other countries, Pakistan as a nation is also required to enhance English/Urdu language proficiency of its public sector employees in general and those working in Banks etc. in particular. As in other countries, in Pakistan also, these days, the business world is very competitive and there is always room at the top. All business organizations, particularly the banking sector, require staff that is more proficient in their work. Obviously, bank officers have to play quite a significant role in banks. They need to function competently in social and work environments which are international and intercultural in nature. Bank staff, in addition to dealing with their customers, has also to be quite proficient in their communication within the organization vertically as well as horizontally. Obviously, all that requires listening, speaking, reading and writing skills in communication both in Urdu as well as English. In addition to verbal communication, they are also required to prepare different types of reports, letters, memos, promotional material, etc. Most of these reports are being prepared and presented in English until now but a speedy transformation from English to Urdu can be smelt across the whole country. A new literacy, an

intercultural/international literacy, is crucial to meeting this challenge successfully.

In view of the continuously expanding role of business sector and the role of banks therein, there is a dire need to develop a course on business communication skills for bank officers. Therefore, the researcher was motivated to undertake this task for developing need based course in business communication skills for bank officers. Business communication includes both Urdu as well as English.

STATEMENT OF THE PROBLEM

In the increasingly globalized business world, there is a justification to develop a need-based course to equip the Pakistani business professionals generally in all communication skills, and more particularly in expressing themselves in written and spoken English. For any organization, communication is very important to attract new customers and to serve better the existing customers. Banks are no exception. Bankers have to maintain good relationships with depositors, employees, other banks as well as borrowers. To successfully build and maintain these relationships, communication skill plays key role. Generally, it is believed that bankers working in foreign exchange department and International trade has to rely on their English skills as they have to communicate worldwide. However, bankers working in branches mainly focusing on operations rely on Urdu skills. Therefore, English course cannot be designed without investigating Urdu needs of bankers. This research first aims at carrying out a thorough need analysis of the communication skills of the bank officers through a questionnaire for them and interview of bank executives and then randomly observe the selected bank officers functioning in natural setting.

OBJECTIVES OF THE STUDY

Major objectives of this study are to identify the training needs of bank officers in terms of English communication skills as well as Urdu skills viz. listening, speaking, reading, and writing to facilitate their communication with customers, both individuals and business organizations and also with high ups and their support staff. Second objective of this study is to develop need-based course for bank officers in English communication Skills in the light of their felt needs regarding English communication skills.

To design and sequence the activities and experiences required for developing business communication skills in English in the light of Urdu skills needed by Bank Officers.

The course contents may be used by the International Islamic University (IIU) for imparting training to Banking Officers in particular and other categories of potential bank employees in general in business language communication skills. The IIU may also use the course contents in its other courses designed for even fresh graduates aspiring to join banking sector in future.

Review of Related Literature

The overall purpose of this research is to develop a need-based course contents in Business English Communication skills for the bank officers working in different banks, operating in Pakistan. This section deals with some of the aspects pertaining to the conceptual framework of the study.

English for Specific Purpose is the field of Applied Linguistics and an offshoot of ELT that has brought language out of the artificial atmosphere of classroom to the real-life situations showing people in actual correspondence. It focuses solely on the actual usage of language in a given situation or context. So it is more concentrated and having clear objective to be achieved by equipping the learner with desired language skill. (Munby, 1980; Orr, 2002; Richards, 2001; Richards & Rogers, 2001)

The point of departure for ESP is that it has "described language use in specific disciplines or work areas" (Basturkmen, 2006; 149). This is the point of differentiation between ESP and traditional ELT.

Dudley-Evans and St. John (1998) provide a more comprehensive characterization of ESP as language teaching designed to meet the specific needs of the learners through employing effective teaching methodologies and teaching activities. The teaching and learning process is focused on developing language skills by pursuing the discourse and writing genres that fit particularly well with the activities.

Friedenberg et al. (2003) emphasized the importance of incorporating all areas of communicative competence into the program design. They present an inclusive and practical set of guidelines for TESOL service providers or language practitioners involved in workplace language training.

It requires special skills to impart the knowledge of the specialized discourse to the learner of any professional or social group. ESP has developed certain macro-strategies to cope with the demand. According to Stern (1992), macro-strategy is "an overriding methodological principle covering a wide variety of classroom techniques and procedures at the planned level of teaching" (Basturkmen, 2006; 113).

Evaluation is also always important in any language course but it takes special focus in ESP because "ESP is accountable teaching" (Hutchinson and Waters, 1991, 144).

The purposes of teaching and learning the foreign language have been changing from time to time. According to Crystal (1997), teaching method, or teaching techniques, was once entirely acknowledged as the center of attention in foreign language learning. Language educators believed that if the instruction was conducted higher than a certain level of learners' existing knowledge, learning would automatically develop.

McLaughlin's attention-processing model, on the other hand, puts forward learning process, controlled and automatic processing mechanism, as major means in learning L2 and Long's interaction hypothesis indicates interaction and input as two main features in the process of acquisition (Brown, 2001, pp. 282-288).

Table 2.1 illustrates the summary of the development of second language teaching methods on the basis of theories of language and theories of language learning as outlined by Ellis (1986), Brown (1994), Gass and Selinker (1994), Richards (2001), and Richards and Rogers (2001).

TABLE 2.1: SUMMARY OF TEACHING METHODS AND THEIR COMPONENTS

Time	Teaching methods	Theories of language	Theory of language learning
1800 - *present*	Grammar Translation	Structural view	-
1850s — 1930s	Oral approaches (Direct Method)	Structural view	Natural method (based on child language learning)
1940s — 1970s (in the US)	Audiolingual Approach	Structural view	Behaviorism (language =habit for mention)

1950s-1970s	(in the UK)Situational Approach	Structural view	Behaviorism (language =habit formation)
1970 - present	Communicative Approach	Functional view	Attention to learning process and attention to how language is used to communicate
1970-present	ESP Approach	Functional view	Attention to learning process and attention to how language is used to communicate
1970s — present	Humanistic Approaches: - Silent Way -Total Physical Response – Suggestopedia	Functional view	Attention to learning process and attention to how language is used to communicate
1990 - present	Content-based instruction	Interactional view	Attention to learning process and attention to how language is used to communicate
1990 - present	Task-based language teaching	Interactional view	Based on Learner needs
1990 - present	Competency-based instruction	Interactional view	Based on Learner needs

The theories of language or the nature of language have been viewed as falling into three main dimensions: structural, functional and interactional views. Teaching methods such as Grammar Translation, Oral Approach (Direct Method), Situational Approach and Audio-lingual Approach were derived from the belief in "language as a system of structurally related elements for coding of meaning" (Richards & Rogers, 2001, p.20). This means that to understand the meaning of reading passages, learners require grammatical rules to decode them. However, methods such as Communicative Approach, the ESP Approach, the Silent Way and the Total Physical Response view language as "a vehicle for expression of functional meaning" (Richards & Rogers, 2001, p.21). This theory focuses on three main elements: grammatical rules, semantics, and communication. To learn a language, learners require not only grammatical rules, but they also need to understand words and be

able to use both in real communication. The teaching methods such as Content-based instruction, Task-based language teaching and Competency-based instruction, on the other hand, are characterized as interactive, that is, "language as a tool for the creation and maintenance of social relations" (Richards & Rogers, 1986, p.21). Thus, language is a kind of device to initiate and develop social networks.

In a qualitative study, Watson (1999) examined, through case studies, interviews and documents she collected, what characteristics caused a financial student to receive a job offer. The result indicated that Financial graduates who are able to present themselves as a total package have: 1) previous co-operative experience; 2) relevant coursework; 3) teamwork skills; 4) communication skills; 5) project management skills; 6) high organizational skills; 7) the ability to be a self-starter; and 8) those who have computer- skills. Such people are better able to get a job. The study shows the important role of communication skills in getting a placement in business sector.

Shea (1997) makes use of the combination of a comprehensive mail survey and a special program called multi-objective decision modelling and linear programming in the design of a financial curriculum for an Industrial and Manufacturing Financial program at Oregon State University. The research results indicated that the desirable skills of financial graduates in the 21st century consisted of technical depth skills and breadth skills. Leepatanapan's (1997) study developed a methodology for designing an industrial needs-driven curriculum and applying it in the manufacturing Financial and technology education sector in Thailand. The results indicated that to respond to current and future industrial needs, curricular content is required to be focused on the combination of two essential principles: technical skills and enterprise skills.

Cambridge English: Financial (2009) is the project of ESOL Examination of University of Cambridge. The study provides the learners with "realistic texts, tasks and topics similar to those that finance and accounting professionals would expect to encounter in their daily working lives

In spite the fact that English is a foreign language for the Pakistani users, or the second language from the perspective of some researchers (Graddol, 1997; Kachru, 1985; Pennycook, 1998), it has greater penetration into the institutional correspondence of the country because

of its colonial past as colonialism always entails linguistic penetration (Pennycook, 1998). The banking and financial sector is no exception in this respect. Financial correspondence, written or oral, uses English as means of communication.

Research Methodology

The overall objective of this research is to conduct need analysis of bankers in their communication skills. Furthermore, designing the English/Urdu communication syllabus is at the heart of discussion in this study.

Population of this study consists of all banks in Pakistan. Questionnaire was designed to get required information from banker. The questionnaire consisted of three parts. In part I, personal and demographic information about respondents was collected. This information includes gender, age, marital status and education etc.

In the second part of questionnaire, data about work related English use was collected and frequency of various uses of English at micro level was analyzed. Likewise, in the third part of questionnaire, data about English language communication discourse of bankers was collected.

To gauge the statistical consistency and stability of results, Cronbach alpha has been used. Total sample of the study consisted of 179 respondents. In this study, commercial banks operating in Islamabad and Rawalpindi were selected as sample banks. Investment banks have been excluded from sample because of their totally different nature of operations. These banks included MCB bank, national bank of Pakistan, Allied bank limited, united bank limited, first women bank limited, bank of Punjab, Dubai Islamic bank, Habib bank limited and standard chartered bank.

Using questionnaire, quantitative data was obtained about level of English and need for English for bankers. This data was then shifted to SPSS for statistical analysis. Statistical analysis included calculation of mean, percentages and standard deviation. To address the English communication needs of bankers thoroughly, questionnaire was used to assess the level of English communication of bankers, their needs in daily banking operations and frequency of micro level skills in listening, reading, writing and speaking skills.

Results and Discussions

This section will investigate how levels of English and Urdu proficiency affect the financial people daily work routine while working within banks or coordinating with overseas bankers and customers. This part further explores what impact communication skills have on their professional development and promotion in the work situation. The view of the participants on how English proficiency affects their daily work responsibility was assessed through the question: "How much does the English language affect your medium of instruction?" More than half (61.4%) indicated that both English and Urdu ability influenced their work for a fair amount, more than (13.97%) ranked only Urdu as "high" and a few (13.97%) rated English "high". About 2.23 percent reported that other languages rarely affect their present medium of instruction in Banking.

Table 4.1: Medium of Instructions in the Banking

Sector (N=179)

Medium of Instruction	No. of Responses	(%)
English and Urdu both	110	61.45%
English language only	25	13.97%
Urdu Language only	35	19.55%
Other languages	4	2.23%
Missing cases	5	2.79%
TOTAL	179	100.00%

Classroom Learning Experience

In order to find out how English language learning takes place in the formal learning context of Pakistan business management / financial management universities, the participants' English learning experience in the classroom was examined through looking at the medium of classroom instruction and teaching methods in the classroom practice. Participants were asked in the survey, *"What was the medium of instruction in the English language classes at the university?"* (Table 4.1). More than half of the research participants (50.28%) revealed that both English and Urdu were employed while undertaking their degrees

(Diploma, Bachelor or Master). More than a third (39.11%) indicated that only English was used. Thirteen participants (7.26%) mentioned that only Urdu was allowed in class. Five people indicated neither English nor Urdu was used in the classroom.

Table 4.2: Medium of Instruction in the University

(N=179)

Medium of Instruction	No. of Responses	(%)
English and Urdu both	90	50.28%
English language only	70	39.11%
Urdu Language only	13	7.26%
Other languages	5	2.79%
Missing cases	1	0.56%
TOTAL	179	100.00%

This suggests that the majority of these banking officers acquired their professional knowledge in Pakistan through classes conducted in a combination of English and their mother tongue. Medium of instruction in university/college level can be further elaborated with following graph

Life and Learning Experiences of English Language Learning

Table 4.3 below shows the pattern of responses to the question "What teaching methods did your English language teachers use in your English classes. Most of the sources indicated that they used "memorization of vocabulary and grammar" (38.49%) and "English conversation" (22.64%) as a teaching methodology, whereas some (13.58%) utilized method of English teaching from integration listening, reading and speaking skills. Clearly, studying teaching methods employed for banker, vocabulary and grammar memorization are the most popular sources.

Table 4.3 Teaching Methods employed in English classes at College/University

Sources Employed in Self-Development	No. of Responses	(%)
Vocabulary and Grammar Memorization	102	38.49%
Grammar translation	35	13.21%
English conversation	60	22.64%
Integration listening, reading and speaking skills	36	13.58%
Others	32	12.08%
Total	265	100.00%

Note: Number of responses exceed 179 because respondents could select more than one category.

Levels of English Language Proficiency

To assess the English proficiency of Bankers, respondents were asked the following question "Please evaluate your overall English proficiency". Although the bankers were generally satisfied with their efforts towards their English self-development, they expressed the view that more English development was required when self-rating their English proficiency. The majority (59.22%) of the participants rated their English proficiency as "poor". More than a third (36.31%) perceived their learning outcome as "fair"; only 3.35 percent rated it as "good". Only few 1.12% thought it was "excellent" (Table 4.4).

Table 4.4 Rating of Overall English Language Proficiency (N=179)

Level of English Proficiency	No. of Responses	(%)
Poor	106	59.22%
Fair	65	36.31%
Good	6	3.35%
Excellent	2	1.12%
TOTAL	179	100%

Results of table 4.4 clearly reflect that bankers perceive their English language skills as poor and only 2 out of 179 respondents believed that they had excellent English language skills. Table 4.4 creates need to redesign English courses at colleges/universities level.

Table 4.5 Self Rated Skills of English(N= 179)						
Macro-Skills	Poor (1)	Fair (2)	Good (3)	Excellent (4)	Mean	S.D.
Listening	56.98	36.31	6.7	0	1.50	0.62
Speaking	61.45	33.52	5.02	0	1.44	0.59
Reading	44.69	39.1	16.2	0	1.71	0.73
Writing	36.31	53.07	10.61	0	1.74	1.24
Missing Values = 0						

Table 4.5 indicates bankers are not at home in all the four types of language skills, though relatively better at reading and writing skills. Mean values indicate that major chunk of respondents rated their language skills as poor and fair. Last column of table 4.5 shows standard deviation. Values indicate that writing skills have more standard deviation of 1.24. Standard deviation measures dispersion of values. As 16.2% of respondents reported their reading skills as good and 10.61% of bankers reported their writing skills as good. This left the mean values of reading and writing skills as 1.71 and 1.74 respectively.

Bankers face different levels of difficulty in different dimensions of English. Some feel difficulty frequently in listening while others feel rarely any difficulty in listening or speaking or reading or writing. On the basis of these perceived English difficulties,

Table 4.6 Perceived English Skills Required by Banker					
	Least (1)	Rarely (2)	Frequently (3)	Most (4)	Mean
Listening	64.25%	5.03%	2.23%	28.49%	1.95
Speaking	79.89%	0.00%	0.00%	20.11%	1.60
Reading	5.03%	7.26%	7.82%	79.89%	3.63
Writing	12.85%	16.76%	10.06%	60.34%	3.18

Bankers require English skills in the areas of listening, speaking, reading and writing. These perceived skills in various areas of English are graphically elaborated as under:-

Table 4.7 Level of Difficulty in micro level of Listening (N=179)

Difficulty in listening English	(1) Never	(2) Sometimes	(3) Often	(4) Always)	Mean
1. Having trouble in understanding presentation or discussion.	36%	25%	19%	21%	2.25
2. Having trouble in taking notes while attending meeting, seminar/	26%	33%	12%	29%	2.45
3. Having trouble in understanding lengthy talk.	31%	19%	33%	17%	2.35
4. Having trouble in understanding the subject matter of a talk, i.e., what is being talked about	26%	22%	15%	37%	2.63
5. Others please specify	21%	34%	18%	28%	2.53

The level of difficulty in English language skills was assessed by question No. 20, 21 and 22. Question No. 20 of questionnaire belongs to micro level of difficulty in listening skills of Bankers. Table 4.7 reports the results of this question.

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The level of difficulty in the micro level of listening was found by the banking officers to be generally higher (Table 4.7). The participants had a very high level of difficulty in all micro-skills, from 21% to 28% as "always" having difficulty. The mean scores (ranging from 2.25-2.53) indicate that the participants struggled in their listening skills, especially with the micro-skills of 1) understanding the subject matter of a talk as mean value was 2.63. This was followed by 2) trouble in taking notes while attending meeting, seminar and conference etc. having mean value of 2.45, and 3) understanding presentation or discussion.

CONCLUSION AND PROPOSED TRAINING PROGRAMME FOR BANK OFFICERS

Objective of this research study was to assess communication needs of bankers in both English and Urdu languages. Need analysis was done using questionnaire and after applying analytical techniques, it has been concluded Bankers feel need to improve their communication skills both in English and Urdu. However, relative importance of different skills has been observed in English and Urdu.

This study concludes that in English, reading skills have top priority followed by writing, listening and speaking skills. However, in Urdu reading skills is at the last. This is possibly due to less material in printed form, which is written in Urdu language and therefore, bankers do not need to read extensive material in Urdu language. For Urdu, bankers rate speaking, listening and writing more important than reading skills.

The stage of identification of training needs or a thread-bare analysis thereof is not the end in itself unless followed by a number of other logical follow-up steps including academic decisions and actions focusing on having and then embark upon the same. On the basis of our analysis, we advise following narrow-context curriculum for Bank officers in Pakistan.

Program Title: Master in Business Administration

Course Title: Financial English Course for Bank Officers

Duration: One semester

Status: Three-credit Course

Broad Objectives of the Proposed Course:

As described under section on Formulation of Objectives above.

Contents of the Proposed Course:

UNIT 1: INTRODUCTION TO BANKING

Banking as an industry

Place of Bank Officers in management structure

The Role of Bank Officers in banking sector

Major functions performed by Bank Officers

UNIT 2: INTRODUCTION TO BUSINESS ENGLISH

Place of English in business communication in Pakistan

Greetings: Meaning and nature

Need for greetings

Basic greetings

Types of greetings

Practical activities in Business English in greetings

Receiving colleagues in office

Entering the office

Responding to colleagues and customers

Leaving the office

UNIT 3: SOCIALIZATION PROCESS IN BANK OFFICE

Socialization: Meaning and nature

Organization as a socio-cultural unit

Interaction with colleagues

Dealing with customers

Need for socialization in business

Consolidation of cultural cohesion of the office

Tips for socialization

Practical activities in Business English for socialization

Showing good gestures in dealing with colleagues

Socialization in meetings

Organizing and conducting meetings

Inviting others' opinion

Reaction to others' opinion

UNIT 4: BUSINESS COMMUNICATION

Communication: Meaning and nature

Importance of communication in business

Ingredients of the process of communication

Types of communication

Barriers to communication

Tips for effective communication

Practical activities in Business English in communication skills

Use of telephone for business calls

Attending phone-calls of colleagues and customers

Managing the messages received through phone calls

Drafting letters to seniors

Drafting letters to juniors

Drafting letters to customers/business organizations

UNIT 5: DISCUSSION IN BUSINESS

Discussion: Meaning and nature

Place of discussion in Business

Types of business discussion

Characteristic of good discussion

Barriers to business discussion

Tips for effective business discussion

Practical activities in Business English in discussion skills

Starting discussion

Conducting discussion

Participation in discussion

Reacting to others' opinion

Summing up the conclusions in discussion

UNIT 6: NEGOTIATION IN BUSINESS

Negotiation: Meaning and nature

Types of negotiation

Ingredients of the process of negotiation

Bargaining considerations

Problems in business negotiation

Tips for effective negotiation

Practical activities in Business English in negotiations skills

Homework for negotiations

Presenting own viewpoint

Listening and reacting to others' opinion

Moving towards agreement

UNIT 7: PRESENTATIONS IN BUSINESS

Presentation: Meaning and nature

Types of Presentation

Preparation of presentation

Ingredients of effective Presentation

Problems of Presentation

Tips for effective presentation

Practical activities in Business English in presentation skills:

Planning for and preparation of draft presentation

Formatting the presentation

Ensuring physical arrangements for presentation

Common mistakes and what to avoid

Capturing the audience's attention

Writing handouts and notes for use during presentations

UNIT 8: PARTICIPATION IN SEMINARS AND CONFERENCES

Seminars and Conferences: : Meaning and distinguishing features

Place of seminars and conferences in Business

Preparation for participation in seminars and conferences

Logistics for holding seminars and conferences

Tips for effective communication

Practical activities in the use of Business English in seminars and conferences

Preparation of material for presentation in seminars and conferences

Starting presentation

Interacting and accommodating opponent's view-point

Preparation of report on seminar and conference

UNIT 9: SWIFT CORRESPONDENCE

SWIFT Correspondence: Meaning and nature

Telegraphic Transfers and SWIFT Transfers

Role of SWIFT Correspondence in Banking

SWIFT Network

Problems in SWIFT Correspondence

Practical activities in Business English in SWIFT Correspondence skills:

Drafting message

Entering transfers

Replying a message

Preparation of statement of receipts

Inter-bank transfer

UNIT 10: USE OF MACHINE TOOLS

Major machines used in banking

Computer

Photocopier

Printer

Scanner

Automated teller machine

Understanding the manuals and operation of machines

Useful tips for maintenance and operation of machines

Troubleshooting

Practical activities in Business English in communication skills:

Reading and following the operating instructions

Understanding the major operational aspects of machines

Pitfalls to avoid in operating machines

UNIT 11: ELECTRONIC COMMUNICATION

Electronic Communication: Meaning and nature

Role of electronic communication in banking

Writing electronic mail

Types of electronic communication in banking

Hazards of electronic communication in banking

Practical activities in Business English in email skills focusing on the following:

Firming up the thoughts before and selection of words for writing effective emails

Appropriate salutations / greetings

Writing the body of the email

Closing / putting down signature

Pitfalls to avoid in emails

UNIT 12: BRANCH RETURNS

Branch Returns: Meaning and nature

Major Types of Branch Returns

Essentials of Branch Returns

Tips for preparation of Branch Returns

Practical activities in Business English in communication skills:

Study of Branch Returns

Identification of points for improvement

Preparation of dummy Branch Returns

UNIT 13: REMITTANCES

What is Payment Order?

Parties involved in Payment Order

What is Demand Draft?

Purpose of Demand Draft

Difference between Payment Order and Demand Draft

Mail Transfer

Telegraphic Transfer

Difference between different types of remittances

UNIT 14: LETTER OF CREDIT

What is Letter of Credit?

Different types of Letter of Credit

Parties involved in letter of Credit

Legal aspects of Letter of Credit

Based on the analysis, it can be concluded that

1. Objectivity of the business communication course has been much appreciated by the bankers.

2. The target participants are satisfied by the contents of the course. It can also be concluded that in the opinion of the participants, the teaching methodology of the course is designed in such a way that it facilitates the learning process.

3. The bankers started learning English language very late in their academic career and have not received any specialized training in the field of Business Communication in general and financial English and Urdu in specific. The inductions of such bankers

have contributed to the lower performance of employees in their professional life.

4. The existing Business Communication curriculum is not an accurate reflection of the future requirements of bankers

5. Financial English is a relatively complex area of English language teaching not only in Pakistan, but also in the whole world. Therefore, bankers also need Urdu skills to perform their daily tasks

Bankers have shown their *utmost'* satisfaction on the contents, objectivity and methodology of revised curriculum of Business Communication course, as these facilitate them in getting their work done efficiency and effectively. This leads to good performance in Business Communication fields and they may get quick promotions as well.

The instructors teaching Business Communication must focus more on application of skills through 'practice sessions', as desired by the bankers in the Needs Analysis. This would discourage learners for just memorizing the text-book lessons.

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