



Jaya College of Arts and Science, Thiruninravur -602024.

1.1.1 Supporting Documents

1. Academic Calendar
2. Syllabus
3. Lesson Plan
4. Question paper



JAYA COLLEGE OF ARTS AND SCIENCE
THIRUNINRAVUR - 602 024

ACADEMIC CALENDEAR (2022 - 2023)	ACADEMIC CALENDEAR (2022 - 2023)																															
	Jun - 2022	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Jul - 2022	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
Aug-2022	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
Sep-2022	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
Oct-2022	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
Nov-2022	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
Dec-2022	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
Jan-2023	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
Feb-2023	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
Mar-2023	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
Apr-2023	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
PARTICULARS	NVD	Not a Valid Date														Example for PH										PH-M1 (For Miladi Nabi)						
	S	Sunday														-- (Not Known) Leave for Student										PH-M2 (For Muharram)						
	H	Holiday														-- (Not Known) Leave for Staff										PH-N (For New Year)						
	PH	Public Holiday(State Reason)														*-CM Death (Dr. J. Jayalalitha)										PH-P1 (For Pongal Holiday)						
	R1	Revision 1														**-PM Death (Mr. Atal Bihari Vajpayee)										PH-P2 (For Pooja Holiday)						
	R2	Revision 2														# (Covid-19 - Online Class)										PH-R (For Ramzon)						
	M	Model Examinations														PH-A (For Adi Kurithigal)										PH-RD (For Republic Day)						
		Example for Working days														PH-B (For Bakrid)										PH-T1 (Telegu New Year)						
	Blank	Working for All 3 rd Year														PH-D (For Deepavalli)										PH-T2 (TamilNew Year)						
	2,3	Working for 2 nd and 3 rd Only														PH-G (For Gandhi Jayanthi)										PH-V (For Vinagar Chadurthi)						
1	Working for All 1 st Year Only														PH-ID (For Independance Day)										PH-X (For Christmas),PH-X1 (For Good Friday)							
															PH-K (For Krishna Jayanthi)										RN-Rain							




 PRINCIPAL
JAYA COLLEGE OF ARTS & SCIENCE
 THIRUNINRAVUR-602 024

UNIVERSITY OF MADRAS
B.B.A. DEGREE COURSE IN BUSINESS ADMINISTRATION
SYLLABUS WITH EFFECT FROM 2020-2021

BBA-DSC03

CORE-III: BUSINESS COMMUNICATION

UNIT I

Definition – Methods – Types – Principles of effective Communication – Barriers to Communication – Business Letter – Layout.

UNIT II

Kinds of Business Letters: Interview – Appointment – Acknowledgement – Promotion – Enquiries – Replies – Orders – Sales – Circular – Complaints.

UNIT III

Bank Correspondence – Insurance Correspondence – Agency Correspondence – Correspondence with Shareholders, Directors.

UNIT IV

Reports Writing – Agenda, Minutes of Meeting – Memorandum – Office Order – Circular – Notes.

UNIT V

Modern Forms of Communication: Fax – Email – Video Conferencing – Internet – Websites and their use in Business.

Recommended Texts

1. Rajendra Pal & J.S. Korlahalli, Essentials of Business Communication - Sultan Chand & Sons - New Delhi.
2. Shirley Taylor, Communication for Business - Pearson Publications - New Delhi.
3. Bovee, Thill, Schatzman, Business Communication Today - Peason Education Private Ltd. - New Delhi.
4. Penrose, Rasbery, Myers, Advanced Business Communication - Bangalore.
5. Simon Collin, Doing Business on the Internet - Kogan Page Ltd.- London.
6. Mary Ellen Guffey, Business Communication – Process and Product – International Thomson Publishing - Ohio.



Lesson Plan

- ✍ Syllabus
- ✍ Unit wise Breakup
- ✍ Lecture Notes
- ✍ Question Bank
- ✍ e-materials

Submitted by : S.VIJAYALAKSHMI
Designation : ASSISTANT PROFESSOR
Course Name : BBA
Course Code : BB22A
Class & Section : I BBA
Head of the Department : Dr.R.GEETHA



Course Syllabus – Course Name (Course Code)

UNIT I

Definition – Methods – Types – Principles of effective Communication – Barriers to Communication – Business Letter – Layout.

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Kinds of Business Letters: Interview – Appointment – Acknowledgement – Promotion – Enquiries – Replies – Orders – Sales – Circular – Complaints.

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Course Breakup (Unit wise)- Course Name (Course Code)

Unit	Hour	Topic
1	1	COMMUNICATION MEANING
	2	IMPORTANCE
	3	NATURE
	4	FEATURES
	5	MERITS & DEMERITS
	6	METHODS OF COMMUNICATION
	7	TYPES
	8	PRINCIPLES OF COMMUNICATION
	9	OBJECTIVES OF COMMUNICATION
	10	BARRIERS TO COMMUNICATION
	11	BUSINESS LETTER & PURPOSE
	12	LAYOUT OF BUSINESS LETTER
2	1	KINDS OF BUSINESS LETTER
	2	CHARACTERISTICS OF BUSINESS LETTER
	3	INTERVIEW LETTER
	4	APPOINTMENT LETTER
	5	ACKNOWLEDGEMENT LETTER
	6	PROMOTION LETTER
	7	ENQUIRY LETTER
	8	REPLY LETTER
	9	ORDER LETTER
	10	SALES LETTER
	11	CIRCULAR LETTER
	12	COMPLAINT LETTER
3	1	BANK CORRESPONDENCE IN BC
	2	CHARACTERISTICS
	3	IMPORTANCE
	4	REQUEST LETTER WRITTEN TO BANK
	5	COMPLAINT LETTERS WRITTEN TO BANK
	6	INSURANCE CORRESPONDENCE IN BC
	7	PRINCIPLES OF INSURANCE
	8	TYPES OF INSURANCE
	9	TYPES OF INSURANCE CORRESPONDENCE
	10	AGENCY LETTER
	11	CREATION OF AGENCY
	12	CORRESPONDENCE WITH SHAREHOLDERS & DIRECTORS



4	1	REPORT WRITING
	2	STEPS IN REPORT WRITING
	3	AGENDA
	4	MINUTEES OF MEETING
	5	MEMORANDUM OF ASSOCIATION
	6	ARTICLES OF ASSOCIATION
	7	DIFFERENCE BETWEEN MOA & AOA
	8	SAMPLE OF AGENDA
	9	SAMLPE OF MINUTES
	10	OFFICE ORDER
	11	CIRCULAR
	12	NOTES
5	1	MODERN FORMS OF COMMUNICATION
	2	NEED & IMPORTANCE
	3	FEATURES
	4	MERTS
	5	DEMERITS
	6	KINDS OF MODERN FORMS
	7	FAX
	8	E-MAIL
	9	VIDEO CONFERENCING
	10	INTERNET
	11	WEBSITES
	12	USES OF MODERN FORMS IN BUSINESS



Course Lecture Notes (Unit wise)- Course Name (Course Code)

Unit -1 Introduction

Hour - 1

Meaning of business communication

Prof. J. Haste stated that when communication occurs between two or more business people for effective organization and administration of business, it is considered business communication.

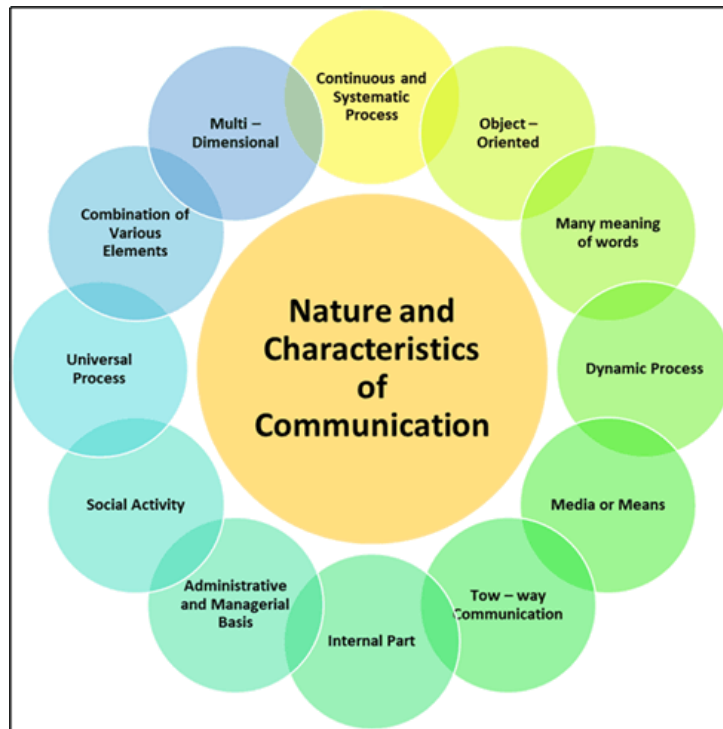
According to W.H., business communication is exchanging business-related views, ideas, and news among the related parties.

HOUR 2

IMPORTANCE

- (1) Basis of Decision-Making and Planning
- (2) Smooth and Efficient Working of an Organisation
- (3) Facilitates Co-Ordination
- (4) Increases Managerial Efficiency
- (5) Promotes Co-operation and Industrial Peace

HOUR 3 (NATURE)



HOUR 4

FEATURES

- Clear.
- Concise.
- Concrete.
- Correct.
- Coherent.
- Complete.

Courteous

HOUR 5

MERITS

- 1 It promotes trust. ...
- 2 It promotes team member loyalty. ...
- 3 It enhances team member engagement. ...
- 4 It improves teamwork. ...
- 5 It improves productivity. ...



- 6 Communication fuels innovation. ...
- 7 Resolves issues. ...
- 8 It creates better client relationships.

DEMERITS

- Lack of Standardization.
- Misinterpretation and Ambiguity.
- Lack of Non-Verbal Cues in Written Communication.
- Being Overly Connected.
-

HOUR 6

METHODS OF COMMUNICATION

- Electronic communication.
- Non-electronic communication.
- Written communication.
- Verbal communication.

HOUR 7

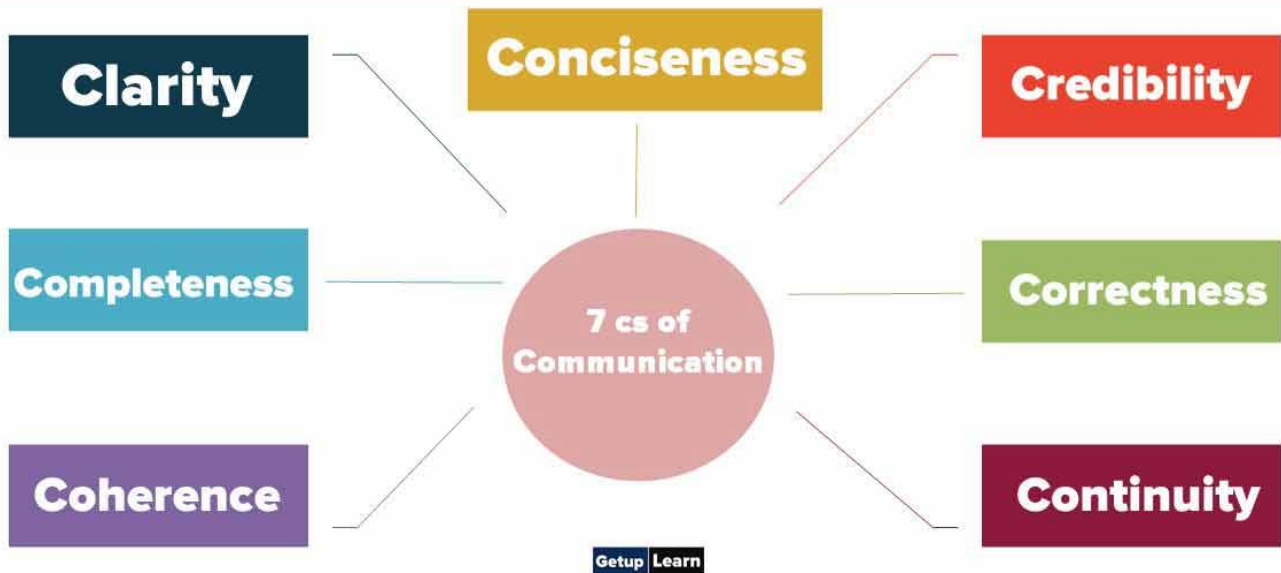
TYPES

- 1 Upward communication.
- 2 Downward communication.
- 3 Lateral communication.
- 4 External communication

HOUR 8

PRINCIPLES OF COMMUNICATION

Principles of Communication



HOUR 9

OBJECTIVES OF COMMUNICATION

- An Aid To Decision Making.
- Smooth Functioning.
- Facilitates Coordination.
- Employee Motivation and Morale.
- Overcome Resistance To Changes.
- Sound Human Relation.
- Maintain Public Relation.
- An Aid To Control.

HOUR 10

BARRIERS TO COMMUNICATION

- Physical Barriers. ...
- Perceptual Barriers. ...
- Emotional Barriers. ...
- Cultural Barriers. ...



- Language Barriers. ...
- Gender Barriers. ...
- Interpersonal Barriers. ...
- Break Through The Barriers

HOUR 11

BUSINESS LETTER

Business Letter is **a letter which is used by organizations to communicate in a professional way with customers, other companies, clients, shareholders investors, etc.** Business letter uses formal language and a specific format. Companies use it to convey important information and messages.

PURPOSE

According to Ricks and Gow, “The primary purposes of business letters are **to inform, instruct, request, inquire, remit, order, advice, correct and to question.**” The main purposes of Business Letter are; Convey Information: The basic purpose of any business letter is to convey information regarding business activities.

HOUR 12

LAYOUT OF BUSINESS LETTER

heading

recipient's address

salutation

message

closing

signature

CourseQuestion Bank - Course Name (Course Code)

(Unit & Section wise)

Unit -1 Introduction

1. Define business communication
2. What are the importance of communication



3. Name the types of business communication
4. What is business letter

Part B/C

- 1.Examine the merits & demerits of business communication.
- 2.What are the barriers to communication.
- 3.What are the principles of effective communication.
4. Determine the methods of communication.
- 5.Give the layout of business letter.

Course Study Material (Unit 1) – Course Name (Course Code)

Unit 1 Introduction

INTRODUCTION

The word communication originates from the Latin word "*communis*", which means "common" and the word business stands for any economic activity which is undertaken with a view to earn profit and the communication undertaken in the process of this activity is termed as "business communication"



DEFINITION

Communication is a process of passing information and understanding from one person to another.

Keith Devis

Communication is generally defined as the activity of conveying information. Communication has been derived from the

Latin word "communis", meaning to share.

Wikipedia

Communication is something people do. To understand human communication process, one must understand how people relate to each other.

***Wilbur Schramm* MEANING**

Communication is defined as —The flow of material information perception, understanding and imagination among various parties||.

Business includes those organizations, which are engaged in the production and distribution

of goods and services to earn profit. Therefore Business communication means, —Flow of information,

perception etc. either within a business organization or outside the organization among different parties||.

1. Communication is a **source of information** to the organizational members for decision-making process as it helps identifying and assessing alternative course of actions.



2. Communication also plays a crucial role in **altering individual's attitudes**, i.e., a well informed individual will have better attitude than a less-informed individual. Organizational magazines, journals, meetings and various other forms of oral and written communication help in moulding employee's attitudes.
3. Communication also **helps in socializing**. In today's life the only presence of another individual fosters communication. It is also said that one cannot survive without communication.
4. Communication assists in **controlling process**. It helps controlling organizational member's behaviour in various ways. There are various levels of hierarchy and certain principles and guidelines that employees must follow in an organization. They must comply with organizational policies, perform their job role efficiently and communicate any work problem and grievance to their superiors. Thus, communication helps in controlling function of management.

OBJECTIVES OF COMMUNICATION:

1. **Stronger Decision Making:** Your ability to communicate effectively increases productivity, both yours and your organization.
2. **Increased Productivity:** With good communication skills, you can anticipate problems, make decisions, co-ordinate work flow, supervise others, develop relationships and promote products and services.
3. **Steadier Work Flow:** Communication acts as tool for the effective work related flow of information.
4. **Strong Business Relationships & Enhanced Professional Image:** You can shape the impressions you and your company make on colleagues, employees, supervisors, investors, and customers in addition to perceiving and responding to the needs of these stakeholders (the various group you interact with) without effective communication, people misunderstand each other and misinterpret information. Ideas misfire or fail to gain attention and people and companies flounder.
5. **Clearer Promotional Materials:** Your organizations need for effective reach of company name and public promotions are based on effective promotional material such as advertisements, bill boards, online ads, posters etc are all communicated for effective message delivery and meaning.
6. **Provide Advice:** Giving advice is based on individual-oriented and work-oriented, advice should not be given to the person for pinpointing his mistakes rather it should be helpful for his improvement. Effective advice promotes understanding and it can be a two way process if the subordinate staff given freedom.
7. **Provide Order:** Order is an authoritative communication pattern and it is directive to somebody always a subordinate to do something. Orders will be written and oral orders, general and specific orders



- ,procedural and operational orders , mandatory and discretionary order. Order should be clear and complete ,execution should be possible and given in a friendly way.
8. **Suggestion:** Suggestion is supposed to be very mild and subtle form of communication. Suggestions are welcomed for it is not obligatory to accept them , it can be voluntary and anonymous and submitted through suggestion boxes.
 9. **Persuasion:** Persuasion may be defined as an effort _ to influence the attitudes , feelings ,or beliefs of others , or to influence actions based on those attitudes , feelings , or beliefs. Persuasion can be done to others if you are convinced , you do not impose , you are not rigid are prepared to meet half-way and you can look at the situation from the other person's angle also.
 10. **Education:** Education is a very conscious process of communication ,it involves both teaching and learning by which organizations provide to their employees in the form of training. Education is given for management employees and outside public.
 11. **Warning:** If the employees do not abide by the norms of the organization warning is a power communication tool and it can be general and specific. Specific warning should be administered in private and after thorough investigation. The aim of the warning should be the organization betterment.
 12. **Raising Morale and Motivation:** Morale stands for mental health and it is a sum of several qualities like courage , resolution , confidence .High morale and effective performance go hand to hand. Motivation is a process that account for an individual intensity, direction , and persistence of effort towards attaining a goal.
 13. **To Give and Receive Information:** Communication's main idea is to give and receive information because managers need complete , accurate and precise information to plan and organize employee need it to translate planning in to reality. Information will cover all aspects of the business.
 14. **To Provide Counselling:** Counseling is given to solve employees mental stress and improve the employees productivity.
 15. **To Improve Discipline:** Finally discipline is the foremost part of any business communication. The various disciplinary codes are effectively communicated to employees through disciplinary codes.

NATURE OF COMMUNICATION:

Communication has the following features:



1. Two-way process: Communication is a two-way process of understanding between two or more persons – sender and receiver. A person cannot communicate with himself.
2. Continuous process: Exchange of ideas and opinion amongst people is an ongoing process in business and non-business organizations. Continuous interaction promotes understanding and exchange of information relevant for decision-making.
3. Dynamic process: Communication between sender and receiver takes different forms and medium depending upon their moods and behaviour. It is, thus, a dynamic process that keeps changing in different situations.
4. Pervasive: Communication is a pervasive activity. It takes place at all levels (top, middle, low) in all functional areas (production, finance, personnel, sales) of a business organization.
5. Two people: A minimum of two persons — sender and receiver — must be present for communication to take place. It may be between superiors, subordinates and peer group, intra or inter se.
6. Exchange: Communication involves exchange of ideas and opinions. People interact and develop understanding for each other.
7. Means of unifying organizational activities: Communication unifies internal organizational environment with its external environment. It also integrates the human and physical resources and converts them into organizational output.

Verbal and non-verbal: Though words are active carriers of information, gestures can sometimes be more powerful than words. Facial expressions, sounds, signs and symbols are the non-verbal Principles of Communication

1. Principle of Clarity:

The idea or message to be communicated should be clearly spelt out. It should be worded in such a way that the receiver understands the same thing which the sender wants to convey. There should be no ambiguity in the message. It should be kept in mind that the words do not speak themselves, but the speaker gives them the meaning. A clear message will evoke the same response from the other party. It is also essential that the receiver is conversant with the language, inherent assumptions, and the mechanics of communication.

2. Principle of Attention:

In order to make communication effective, the receiver's attention should be drawn towards message. People are different in behaviour, attention, emotions etc. so they may respond differently to the message. Subordinates should act similarly as per the contents of the message. The acts of a superior also draw the attention of subordinates and they may follow what they observe. For example, if a superior is



very punctual in coming to the office then subordinates will also develop such habits. It is said that actions speak louder than words.

3. Principle of Feedback:

The principle of feedback is very important to make the communication effective. There should be a feedback information from the recipient to know whether he has understood the message in the same sense in which the sender has meant it.

4. Principle of Informality:

Formal communication is generally used for transmitting messages and other information. Sometimes formal communication may not achieve the desired results, informal communication may prove effective in such situations. Management should use informal communication for assessing the reaction of employees towards various policies. Senior management may informally convey certain decisions to the employees for getting their feedback.

So this principle states that informal communication is as important as formal communication.

5. Principle of Consistency:

This principle states that communication should always be consistent with the policies, plans, programmes and objectives of the organization and not in conflict with them. If the messages and communications are in conflict with the policies and programmes, then there will be confusion in the minds of subordinates and they may not implement them properly. Such a situation will be detrimental to the interests of the organization.

6. Principle of Timeliness:

This principle states that communication should be done at proper time so that it helps in implementing plans. Any delay in communication may not serve any purpose rather decisions become of historical importance only.

7. Principle of Adequacy:

The information communicated should be adequate and complete in all respects. Inadequate information may delay action and create confusion. Inadequate information also affects efficiency of the receiver. So adequate information is essential for taking proper decisions and making action plans.

8. of communication.

9. Mutual understanding: Communication is effective when sender and receiver develop mutual understanding of the subject. Messages conveyed should be understood by the receiver in the desired sense.



10. **Goal-oriented:** Communication is goal-oriented. Unless the receiver and sender know the purpose they intend to achieve through communication, it has little practical utility.
11. **Foundation of management:** Though communication is a directing function, it is important for other managerial functions also. Designing plans and organization structures, motivating people to accomplish goals and controlling organizational activities; all require communication amongst managers at various levels.
12. **A means, not an end:** communication is not an end. Effective communication is a means towards achieving the end, that is, goal accomplishment. It smoothens managerial operations by facilitating planning, organizing, staffing, directing and controlling functions.
13. **Human activity:** Since communication makes accomplishment of organizational goals possible, it is essential that people understand and like each other. If people do not understand each others' viewpoint, there cannot be effective communication.
14. **Inter-disciplinary:** Communication is the art of how communicators use knowledge of different fields of study like anthropology, psychology and sociology. Making best use of these disciplines makes communication effective. It is, thus, an inter-disciplinary area of management.

The Seven Cs of Communication help overcome barriers:

1. **Consideration:** consideration states that every message should be prepared keeping in mind the person who will be the receiver of the message. Receiver's interest should be kept in mind while drafting the message.
2. **Clarity:** Clarity is most important characteristic of communication especially in case of oral Communication/Presentation. Clarity in words, language of expression is very important to ensure proper presentation of ideas, message one wants to communicate during conversation.
3. **Completeness:** Complete message is very important to communicate the main idea or information behind the message. Oral presentations should be as far as possible planned on restructured and all the information related to message should be properly communicated.
4. **Conciseness:** Conciseness is the essential requirement of oral communication. Concise message saves time on expense for both sender on receiver concise means brief, short on informative message which is able to explain the idea of message with minimum words. Words in message should not be repetitive in nature & only relevant information should be communicated in message.



5. **Correctness:** In oral communication grammatical errors should be avoided. Right level of language should be used both in formal & informal communication. Use of accurate words and spellings should be considered.
6. **Concreteness:** it means specific, definite on valid use of information than vague or general. Concrete facts on figures should be used to make the receivers know exactly what is required or desired. Concrete language on information helps in interpreting the message in same way as communicate intend to communicate the message.
7. **Courtesy:** A proper decorum of speaking should be maintained while making oral communication/ presentation. One should say things with force of assertive without being rude. Polite or humble language shall be used which should not be insulting, against the religious, social as personal values of listener. Discriminatory language based, on gender, race, age, colour, cost creed, religion etc should be avoided.

PROCESS OF COMMUNICATION

Sender:

Someone who is sending the message to someone else. For example, in an ad the brand being advertised is 'Pantaloon'. Naturally, the maker of this brand is the sender of the advertising message.

Encoding:

When we address someone, we use language, visuals, body gestures, etc. to communicate. All these are called symbols. The process of putting our thought into symbolic forms is called encoding. In a following Ad, you see a face full of wrinkles. Then you read the headlines which simply say:

—Wrinkle free. || This process of communication is called encoding.

Message:

The symbols themselves constitute the message. Hence, the visuals, headlines body copy, tag line, brand name, logo, etc., are all parts of the message. If you have already heard the name of 'Pantaloon', then the message being given to you is that you are dealing with a known company.

Media:



The channels used for sending the message across to the receiver (customer) is called medium (or media; note that media is also singular). This Ad has appeared in the print media (just for the sake of knowledge, TV is an audio-visual medium, radio is an audio medium, etc. You will learn more about media in the second year). An individual member of the medium is called a vehicle. Here, India Today is the vehicle. A vehicle is the carrier of the message.

Decoding:

Once we receive the message, we start interpreting it. For example, when you look at the wrinkled face shown in the Ad, you realize how bad it looks. The implication is that your clothes will also look as bad if they were not wrinkle free. Likewise, there are visuals of a shirt and a pair of trouser. These immediately give you the message that the Ad is perhaps for readymade clothes.

At the bottom, the message given is that the brand is available at various cities and Pantaloon Shoppes.

Receiver:

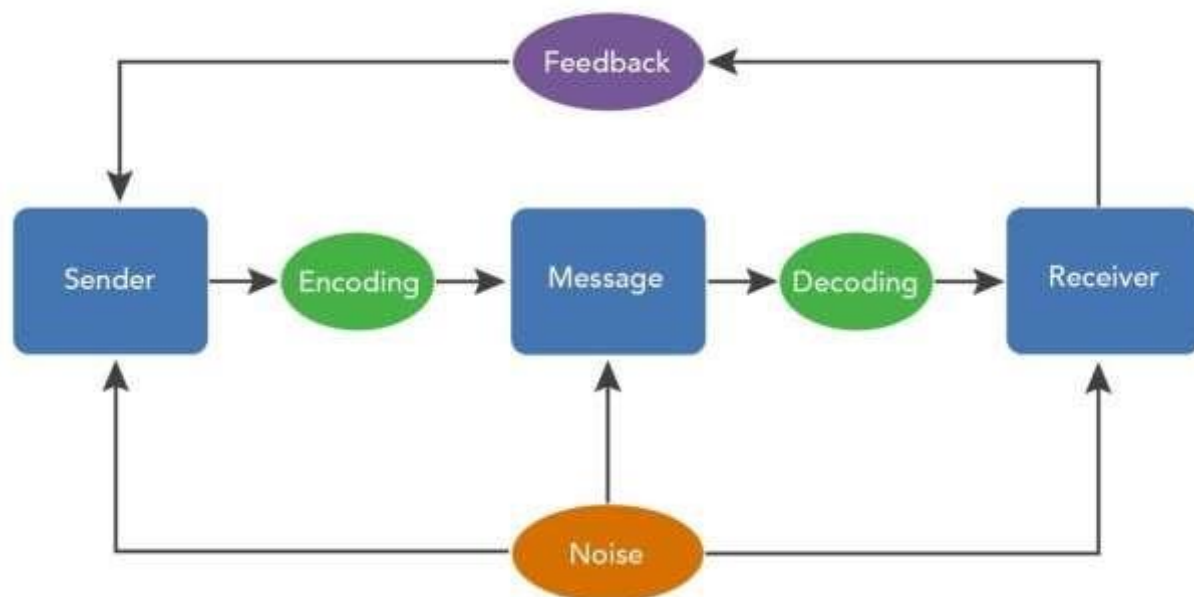
A receiver is one who reads/listen hears the message of the communicator. For example, any reader of India Today who is likely to see this Ad, is the receiver of the message. It may be noted, however, that the communicator (in our example, the manufacturer of Pantaloons) is not interested in just any receiver (i.e. any reader of India Today) but only those who would be interested in using his product. Thus, if never wear trousers, then the company will not be interested in me.

Response:

After having read the ad, I will react to the message. My reaction (alternatively known as response) could be objective (if I accept what the sender of the message is saying) or negative (If I don't accept the message). For example, the body copy in the Ad says: —Pantaloons presents T 2000....|| I may get impressed by the fact that the range has T 2000 choices available! But I may also reject the claims made in the body copy in case I find them unbelievable.

Feedback:

Every communicator waits to know whether the message (a) has reached the target audience or not, and (b) whether it has been accepted or not. In other words, one waits for feedback from the audience. The most desirable form of feedback from the marketer's point of view, of course, would be the purchase of the product by the customers. Thus, after this Ad is released in the media, if the sale of such trousers goes up significantly, the feedback is said to be positive. Similarly, if the company conducts a surveys and questions about the intention to buy; and customers say that they will buy the brand, again, the feedback is positive.



COMMUNICATION PROCESS

TYPES OF COMMUNICATION

- Verbal communication
- Non – verbal communication

Verbal communication:

When messages or information is exchanged or communicated through words is called verbal communication. Verbal communication may be two types: written and oral communication. Verbal communication takes place through face-to-face conversations, group discussions, counseling, interview, radio, television, calls, memos, letters, reports, notes, email etc.

ORAL COMMUNICATION



Oral communication implies communication through mouth. It includes individuals conversing with each other, be it direct conversation or telephonic conversation. Speeches, presentations, discussions are all forms of oral communication. Oral communication is generally recommended when the communication matter is of temporary kind or where a direct interaction is required. Face to face communication (meetings, lectures, conferences, interviews, etc.) is significant so as to build a rapport and trust.

Advantages of Oral Communication

- There is high level of understanding and transparency in oral communication as it is interpersonal.

- There is no element of rigidity in oral communication. There is flexibility for allowing changes in the decisions previously taken.

- The feedback is spontaneous in case of oral communication. Thus, decisions can be made quickly without any delay.
 - Oral communication is not only time saving, but it also saves upon money and efforts.

- Oral communication is best in case of problem resolution. The conflicts, disputes and many issues/differences can be put to an end by talking them over. Oral communication is an essential for teamwork and group energy.
 - Oral communication promotes a receptive and encouraging morale among organizational employees.

 - Oral communication can be best used to transfer private and confidential information/matter.

Disadvantages/Limitations of Oral Communication

- Relying only on oral communication may not be sufficient as business communication is formal and very organized.

- Oral communication is less authentic than written communication as they are informal and not as organized as written communication.



- Oral communication is time-saving as far as daily interactions are concerned, but in case of meetings, long speeches consume lot of time and are unproductive at times. □ Oral communications are not easy to maintain and thus they are unsteady.
 - There may be misunderstandings as the information is not complete and may lack essentials.
 - It requires attentiveness and great receptivity on part of the receivers/audience.
- Oral communication (such as speeches) is not frequently used as legal records except in investigation work.

WRITTEN COMMUNICATION

A —Written Communication' means the sending of messages, orders or instructions in writing through letters, circulars, manuals, reports, telegrams, office memos, bulletins, etc. It is a formal method of communication and is less flexible. A written document preserved properly becomes a permanent record for future reference. It can also be used as legal evidence. It is timeconsuming, costly and unsuitable for confidential and emergent communication. Written communication, to be effective, should be clear, complete, concise, correct, and courteous.

ADVANTAGES OF WRITTEN COMMUNICATION:

- **Easy to preserve:** The documents of written communication are easy to preserve. Oral and non-verbal communication cannot be preserved. If it is needed, important information can be collected from the preserved documents.
- **Easy presentation of complex matter:** Written communication is the best way to represent any complex matter easily and attractively.
- **Permanent record:** The documents of written communication act as a permanent record. When it is needed, important information can be easily collected from the preserved documents.
- **Prevention of wastage of time and money:** Written communication prevents the waste of money and time. Without meeting with each other the communicator and communicate can exchange their views.
- **Accurate presentation:** Through the documents of the written communication top executive can present the information more accurately and clearly. As it is a legal document everybody takes much care does draft it.



- Use as a reference:** If it is needed, written communication can be used as future reference.
- Delegation of authority:** Written communication can help the authority to delegate the power and authority to the subordinate. It is quite impossible to delegate power without a written document.
- Longevity:** Written document can be preserved for a long time easily. That is why; all the important issues of an organization should be back and white.
- Effective communication:** Written communication helps to make communication effective. It is more dependable and effective than those of other forms of communication.
- Maintaining image:** Written communication helps to maintain the images of both the person and the organization. It also protects the images of the company or organization.
- Proper information:** It is a proper and complete communication system. There is no opportunity to include any unnecessary information in a written document.
- Less distortion possibility:** In this communication system information is recorded permanently. So, there is less possibility of distortion and alteration of the information.
- No opportunity to misinterpret:** there is any opportunity to misinterpret the information or messages of written communication.
- Controlling tool:** Written communication can help to control the organizational activity. The written document may be used as a tool for controlling.
- Easy to verify:** The information and messages that are preserved can be verified easily. If there arises any misunderstanding any party can easily verify the information.
- Others:** Clear understanding, Legal document, Acceptability, Reduction of risk, Creating confidence, Easy circulation, Wide access or coverage etc.

DISADVANTAGES OF WRITTEN COMMUNICATION

- Expensive:** Written communication is comparatively expensive. For this communication paper, pen, ink, typewriter, computer and a large number of employees are needed.
- Time consuming:** Written communication takes time to communicate with others. It is a time consuming media. It costs the valuable time of both the writer and the reader.
- Red-Taoism:** Red-Taoism is one of the most disadvantages of written communication. It means to take time for approval of a project.



- ❑ **Useless for illiterate person:** If message receiver is illiterate, written communication is quite impossible. This is major disadvantage of written communication.
- ❑ **Difficult to maintain secrecy:** It is an unexpected medium to keep business secrecy. Secrecy is not always possible to maintain through written communication. Because here needs to discuss everything in black and white.
- ❑ **Lack of flexibility:** Since writing documents cannot be changed easily at any time. Lack of flexibility is one of the most important limitations of written communication.
- ❑ **Delay in response:** It takes much time to get a response from the message receiver; prompt response is not possible in case of written communication that is possible in oral communication.
- ❑ **Delay in decision making:** Written communication takes much time to communicate with all the parties concerned. So the decision maker cannot take decisions quickly.
- ❑ **Cost in record keeping:** It is very difficult and expensive to keep all the records in written communication.
- ❑ **Complex words:** Sometimes the writer uses complex words in writing a message. It becomes difficult to meaning out to the reader. So the objectives of the communication may lose.
- ❑ **Lack of direct relation:** If there is no direct relation between the writer and the reader, written communication cannot help to establish a direct relation between them.
- ❑ **Other:** Prompt feedback is impossible, Slowness, Bureaucratic attitude, Understanding problem between boss and subordinates, lack in quick clarification and correction, formality problem, lack of personal intimacy, etc.

NON – VERBAL COMMUNICATION

Behavior and elements of speech aside from the words themselves that transmit meaning. Nonverbal communication includes pitch, speed, tone and volume of voice, gestures and facial expressions, body posture, stance, and proximity to the listener, eye movements and contact, and dress and appearance. Research suggests that only 5 percent effect is produced by the spoken word, 45 percent by the tone, inflexion, and other elements of voice, and 50 percent by body language, movements, eye contact, etc.,.



A. B ODY LANGUAGE

Some parts of our body can express many indications without any sound. Message can be transmitted with the help of our body movements which is called body language. Body language is a form of non-verbal communication, which consists of posture, gestures, facial expressions, eye movements etc.

1. **Facial expression:** A facial expression is one or more motions or positions of the muscles in the skin of face. These movements convey the emotional state of the individual to observers. Facial expressions for happiness, sadness, anger and fear are similar throughout the world. A proverb says, —Face is the index of mind.||Example: By waving our hands we express ‘good-bye’; by shaking our head from side to side we express —we do not know||.
2. **Gestures:** Gestures refers to visible bodily actions communicate particular messages which include movement of the hands, face, eyes, head or other parts of the body. Common gestures include waving, pointing, and using fingers to indicate numeric amounts. Culture-specific gestures that can be used as replacement for words, such as the hand wave used in western cultures for —hello|| and —goodbye||.
3. **Posture:** Posture indicates the position in which we hold the body when standing or sitting. It can help to communicate non-verbally. Consider the following actions and note cultural differences:
 - Bowing not done criticized or affected in US; shows rank in Japan.
 - Slouching rude in most Northern European areas.
 - Hands in pocket-disrespectful in Turkey.
 - Sitting with legs crossed-offensive in Ghana, Turkey.
 - Showing soles of feet-offensive in Thailand, Saudi Arabia.
4. **Eye Gaze or Eye contact:** Eye contact indicates looking, staring and blinking etc. which is important in nonverbal behaviors. Looking at another person can indicate a range of emotions, including hostility, attention, interest, and attraction, defines power and status and has a central role in managing impressions of others.
5. **Appearance and dress:** External appearances also play a vital role to communicate others. Our clothes dress provide a good visual signal to our interest, age, personality, taste, and sex. Our choice of color, clothing, hairstyles and other factors affecting appearance are also considered a means of nonverbal can evoke different moods. Consider differing cultural standards on what is attractive in dress and on what constitutes modesty. For example, seeing the dress of army officers, we can easily determine the job status.



6. **Touch:** Touch is culturally determined. But each culture has a clear concept of what parts of the body one may not touch. Basic message of touch is to affect or control-protect, support and disapprove (i.e. hug, kiss, hit, kick)

□ USA-Handshake is common (even for strangers), hugs and kisses for those of opposite gender or of family (usually) on an increasingly more intimate basis.

□ Islamic and Hindu- Typically don't touch with the left hand. Left hand is for toilet functions.

□ Islamic cultures generally don't approve of any touching to opposite genders (even handshakes).

But consider such touching (including hand holding, hugs) between same sexes to be appropriate.

7. **Silence:** Silence is another form of non-verbal communication which expresses the positive or negative meanings of particular messages. In a classroom, silence indicates that students are listening carefully and attentively.

B. SPACE OR PROXIMITY

People often refer to their need for —personal space||, which are also important types of nonverbal communication. The physical distance between you and others signals your level of intimacy and comfort. If someone you don't know stand too close or touches too often, you will probably begin to feel uncomfortable. **C. TIME:**

Another type of non-verbal communication involves time. That is how we give meaning to time communicates to other. For example, begin late in work everybody a worker can be considered as a man of carelessness but if a manager does it; we say it is a symbol of power. We know, time can play a vital role to reduce tension, conflict among groups. It is said that- —Kill the time to delay the justice||.

D. PARALINGUISTIC (TONE AND VOLUME OF VOICE)



Paralinguistic refers to vocal communication that is separate from actual language. Paralanguage also includes such vocal characteristics as rate (speed of speaking), pitch (highness or lowness of tone), inflection, volume (loudness) and quality (pleasing or unpleasant sound).

Vocal characterizers (laugh, cry, yell, moan, whine, belch and yawn). These send different messages in different cultures (Japan- giggling indicates embarrassment; India- belch indicates satisfaction)

- Vocal qualifiers (volume, pitch, rhythm, tempo, and tone). Loudness indicates strength in Arabic cultures and softness indicates weakness; indicates confidence and authority to the Germans; indicates impoliteness to the Thai; indicates loss of control to the Japanese. (Generally, one learns not to —shout|| in Asia for nearly any reason). Gender-based as well women tend to speak higher and more softly than men.
- Vocal segregates (UN-huh, shh, uh, ooh, mmmh, hummm, eh mah, lah). Segregates indicate formality, acceptance, assent, uncertainty.

E. VISUAL COMMUNICATION

When communication takes place by means of any visual aid, it is known as [visual communication](#). Such as facial expression, gesture, eye contact, signals, map, chart, poster, slide, sign etc. for example, to indicate ‘_danger’, we use red sign, to indicate ‘_no smoking’, we use an image showing a lighted cigarette with a slash across

mark on it etc.

BARRIERS TO COMMUNICATION

1. Mechanical Barriers:

A communication is a two-way process, distance between the sender and the receiver of the message is an important barrier to communication. Noise and environmental factors also block communication. **2.**

Personal Barriers:

Personal factors like difference in judgment, social values, inferiority complex, bias, attitude, pressure of time, inability to communicate, etc. widen the psychological distance between the communicator and the communicatee. Credibility gap i.e., inconsistency between what one says and what one does, also, acts as a barrier to communication.



3. Semantic or Language Barriers:

Semantic is the science of meaning. The same words and symbols carry different meanings to different people. Difficulties in communication arise when the sender and the receiver of the message use words or symbols in different senses. The meaning intended by the sender may be quite different from the meaning followed by the receiver. People interpret the message in terms of their own behaviour and experience. Sometimes, the language used by the sender may not at all be followed by the receiver.

4. Status Barriers (Superior-Subordinate Relationship):

Status or position in the hierarchy of an organization is one of the fundamental barriers that obstructs free flow of information. A superior may give only selected information to his subordinates so as to maintain status differences. Subordinates, usually, tend to convey only those things which the superiors would appreciate.

This creates distortion in upward communication. Such selective communication is also known as filtering. Sometimes, —the superior feels that he cannot fully admit to his subordinates those problems, conditions or results which may affect adversely on his ability and judgment. To do so would undermine his position as a superior being in the formal organization.|| This causes distortion in downward communication. A subordinate may also feel reluctant to report his shortcomings or may not seek clarification on instructions which are subject to different interpretations for fear of loss of prestige in the eyes of the superior.

5. Organizational Structure Barriers:

Effective communication largely depends upon sound organizational structure. If the structure is complex involving several layers of management, the breakdown or distortion in communication will arise. It is an established fact that every layer cuts off a bit of information. In the words of

W.C. Bennis, —Communication gets distorted particularly as it goes up the hierarchy.||

Moreover, information travelling through formal structure introduces rigidity and causes delay because of long lines of communication. Similarly, lack of instructions for further conveying information to the subordinates and heavy pressure of work at certain levels of authority also act as barriers to effective communication.

6. Barriers Due to Inadequate Attention:

Inadequate attention to the message makes communication less effective and the message is likely to be misunderstood. Inattention may arise because of over business of the communicator or because of the message being contrary to his expectations and beliefs. The simple failure to read notices, minutes and reports is also a common feature.



Whatever be the reason, communication remains only a one-way process and there is no understanding of the message, if the receiver pays little attention to the message. In the words of Joseph Doohar.

—Listening is the most neglected skill of communication.|| —half listening is like racing your engine with the gears in neutral. You use gasoline, but you get nowhere.||

7. Premature Evaluation:

Some people have the tendency to form a judgment before listening to the entire message. This is known as premature evaluation. As discussed in the previous point, —half-listening is like racing your engine with the gears in neutral. You use gasoline but you get nowhere.|| Premature evaluation distorts understanding and acts as a barrier to effective communication.

8. Emotional Attitude:

Barriers may also arise due to emotional attitude because when emotions are strong, it is difficult to know the frame of mind of another person or group. Emotional attitudes of both, the communicator as well as the communicatee, obstruct free flow of transmission and understanding of messages.

9. Resistance to Change:

It is a general tendency of human beings to stick to old and customary patterns of life. They may resist change to maintain status quo. Thus, when new ideas are being communicated to introduce a change, it is likely to be overlooked or even opposed. This resistance to change creates an important obstacle to effective communication.

10. Barriers Due to Lack of Mutual Trust:

Communication means sharing of ideas in common. —When we communicate, we are trying to establish a commonness.|| Thus, one will freely transfer information and understanding with another only when there is mutual trust between the two. When there is a lack of mutual trust between the communicator and the communicatee, the message is not followed. Credibility gaps, i.e., inconsistency in saying and doing, also causes lack of mutual trust which acts as a basic obstacle to effective communication.

11. Other Barriers:

There may be many other barriers, such as un-clarified assumptions, lack of ability to communicate, mirage of too much knowledge of closed minds, communication overload, shortage of time, etc., which cause distortion or obstruction in the free flow of communication and thus make it ineffective. Failure to retain or store information for future use becomes a barrier to communication when the information is needed in future.



- The use of jargon.** Over-complicated, unfamiliar and/or technical terms.
 - taboos.** Some people may find it difficult to express their emotions and some topics may be completely 'off-limits' or taboo. Taboo or difficult topics may include, but are not limited to, politics, religion, disabilities (mental and physical), sexuality and sex, racism and any opinion that may be seen as unpopular.
- Physical barriers to non-verbal communication.** Not being able to see the non-verbal cues, gestures, posture and general body language can make communication less effective. Phone calls, text messages and other communication methods that rely on technology are often less effective than face-to-face communication.
- Expectations and prejudices which may lead to false assumptions or stereotyping.** People often hear what they expect to hear rather than what is actually said and jump to incorrect conclusions.
- Cultural differences.** The norms of social interaction vary greatly in different cultures, as do the way in which emotions are expressed. For example, the concept of personal space varies between cultures and between different social settings.
 - Lack of attention, interest, distractions, or irrelevance to the receiver.**
 - Differences in perception and viewpoint.**
 - Physical disabilities such as hearing problems or speech difficulties.** **Language differences and the difficulty in understanding unfamiliar accents.**

CHANNELS OF COMMUNICATION

Formal communication: It refers to interchange of information officially. The flow of communication is controlled and is a deliberate effort. This makes it possible for the information to reach the desired place without any hindrance, at a little cost and in a proper way.

- Example:** Requests, commands, orders, reports etc.

Informal communication: The communication which does not follow any pre-defined channel for the transmission of information is known as informal communication. This type of communication moves freely in all directions, and thus, it is very quick and rapid. In any organization, this type of communication



is very natural as people interact with each other about their professional life, personal life, and other matter.

□ **Example:** Sharing of feelings, casual discussion, gossips, etc.

UPWARD COMMUNICATION:

Upward Communication is the process of information flowing from the lower levels of a hierarchy to the upper levels. This type of communication is becoming more popular in organizations as traditional forms of communication are becoming less popular. The more traditional organization types such as a hierarchy, places people into separate ranks. Upward communication helps employees to express their requirements, ideas, and feelings. For the top management, upward communication is an important source of information for business decisions. It helps in alerting top management about the requirement of changes in an organisations. Upward contribution is the core contributor of business process re-engineering in many organisations.

DOWNWARD COMMUNICATION: Downward communication is that communication in which information flows form superior to subordinates. Through downward communication, managers communicate organizational goals, policies, procedures, orders, instructions, decisions etc. to their subordinates.

In the process of downward communication, messages of the top executive reach to the lower levels moving through the chain of hierarchy. Downward communication can be of written or oral. Written forms of downward communication are manuals, handbook, notices, electronic news displays etc. whereas, face-to-face conversation, telephonic conversations, speeches, meetings etc. are the oral media of downward communication.

HORIZONTAL COMMUNICATION: The term lateral communication can be used interchangeably as horizontal communication. Horizontal communication is a communication among people at the parallel or same level, position, rank or statues people of the organization. Horizontal communication is the communication that flows laterally within the organization, involves persons at the same level of the organization. [Horizontalcommunication](#) normally involves coordinating information and allows people with the same or similar rank in an organization to cooperate or collaborate.

DIAGONAL COMMUNICATION:

Diagonal Communication is the communication held between different structures of a business firm. It is the communication between the higher and lower sectors of a business firm. It is also known as cross-functional communication.

GRAPEVINE COMMUNICATION: If communication is done without maintaining the formalities prescribed by the organization, it is called informal communication. The basis of informal communication is personal or informal relationship between the members of a group. It is also known as grapevine that takes place when the people of an organization or group, especially of same level or rank gather or meet together and discuss informally. It has no definite pattern or direction though it is largely horizontal in nature. It is a complex web of oral information flow linking all the members of the organization.

TYPES:

- **Single Strand Chain:** The single strand chain involves the passing of information through a line of persons to the ultimate recipient. In the figure, the person A tells B, who tells C, who tells D, and so on, till the information has reached most of the persons involved or concerned.

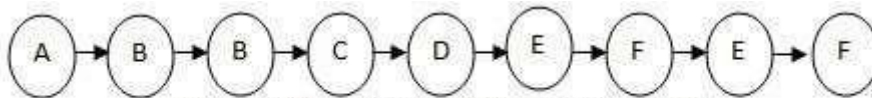


Figure: Grapevine Pattern-Single Strand Chain

- **Gossip Chain:** In the gossip chain, one person seeks and tells the information to everyone. This chain is just like the wheel where one person stays at the centre and the information passes along the spokes of the wheel to others stationed on the rim. In the following figure, A is at the center and passes the information to others staying on the rim of the wheel.
- **Probability Chain:** The probability chain is a random process in which someone transmits the information to others in accordance with the laws of probability and then these others tell still others in a similar way. This chain may also be called random process.

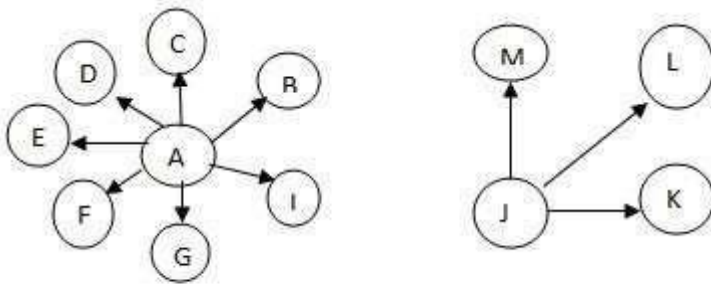


Figure: Grapevine Pattern-Probability Chain

- **Cluster Chain:** In the cluster chain, a person tells the information to the selected persons who may in turn relay (pass) the information to other selected persons. Most of the information communication follows this chain. Cluster chain is shown in the following figure-

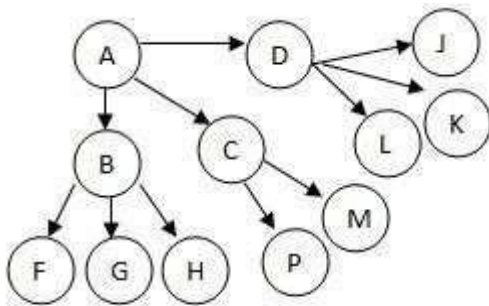


Figure: Grapevine Pattern-Probability Chain

LISTENING SKILLS

Listening is the ability to accurately receive and interpret messages in the communication process.

Listening is key to all effective communication. Without the ability to listen effectively, messages are easily misunderstood. As a result, communication breaks down and the sender of the message can easily become frustrated or irritated.

Listening:

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Listening is key to all effective communication. Without the ability to listen effectively, messages are easily misunderstood. Improper listening leads to communication breaks down

Listening is not same as hearing.



Hearing:

Hearing refers to the sounds that enter your ears. It is a physical process that, provided you do not have any hearing problems, happens automatically. Listening, however, requires more than that: it requires focus and concentrated effort, both mental and sometimes physical as well.

Need or purpose of listening skills

1. To specifically focus on the messages being communicated, avoiding distractions and preconceptions.
2. To gain a full and accurate understanding into the speaker's point of view and ideas.
3. To critically assess what is being said. (See our page on **Critical Thinking** for more).
4. To observe the **non-verbal signals** accompanying what is being said to enhance understanding.
5. To show interest, concern and concentration.
6. To encourage the speaker to communicate fully, openly and honestly.
7. To develop a selflessness approach, putting the speaker first.
8. To arrive at a shared and agreed understanding and acceptance of both sides' views.

Characteristics of Good and Effective Listener

Good and effective listener tries to give maximum amount of thought to the speaker's ideas being communicated, leaving a minimum amount of time for mental exercises to go off track. A good listener:

1. **Is attentive-** Good listener must pay attention to the key points. He should be alert. He should avoid any kind of distraction.



2. **Do not assume-** Good listener does not ignore the information he considers is unnecessary. He should always summarize the speaker's ideas so that there is no misunderstanding of thoughts of speakers. He avoids premature judgements about the speakers message.
3. **Listen for feelings and facts-** Good listener deliberately listens for the feelings of the speaker. He concentrates totally on the facts. He evaluates the facts objectively. His listening is sympathetic, active and alert. He keenly observes the gestures, facial expression and body language of the speaker. In short, a good listener should be projective (i.e. one who tries to understand the views of the speaker) and empathic (i.e. one who concentrates not only on the surface meaning of the message but tries to probe the feelings and emotions of the speaker).
4. **Concentrate on the other speakers kindly and generously-** A good listener makes deliberate efforts to give a chance to other speakers also to express their thoughts and views. He tries to learn from every speaker. He evaluates the speaker's ideas in spare time. He focuses on the content of the speaker's message and not on the speaker's personality and looks.
5. **Opportunizes-** A good listener tries to take benefit from the opportunities arising. He asks —What's in it for me.

STAGES OF LISTENING PROCESS: Hearing

It refers to the response caused by sound waves stimulating the sensory receptors of the ear; it is physical response; hearing is perception of sound waves; you must hear to listen, but you need not listen to hear (perception necessary for listening depends on attention

Attention

Brain screens stimuli and permits only a select few to come into focus- these selective perception is known as attention, an important requirement for effective listening; strong stimuli like bright lights, sudden noise...are attention getters; attention to more commonplace or less striking stimuli requires special effort; postural adjustments are aided by physical changes in sensory receptor organs; receptor adjustments might include tensing of the ear's tympanic muscle for better response to weak sounds

Understanding-

To understand symbols we have seen and heard, we must analyze the meaning of the stimuli we have perceived; symbolic stimuli are not only words but also sounds like applause... and sights like blue uniform...that have symbolic meanings as well; the meanings attached to these symbols are a function of our past associations and of the context in which the symbols occur; for successful interpersonal



communication, the listener must understand the intended meaning and the context assumed by the sender.

Remembering-

it is important listening process because it means that an individual has not only received and interpreted a message but has also added it to the mind's storage bank; but just as our attention is selective, so too is our memory- what is remembered may be quite different from what was originally seen or heard.

Evaluating

it is a stage in which active listeners participate; it is at these point that the active listener weighs evidence, sorts fact from opinion, and determines the presence or absence of bias or prejudice in a message; the effective listener makes sure that he or she doesn't begin this activity too soon ; beginning this stage of the process before a message is completed requires that we no longer hear and attend to the incoming message-as a result, the listening process ceases

Responding

this stage requires that the receiver complete the process through verbal and/or nonverbal feedback; because the speaker has no other way to determine if a message has been received , this stage becomes the only overt means by which the sender may determine the degree of success in transmitting the message.

TEN PRINCIPLES FOR EFFECTIVE LISTENING

1. Stop Talking- Don't talk, listen.

When somebody else is talking listen to what they are saying, do not interrupt, talk over them or finish their sentences for them. Stop, just listen. When the other person has finished talking you may need to clarify to ensure you have received their message accurately.

2. Prepare Yourself to Listen- Relax.

Focus on the speaker. Put other things out of mind. The human mind is easily distracted by other thoughts – what's for lunch, what time do I need to leave to catch my train, is it going to rain – try to put other thoughts out of mind and concentrate on the messages that are being communicated.



3. Put the Speaker at Ease - Help the speaker to feel free to speak.

Remember their needs and concerns. Nod or use other gestures or words to encourage them to continue.

Maintain eye contact but don't stare – show you are listening and understanding what is being said.

4. Remove Distractions- Focus on what is being said.

Don't doodle, shuffle papers, look out the window, pick your fingernails or similar. Avoid unnecessary interruptions. These behaviours disrupt the listening process and send messages to the speaker that you are bored or distracted.

5. Empathise

Try to understand the other person's point of view .Look at issues from their perspective. Let go of preconceived ideas. By having an open mind we can more fully empathise with the speaker. If the speaker says something that you disagree with then wait and construct an argument to counter what is said but keep an open mind to the views and opinions of others.

6. Be Patient

A pause, even a long pause, does not necessarily mean that the speaker has finished.Be patient and let the speaker continue in their own time, sometimes it takes time to formulate what to say and how to say it. Never interrupt or finish a sentence for someone.

7.Avoid Personal Prejudice –

Try to be impartial.Don't become irritated and don't let the person's habits or mannerisms distract you from what the speaker is really saying.Everybody has a different way of speaking - some people are for example more nervous or shy than others, some have regional accents or make excessive arm movements, some people like to pace whilst talking - others like to sit still.

Focus on what is being said and try to ignore styles of delivery.

8. Listen to the Tone



Volume and tone both add to what someone is saying. A good speaker will use both volume and tone to their advantage to keep an audience attentive; everybody will use pitch, tone and volume of voice in certain situations

– let these help you to understand the emphasis of what is being said.

9. Listen for Ideas – Not Just Words

You need to get the whole picture, not just isolated bits and pieces. Maybe one of the most difficult aspects of listening is the ability to link together pieces of information to reveal the ideas of others. With proper concentration, letting go of distractions, and focus this becomes easier.

10. Wait and Watch for Non-Verbal Communication:

Gestures, facial expressions, and eye-movements can all be important. We don't just listen with our ears but also

with our eyes – watch and pick up the additional information being transmitted via non-verbal communication.

STRATEGIES TO IMPROVE YOUR LISTENING SKILLS:

Be Attentive: Successful listeners hear it the first time. They are focused on the speaker and in the moment. Have you ever had someone tell you something and then ask you a question afterwards and not have any idea what to answer? You probably thought you were listening, but it is very easy for our minds to stray. Practice mindfulness by consciously eliminating distractions from your mind and body. Shut off your smartphone, close your door, and move away from the computer screen.

Ask Questions: One of the ways you can stay in the moment is to ask clarifying questions. Repeat what you think the speaker was saying to gain clarity and understanding: —What I think you're saying is...|| Often people's comments are open to interpretation, so show your desire to understand while reinforcing you are listening.

Don't Interrupt Unnecessarily. Use the acronym WAIT, Why Am I Talking? to keep your comments relative to the speaker's thoughts. Often I observe people ask questions just to transition the conversation in



another direction. Interject your questions, or thoughts, at appropriate intervals so not to throw the speaker off track.

Use Body Language: Face-to-face you can convey you are listening by nodding, smiling, and maintaining eye contact. Public speakers are taught to actively engage an audience by making eye contact with one person, at a time. You can pick up subtle non-verbal cues from watching the speaker's body language. Are they leaning away from you, or leaning in? Do they have their arms crossed? Sounds basic, but 55% of communication is conveyed without even saying a word.

Empathize: Steven Covey coined the phrase —Seek first to understand, then be understood|| which is my goal when listening. In order to effectively hear what the speaker is saying, try to look at it from their perspective. It is easy to jump to conclusions and judge when we don't put ourselves in the other person's shoes—and it is difficult to withhold judgment. Good listeners do this. Set aside filters and just listen.

Take notes: Muscle memory works. Note taking can be done in person or on the phone. Not only will note taking reinforce what's being said, but also it provides you with a permanent record to refer back to. People are flattered when you take notes; ask if it is okay before doing so.

Listening enables you to acquire facts so that you can make decisions that benefit your business.

To Gain Information

Listening enables you to acquire facts so that you can make decisions that benefit your business. By listening to a job applicant in an interview, for example, you might discover his attitudes toward the profession, performance in previous jobs and information not detailed on his resume. This additional insight can help you decide whether the applicant is a good fit for your company. A supervisor who listens to an employee's complaint about a health risk on the job might reduce injuries and enhance job performance.

Developing and Building Trust

Listening is essential to building trust. If one member of a team doesn't listen to instructions, an entire project might fail. To develop trust, pay attention to verbal instructions and deadlines. Listen for



statements a coworker might make regarding his own strengths and weaknesses as it relates to a project, so that you can collaborate in a way that maximizes each other's strengths.

Maintaining Your Reputation

The reputation of a business depends upon listening skills. If you fail to listen to a customer, for example, the customer might not receive the service or product she expected. When this occurs repeatedly, it can tarnish the company's reputation. A company develops relationships with other businesses through verbal communication, too. Talking on the phone and working on a task at the same time can result in misunderstandings.

Listening Can Reduce Conflict

Listening can reduce conflict. A conflict can arise when an individual feels misunderstood or mistreated. For example, if you fail to listen to instructions and your coworker does the task you were supposed to perform,

the coworker might be unhappy with you. Pay attention to nonverbal cues, as well. If an individual's facial expressions, gestures or behavior contradict her words, ask questions to find out what she really means.

Motivating Employees Through Listening

A manager can improve morale and productivity by understanding what motivates each employee. Listen to employees to discover what aspects of the job they find most rewarding and challenging. Don't expect to understand an employee's needs from a single conversation. Continue to be an attentive listener so that the employee knows you are sincerely interested in what she has to say.

Unit -2 Introduction

Hour - 1

KINDS OF BUSINESS LETTER



HOUR 2

CHARACTERISTICS OF BUSINESS LETTER

- Clear. The language used in the business letter must be clear. ...
- Simple. The language used in the business letter must be simple and easy. Concise. The message written in the letter must be concise and to the point.
- Concrete. ...
- Accuracy. ...
- Coherent. ...
- Complete. ...
- Relevance.



HOUR 3

INTERVIEW LETTER

An interview call letter is **a formal invitation sent to shortlisted candidates for a face-to-face interview with the recruiter**. A well-drafted interview call letter helps communicate the message clearly and may increase the chances of a candidate's positive response.

HOUR 4

APPOINTMENT LETTER

An appointment letter is **a formal letter written to the candidate who has been selected for the particular job role**. It is to be signed by the candidate as proof or confirmation of acceptance.

HOUR 5

ACKNOWLEDGEMENT LETTER

A letter that you receive from someone, telling you that something you have sent to them has arrived

HOUR 6

PROMOTION LETTER

Promotion letters are **documents that human resources (HR) representatives send to employees after they receive an internal advancement**. These letters serve as a formal method of communication between an organization and the employee receiving a promotion.

HOUR 7

ENQUIRY LETTER

A letter of enquiry is **a letter written to enquire about something that you want to know**. When writing a letter of enquiry, make sure to mention a list of all the details you would want to gather about the product you would like to purchase or the service you would like to avail.



HOUR 8

REPLY LETTER

A response letter **provides the answers or information requested in a letter of inquiry**. The objective is to satisfy the reader with an action that fulfils their request. If you have neither the information requested nor the authority to reply, forward the inquiry on to the correct person.

HOUR 9

ORDER LETTER

An order letter is a **formal document that approves the purchase and sale of a product and provides product specifications**. It may also comprise order characteristics, product specifications, quantity, colour, product, mode of payment, and shipment/delivery date(s), among other things.

HOUR 10

SALES LETTER

An order letter is a **formal document that approves the purchase and sale of a product and provides product specifications**. It may also comprise order characteristics, product specifications, quantity, colour, product, mode of payment, and shipment/delivery date(s), among other thing

HOUR 11

CIRCULAR LETTER

A circular letter is a **written document that is addressed for circulation to a group of people**. It is usually formal and official. It may be for a closed group or general distribution. The term may refer to: Flyer (pamphlet), a single page leaflet.



HOUR 12

COMPLAINT LETTER

Complaint letters are **written to the concerned authorities when you are not satisfied with some service, or you have a problem that needs to be addressed**. See to it that you write the letter in a polite manner. The format of a complaint letter follows the format of a formal letter.

Course Question Bank - Course Name (Course Code)

(Unit 2)

Part - A

1. What is acknowledgement letter.
2. Define enquiry letter.
3. How to write a reply letter.
4. What is circular letter.
5. What is complaint letter.

Part – B/C

1. Explain the kinds of business letter briefly .
2. Write a order letter for ordering 500 units of soap in a company.
3. Write a enquiry letter for enquiring about 1000 units of shampoo available or not and about its price .



Course Study Material (Unit 2) – Course Name (Course Code)

Unit 2

Business Letters and Reports

Business Letter

Business Letter is a letter which is used by organizations to communicate in a professional way with customers, other companies, clients, shareholders investors, etc. Business letter uses formal language and a specific format.

Companies use it to convey important information and messages.

Business Letter Definition

A letter written for business purpose is a business letter. Inquiry letter, offer letter, order letter, cover letter, notices, termination of employment are some of the business letters. Suppose a person wants to write any of these business letters. The main question is to how to write a business letter?

There is a pre-specified format for writing a business letter. There are some parts of a business letter and rules associated with them. Let us start to know how to write a business letter by knowing the parts of a business letter.

Parts of Business Letter

A business letter will be more impressive if proper attention is given to each and every part of the business letter.

There are 12 Parts of Business Letter

- The Heading or Letterhead
- Date
- Reference
- The Inside Address
- Subject
- Greeting
- Body Paragraphs



- Complimentary Close
- Signature and Writer's Identification
- Enclosures
- Copy Circulation
- PostScript

Need for a Business Letter

In business, letter writing is a major thrust area of communication. The modern goal of nations for a free global trade and the need to cut across national, linguistic and cultural barriers to promote trade have made the letter an important business tool.

A business letter serves certain important functions :

1. A business letter acts as a representative of the organization. It is an inexpensive substitute for a personal visit. i
2. It seeks to provide information on subjects connected with business.
3. A business letter provides valuable evidence for a transaction and thus serves a legal purpose.
4. **A business** letter becomes a reference material to future transactions between organizations and individuals.
5. A business letter promotes and sustains goodwill.
6. A business letter motivates all the people involved in a business to a higher and better level of performance.
7. A business letter enlarges and enhances the business. We can elaborate each of the functions thus.

Every organization has to continuously promote and expand its business. All information on its product and service gets updated through a business letter sent to customers and clients. It is a micro-level substitute even for advertisements. Agents and retailers in turn pass on the information to clientele spread over a large area. It promotes goodwill. New business contacts are forged and the already existing ones get reinforced. Goodwill promotes the image of an organization and gives scope for fair, ethical business values. Letters sent from an organization and received by it when classified and filed serve the purpose of reference. Precedents are available to guide future actions from files of outgoing and incoming letters. It has great archival value in helping to draw a graph of the growth or a slump in trade and business. Business letters have legal validity. In times of dispute and doubt they can provide substantial evidence to solve them. Many issues can be sorted out if mutual positions taken by transacting organizations are available through letters written by them.



Functions of a Business Letter

There are many functions of a business letter. We discuss here some functions depending on its paragraphs.

The main function of a business letter is to carry and deliver a message to an intended receiver. Such message is written in the body of a letter and such body is usually short but written in three (3) parts. Each paragraph reflects a particular task i.e.

- The first paragraph states the main idea, □
- Second paragraph states supporting details; and □ Third
- paragraph highlights concluding message.

The functions of each part or paragraph are detailed as follows:

Functions of a business letter (First Paragraph)

The first paragraph presents the main idea and aims to:

- Get the favorable attention
- Indicate what the letter is about
- Set a friendly, courteous tone
- Refer to previous correspondence, if appropriate.

Get Favorable Attention

The beginning paragraph is like a newspaper heading. It must be attractive so that it can catch the reader's attention and encourage him or her to continue to read the rest of the letter. The first paragraph determines how the reader will react to the letter.

Three (3) typical reactions to letters are positive, negative, and indifferent. Naturally, you want to get a positive reaction.

The reader has a positive reaction to your message whenever he or she is interested and will probably take the action you desire.

- Yes, I am interested in your product.
- Yes, I will attend the seminar.
- Yes, I will provide the information you requested. □ Yes, I will consider your proposal.

The reaction is yes

The reader has a negative reaction when he or she responds in an unenthusiastic way and will probably not take the action you desire.



- No, I am not much interested in your product to buy it.
- No, I would buy later from you.
- No, I am not coming to any meeting that you chair.

The reaction is No

An indifferent response assumes really don't care what this says posture.

- I'll just ignore this letter.
- I don't have enough time to be bothered with this.
- I doubt there is anything new here.
- The reader does not act positively or negatively, neither acts nor reacts to the message.

The reader is indifferent

The objective of the first paragraph is to obtain favorable attention that will gain a positive response from the reader. Make the beginning paragraph work for you to accomplish this objective.

Indicate the Purpose of the Letter;

Let the reader know what the letter is about by getting to the point immediately. Don't ask the reader to search information throughout the letter. Give the message now to get the positive reaction.

Set the Tone of the Letter;

The first paragraph should set the courteous and friendly tone which will create a positive image towards outsiders.

The introduction of the business letter should be a complete sentence to provide useful information.

Do not use Use

Referring to your letter of 15th Jan, Can you help us to know further?

we want to know more about..... about.....

A better informative opening put the reader on the defensive and help to enjoy the positive response.



Refer to Previous Correspondence

It is helpful to make the reader aware by referring to previous correspondence, or conversation. You can write, "As we agreed in our telephone conversation yesterday" or "I am pleased to provide you the following information requested on January 11."

To write the first sentence in a letter i.e. to get the proper start is difficult. A useful technique can be to use such mental lead-in, "I Want to tell you that.....," and finish the sentence by telling the reader what you want to say. Such mental lead-in will help you to get a good start.

Functions of a business letter (Middle Paragraphs)

Middle paragraph provides answers to the following questions to be made by a reader, such as:

- Why are you telling me this?
- How will it affect me?
- Why was this decision made?
- What do you want me to do?

Therefore such paragraph should maintain two (2) things clearly i.e **(a) Provide**

Background Information:

Inform the reader in such a way so that he gets clear about the message of the letter and therefore capable of making intelligent evaluation.

(b) Provide Supporting Information

Provide supporting information to answer the why, how, what, who, when or where questions clearly and completely to satisfy the reader.

The first Paragraph "I want to tell you that."

Middle paragraphs

Supporting and background information

- Why? How?
- What?
- Who?
- When?
- Where?

Final Paragraph Closing



Functions of a business letter (Last Paragraph)

The final paragraph is as important as the opening one. Like the first paragraph, the last paragraph should say something. Every host is familiar with the guest who says good night and then sits down to tell one more story or one last joke. Many business writers use the same technique. Everything has been said but, instead of closing the letter, they repeat the message.

The functions of the last paragraph are to:

- request action

- conclude the message

- present a positive company image.

Request Action:

The final paragraph should make it as easy as possible for the reader to take or accept the point of view of the writer. The closing is specific; it gives the time, date, and action desired.

For example;

- Merely sign the enclosed card and put it in the mail so that you
- This tells the reader what action to take and how easy it is to take that action.
- Be sure the card is postmarked by November 21 so that you will be eligible rescind your free gift.
- This tells the reader that there is a time limit and presents the information in a positive way.

Conclude the Message:

The last paragraph is the summary of the letter. It emphasizes the action you want this reader to take; it states exactly what you want the reader to do. A direct question provides a good closing because it gives the reader a specific query to consider.

For example:

- May we have your answer by the end of the month?
- Will you confirm the date of the meeting?
- Shall we deduct these expenses from your account?
- Provide the reader with direct questions to which a direct response can be made



Present a Positive Company Image:

The last paragraph should be short and friendly, written in the same positive and tone that was used in the first paragraph. The closing paragraph provides for leaving the reader with a feeling of goodwill.

The least effective closings are incomplete ending. Letters should not end with “Hoping to hear from you”, “Thanking you in advance,” “Trusting we shall have your cooperation in the matter.” or “With best wishes, I remain.” These endings are weak, incomplete, outdated, and offer no incentive for action.

Planning a Business Letter

A business letter is not a place for chit-chat. Unlike business conversations where a certain amount of small talk is used to break the ice, a business letter should be clear and concise. By taking time to plan your letter, you will save time in the writing and proofreading stages. During the planning stage, ask yourself a few simple questions. Jot down your answers to create an outline before you start writing.

Who am I writing this letter to?

Identifying your audience always comes first. Are you writing to more than one person, to someone you don't know, or to someone you have known for a long time? This will help you determine how formal the letter needs to be. You may need to introduce yourself briefly in the letter if the recipient does not know you. You may also need to find out the updated address and title of the recipient. This is a good time to confirm the correct spelling of first and last names.

Why am I writing this letter?

The main reason for the letter should be understood from the subject line and first few sentences. You may cover more than one thing in one business letter, but there will almost always be a general reason for the letter. Identify your main goal and what you hope to accomplish. Review some example reasons why people write business letters on the introductory page of this lesson.

Are there specific details I need to include?

Gather any dates, addresses, names, prices, times or other information that you may need to include before you write your letter. Double check details rather than relying on your memory.



Do I require a response?

Many types of business letter require a response. Others are written in response to a letter that has been received. Before you start writing, determine whether or not you require an action or response from the recipient. Your request or requirement should be very clear. In some cases you may even need to provide a deadline for a response. If you do require a response, how should the recipient contact you? Indicate this information clearly as well. You may want to provide more than one option, such as an email address and a phone number.

How can I organize my points logically?

Think about how you would organize your thoughts if you were speaking rather than writing to the recipient. First you would introduce yourself. Second you would state your concern or reason for writing. After the main content of your letter you would include information on how you can be contacted. The end of the letter is also a place to express gratitude, wish good-luck, or offer sympathy. Here is an example outline:

Business Letter Layout

When writing a business letter, the layout of your letter is important, so that it will be easy to read and looks professional. So is your use of an appropriate salutation and closing, your spelling and grammar, and the tone you employ.

Letter Font and Spacing

- **Properly space the layout** of the business letters you write, with space between the heading, the greeting, each paragraph, the closing, and your signature.
- **Single space your letter** and leave a space between each paragraph. When sending typed letters, leave two spaces before and after your written signature.
- **Left justify your letter**, so that your contact information, the date, the letter, and your signature are all aligned to the left.
- **Use a plain font** like Arial, Times New Roman, Courier New, Calibri, or Verdana. Make sure that the font size you use is large enough that your reader won't need to reach for their glasses – the standard font size for these fonts is 10 point or 12 point.

If you are submitting your business letter to a very conservative organization, it is best to use the traditional Times New Roman 12 point font. Do not, under any circumstances, use fancy fonts like Comic Sans or handwriting fonts like Lucida on business correspondence.



Business Letter Etiquette and Tone

- **Salutation:** It is still standard to use the recipient's title (Mr., Mrs., Ms., Dr., Professor, Judge) before their last names in the salutation of formal business correspondence (Example: "Dear Mr. Smith"). The word "Dear" should always precede the recipient's name; don't simply use their name by itself as you might do in casual correspondence. By the same token, avoid beginning business correspondence with openings like "Hello," "Hi," or "Good morning" – business letters should always begin with "Dear [recipient's title and name]" unless you use the salutation "To Whom It May Concern" (in instances when you do not know the name of the recipient).
- **Closing:** Your closing needs to err on the side of the conservative. Acceptable closings to use include: "Sincerely," "Sincerely yours," "Best regards," "Regards," "Thank you," "Thank you for your consideration," "Respectfully," and "Very Respectfully" (this, often abbreviated "V/R," is common in military business correspondence). Do not use casual closings like: "Later," "Cheers," "Cordially," "Thanks!," "TTYL," or "Warmly."
- **Word Choice and Grammar:** Although your word choice for business letters should not be too stilted, flowery, or ornate, you should also avoid using slang, abbreviations/acronyms, emojis, or text-speak. By no means should you use the sentence fragments that are commonly used when texting. Instead, use complete sentences, watching out for comma splices (where two complete sentences are joined by a comma). Proofread carefully for spelling errors and grammatical mistakes.
- **Paper:** If you are drafting a formal business letter to be mailed as opposed to an email, the paper you use should be a standard white bond paper of a decent weight – don't use the sort of colored or flamboyant stationery that might be used in marketing "junk mail." It's fine to include a simple business logo at the top of the paper.

Business Letter Layout Example

Your Contact Information

Your Name

Your Address

Your City, State Zip Code

Your Phone Number

Your Email Address

Date

Recipient's Contact Information

Name

Title

Company

Address

City, State Zip Code

Salutation

Dear Mr./Ms. Last Name:

Body of Letter

The first paragraph of your business letter should provide an introduction to why you are writing.



Then, in the following paragraphs provide more information and details about your request.

The final paragraph should reiterate the reason you are writing and thank the reader for reviewing your request.

Closing:

Respectfully yours, **Signature:**

Handwritten Signature *(for a hard copy letter)*

Typed Signature

Types of Business Letters

The term “business letters” refers to any written communication that begins with a salutation, ends with a signature and whose contents are professional in nature. Historically, business letters were sent via postal mail or courier, although the internet is rapidly changing the way businesses communicate. There are many standard types of business letters, and each of them has a specific focus.

Sales Letters

Typical sales letters start off with a very strong statement to capture the interest of the reader. Since the purpose is to get the reader to do something, these letters include strong calls to action, detail the benefit to the reader of taking the action and include information to help the reader to act, such as including a telephone number or website link.

Order Letters

Order letters are sent by consumers or businesses to a manufacturer, retailer or wholesaler to order goods or services. These letters must contain specific information such as model number, name of the product, the quantity desired and expected price. Payment is sometimes included with the letter.

Complaint Letters

The words and tone you choose to use in a letter complaining to a business may be the deciding factor on whether your complaint is satisfied. Be direct but tactful and always use a professional tone if you want the company to listen to you.



Adjustment Letters

An adjustment letter is normally sent in response to a claim or complaint. If the adjustment is in the customer's favor, begin the letter with that news. If not, keep your tone factual and let the customer know that you understand the complaint.

Inquiry Letters

Inquiry letters ask a question or elicit information from the recipient. When composing this type of letter, keep it clear and succinct and list exactly what information you need. Be sure to include your contact information so that it is easy for the reader to respond.

Follow-Up Letters

Follow-up letters are usually sent after some type of initial communication. This could be a sales department thanking a customer for an order, a businessman reviewing the outcome of a meeting or a job seeker inquiring about the status of his application. In many cases, these letters are a combination thank-you note and sales letter.

Letters of Recommendation

Prospective employers often ask job applicants for letters of recommendation before they hire them. This type of letter is usually from a previous employer or professor, and it describes the sender's relationship with and opinion of the job seeker.

Acknowledgment Letters

Acknowledgment letters act as simple receipts. Businesses send them to let others know that they have received a prior communication, but action may or may not have taken place.

Cover Letters

Cover letters usually accompany a package, report or other merchandise. They are used to describe what is enclosed, why it is being sent and what the recipient should do with it, if there is any action that needs to be taken. These types of letters are generally very short and succinct.



Letters of Resignation

When an employee plans to leave his job, a letter of resignation is usually sent to his immediate manager giving him notice and letting him know when the last day of employment will be. In many cases, the employee also will detail his reason for leaving the company.

Report

Reports are documents designed to record and convey information to the reader. Reports are part of any business or organization; from credit reports to police reports, they serve to document specific information for specific audiences, goals, or functions. The type of report is often identified by its primary purpose or function, as in an accident report, a laboratory report, a sales report, or even a book report. Reports are often analytical, or involve the rational analysis of information.

Essentials of a Good Report!

1. The report should have a proper title to describe the subject matter reported therein. The report should be in a good form and should have subheadings and paragraph divisions. The name of recipient of the report should be written on the top of the report.
2. The report-should be factual. The whims and ideas of the person preparing the report should not be allowed to influence the report.
3. The report should relate to a certain period and the period of time should be indicated on the top of the report.
4. The report should be clear, brief and concise. Clarity should not be sacrificed at the cost of brevity.
5. The reporting must be prompt because information delayed is information denied. If a considerable time elapses between happening of events and reporting, opportunity for taking appropriate action may be lost or some wrong decisions may be taken by management in the absence of information.

The periodicity of a report should be kept in mind and reports should be submitted in time.

The report should be in a good form and should have sub-headings and paragraph divisions.

6. A report should distinguish between controllable and non-controllable factors and should report them separately. It is because management can take suitable action regarding controllable factors.
7. Appropriate remarks should be given in the report. It saves valuable time of the management and ensures prompt attention. Adequate data should be given to suggest possible course of action.



8. A report should be periodically reviewed. The form and contents of a report should not be of permanent nature. They should go on changing with the change in circumstances; otherwise the recipient will take them as stale useless and routine type.
9. The report should be taken as correct within the permissible degree of inaccuracy. The margin of error allowed will depend upon the purpose for which the report is prepared.
10. The report should draw manager's attention immediately to the exceptional matters so that management by exception may be carried out effectively. Thus, reports should highlight significant deviations from standards.
11. Visual reporting through graphs, charts and diagrams should be preferred to descriptive reports because visual reporting attract the eye more quickly and leaves a lasting impression on the mind.
12. Where comparison is reflected in a report it should be ensured that the same is between comparable (i.e., like) matters so that meaningful comparison may be made and idea about efficiency or inefficiency may be formed.
13. In all possible cases a detailed analysis should be given for all the resultant variances between actual for the period compared to standards/budgets, be it sales, purchases, production, profit or loss, capital expenditure, working capital position, etc., so that exact causes of low performance may be known and timely corrective action may be taken.
14. The format of a report should not be changed from period to period, if the format is to be changed for making any improvement, justification for change in the format or contents should be given.

Purposes or Objective of Business Reports

Reports are the primary means of communication in organization. In large-scale organizations, there is no alternative to use reports. Reports also play an important role in small-scale organizations. Some points highlighting the **purposes or objectives or important of business report** are presented below-

Transmitting Information:

Business report is very important for transmitting information from one person to another or from one level to another. Although a manager can personally collect required information in a small scale enterprise, it is not possible in the context of a large scale organization. In the latter case, the managers rely on reports for obtaining necessary information.



Making decisions:

A report is the basic management tool for making decisions. The job of a manager is nothing but making decisions. Reports supply necessary information to managers to solve problems.

Communication with external stakeholders:

In addition to internal use, reports also communicate information to the external stakeholders like shareholders, creditors, customers, suppliers, government officials and various regulatory agencies. In the absence of formal business report such stakeholders would remain at dark about the organizations.

Development of information base:

Reports also contribute to the development of information based in organization. It develops an information base in two ways. Firstly, day to day information is recorded permanently for writing reports. Secondly, the written reports are preserved for future reference. In these ways, reports help in developing an h3 and sound information base.

Developing labor-management relationship:

Reports also help to improve labor-management relationship particularly, in large organizations. In a large organization, there is little opportunity of direct communication between top-level management and employees. In this case, report is used as mechanism of keeping both sides informed about each other and improving their relationships.

Controlling:

Controlling is the final function of management It ensures whether the actual performance meets the standard. In order to perform the managerial function of controlling, report serves as a yardstick. It supplies necessary information to impose controlling mechanism.

Recommending actions:



Reports not only supply information but also recommend natural actions or solutions to the problem. When someone is given the charge of investigating a complex problem and suggesting an appropriate remedy, the investigator usually submits a report to the concerned manager.

Above discussion makes it clear that reports are the commonly used vehicles that help managers in planning, organizing, staffing and controlling. In a nutshell, report is indispensable for carrying out the management functions. Report is the nerve of an organization that circulates information.

Types of Business Reports

The information may be facts figures or a detailed analysis of any situation. Businesses make important decisions and plan for the future of the company based on these reports and hence the importance of such reports is self-established. Major decisions like investments and expansions are based entirely on Business reports.

Thus, business reports form a very important part of every business. There different types of business reports based on their need and the situation.

Types of Business Reports used by Organizations

1) Formal Business Reports

These reports are prepared in a given format and they are presented to the authorities in an already established manner. They are submitted to committees and bodies or heads of various departments or organizations. Since the report talks only about business in a formal way they are termed as, formal business reports.

Formal reports of other classified into the statutory report and non-statutory report.

2) Informal Business Reports

These reports are prepared in a convenient format which is convenient to the reporter and presented to the required person immediately after demand. These reports can also be presented in the form of a memorandum or a Business Letter. Since there is no fixed format for these reports it is termed as informal reports.

3) Informative Business Report

These are types of Business reports which are prepared with the intention of providing information in a descriptive way which address is a particular issue or situation or a problem. They provide information in an exhaustive and detailed manner which is used for the by the authorities to gain an insight on the matter that is why they are termed as informative reports.



4) Interpretative Business Report :

Unlike informative report which contains only information, the interpretative report contains facts opinions views or numbers which help to interpret a certain information situation or a problem. The interpretative report may also contain reasons for a certain issue as to why a certain event or an issue occurred and what would be the course of action along with a recommendation for the same.

5) Verbatim Business Reports

The report which is prepared by secretaries or any other individual which record word to word discussions that are made in the meeting are called Verbatim reports. For example, in case of auditor appointment resolution has passed in the meeting and that reservation is recorded as word to word as Verbatim report. Also, in the case of voting where joint votes of different members are taken into consideration, the verbatim reports include names and manners of voting along with the results. These types of business report should not be confused with minutes of the meeting which is a record of proceedings and decisions a summary of the meeting.

6) Summarized Business Reports

The report that is made with the assistance of important details that have been discussed in the meeting is called a summarized report. These types of business reports are made with the intention of sending it for the press release or for the shareholders of the company or a member of the certain institution.

7) Problem Solving Business Report

As the name suggests, problem-solving business report help to solve a problem by suggesting or recommending a plan of action regarding a certain situation. The report also contains causes of such problems and the conclusion is done in various ways that can be adopted to solve the problem. The report also contains ways in which that problem can be avoided in the future by implementing certain steps.

8) Fact Finding Business Report

There are numerous situations in an organization where a finding of a fact is required. For example, the breakdown of machinery in factory premises or rivalry between associate and the manager. The situations require in-depth reasoning for the situation that has arisen. In those cases, the fact-finding report comes in handy which presents facts in the report from a third person view. These reports are presented to the top management based on which they can take action about the situation at hand.



9) Performance report :

The management likes to know the performances of each department on a regular basis. Not only that but also about the newly opened branch, newly appointed employee or even the performance of existing employees who are due for promotion are analyzed by the management for which the performance report is generated. These reports are important for the management to arrive at a decision and hence these reports are prepared by the seniors of the respective people

10) Technical Business Reports

Technology is advancing faster than the speed of light and that is the reason why companies upgrade themselves with new technology is from time to time. Whenever such a monumental change and Technology is taking place in an organization a Technical Business Report is prepared to assess the level of Technology. These reports include a detailed way to undergo the change including time and money that will cost, which helps the top management to take a decision.

11) Standing Committee Report

A committee which is appointed for a specific reason is called standing. The reason may be financial assessment, employee Assessment, or departmental assessment, the standing committee is expected to submit a detailed analysis of these things. The report submitted by the committee is known as a standing committee report. In many organizations please reports are submitted at frequent intervals.

12) Ad-hoc Committee Report

Adhoc reports are also termed as special committee reports. As the name suggests special committee is appointed to deal with the investigation and that committee is dissolved as soon as the report is presented. Special communities are found in special cases like fire in factory premises are employee accidents during work.

13) Minority Report

A team of the special committee is appointed to submit a report which will be based on an investigation of a special subject. 3 members may be selected to form the committee one of each is the chairman of the said committee. If members have a difference of opinion on the subject the other members may submit the report separately. This separate report submitted by dissentient members is called minority report.

14) Majority Report

The members of a committee which including the chairman, usually have unanimous decision amongst them. In such cases, only one report is prepared and presented to the official committee. If that is not the case then the



majority of the member from their own report and submitted to the examining authority. Such a report is termed as majority report.

15) Annual Report

A yearly report, which consists of the yearly processes of the business including the sales profits and the turnovers is called the annual report. Such a report generated only once a year and is submitted to the corporate heads for studying the business year in detail. Majority of crucial decisions like investments, product portfolio changes, marketing strategies, marketing campaigns etc. are planned on the basis of the Annual report. Pre-decided plans may be modified or changed based on Annual reports.

Report Writing

- **Title Section** – This includes the name of the author(s) and the date of report preparation.
- **Summary** – There needs to be a summary of the major points, conclusions, and recommendations. It needs to be short as it is a general overview of the report. Some people will read the summary and only skim the report, so make sure you include all the relevant information. It would be best to write this last so you will include everything, even the points that might be added at the last minute.
- **Introduction** – The first page of the report needs to have an introduction. You will explain the problem and show the reader why the report is being made. You need to give a definition of terms if you did not include these in the title section, and explain how the details of the report are arranged.
- **Body** – This is the main section of the report. There needs to be several sections, with each having a subtitle. Information is usually arranged in order of importance with the most important information coming first.
- **Conclusion** – This is where everything comes together. Keep this section free of jargon as most people will read the Summary and Conclusion.
- **Recommendations** – This is what needs to be done. In plain English, explain your recommendations, putting them in order of priority.
- **Appendices** – This includes information that the experts in the field will read. It has all the technical details that support your conclusions.

Remember that the information needs to be organized logically with the most important information coming first.



Course Lecture Notes (Unit wise)- Course Name (Course Code)

Unit -3

Hour - 1

BANK CORRESPONDENCE IN BC.

other party else for performing its banking activities” is known as banking correspondence. This banking correspondence happens between a bank and its customers or between a bank's head office and its branches and employees or between a bank and other banks through printed letters or through hand written letters

HOUR 2

CHARACTERISTICS

- A correspondent bank act as an agent of the respondent bank.
- Correspondent banks offer the following services such as Treasury, clearance of cheques, drawing of demand drafts, process documentation, foreign exchange, financing, managing international investments, and more.
- The correspondent bank charges a specific fee for its services to the respondent bank.
- Services of a correspondent bank are usually needed for international financial transactions that require foreign currency exchange

HOUR 3

IMPORTANCE

The term correspondent bank refers to a financial institution that provides services to another one—usually in another country. It acts as an intermediary or agent

1. **facilitating wire transfers**
2. **conducting business transactions**
3. **accepting deposits**
4. **and gathering documents on behalf of another bank.**



HOUR 4

REQUEST LETTER WRITTEN TO BANK

Date: 02 January, 2012

To,

The Manager

ABCD Bank Limited

Agrabad Branch, Chittagong

Sub: Request for Bank Statement.

Dear Sir,

I/We would like to draw your kind attention to the fact that, I/We have been maintaining an A/C. No. 003-121222223 in the name of account name with your Branch. I/We urgently need the Bank Statement from 1 st January 2010 to till date.

Your kind Co-operation is solicited.

Yours truly,

(Your Full Name)

A/C. No. 003-121222223



HOOR 5

COMPLAINT LETTERS WRITTEN TO BANK

To: senior manager

National Corporate bank, main branch

New York NY 35094

Subject: Long queues/lines at bank

Date: 30 January 2015

Dear Sir,

I am customer of your bank for more than 5 years and up until now, I didn't have any problem or issue with your services and staff members but very sadly, I have to say that for quite some time, I am facing an irritating problem in your bank. It doesn't matter what time or what day of week, whenever I step in your bank, there is a huge crowd of customers standing in long lines and waiting for the employees or desk operators to provide services.

Yesterday, I had to stand in the line for more than 1 hour just to deposit cash in my account. This is unacceptable for me and I can assure you that I am not the only one having this complaint but there are dozens of other people complaining about the same problem.

I don't know what the issue is and why it takes so much time for the clerks to provide services to customers but it is quite obvious that if I have to stand in a line for more than one hour, there is something wrong. So here I am making an official complaint so that you can step in this matter and find out what the problem is and how to fix it.

Regards,

Eric K. Pond

Account number: 23-121021-523123-12101

Signature

HOOR 6

INSURANCE CORRESPONDENCE IN BC

It is a **contract between an insurer and an insured**. In it, the insurer agrees to pay or compensate for the loss. In return to which the insured pay premium for a fixed period of time. Any written information regarding it is insurance correspondence

HOOR 7

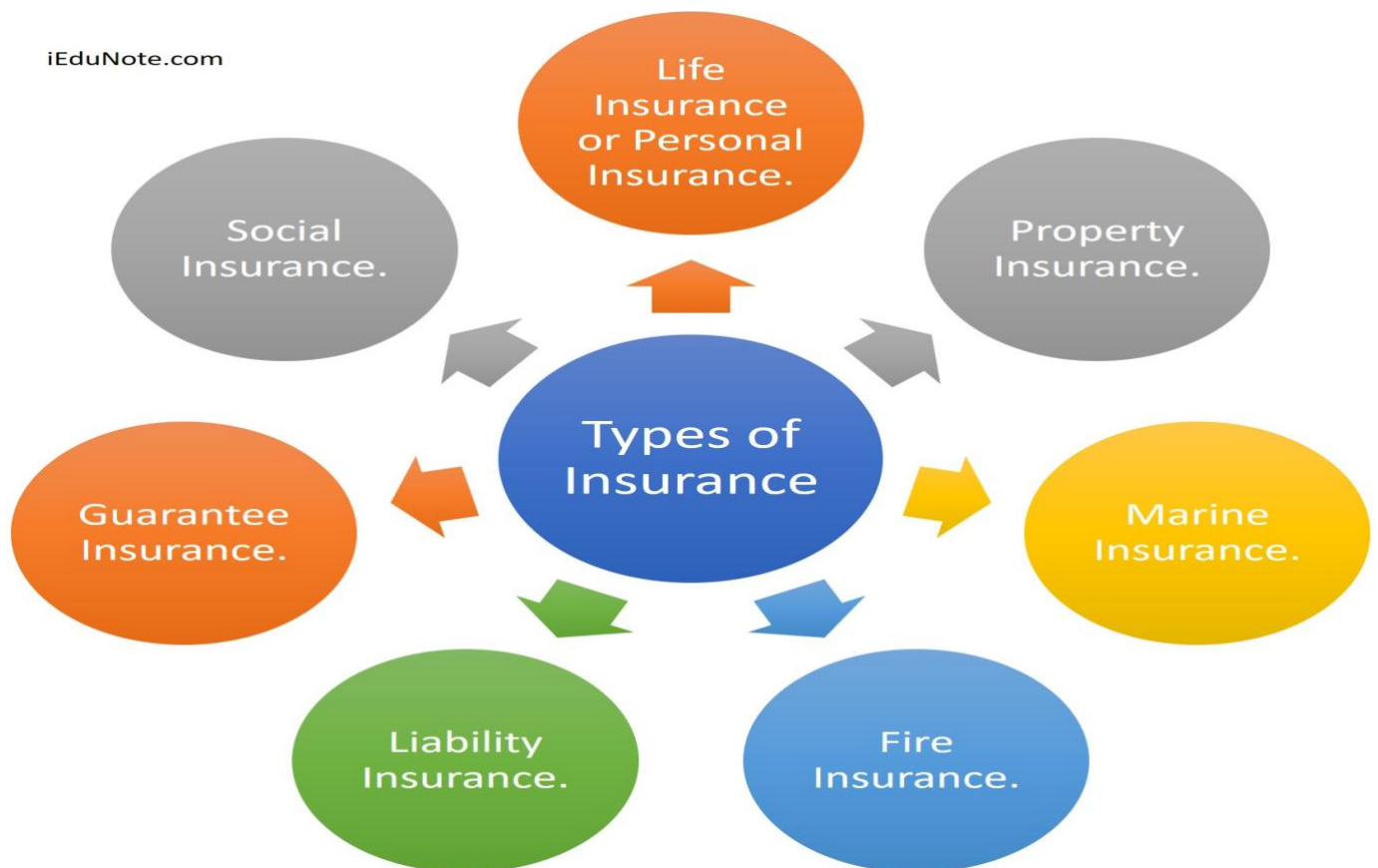
PRINCIPLES OF INSURANCE

In insurance, there are 7 basic principles that should be upheld, ie **Insurable interest, Utmost good faith, proximate cause, indemnity, subrogation, contribution and loss of minimization**

HOUR 8

TYPES OF INSURANCE

iEduNote.com



HOUR 9

TYPES OF INSURANCE CORRESPONDENCE

Policy Renewal

As the name suggests, it is the renewal or the continuation of the policy. In it, some changes can be made in the existing scheme also.



Null and Void Policies

The policies which are no longer active due to the non-payment of premiums are the null and void policies. If the insured doesn't pay the premium rates for a certain amount of time, the legally existing policy becomes void. It is very important for a policy to be active at the time of the mishap.

Reporting Loss

It is a written report of the occurred loss. In it, the insured asks for the compensation under the taken protection scheme. One must clearly state the happening, the reason for it (if possible), estimated amount to be compensated, etc.

Characteristics of Insurance Correspondence

- The content of the letter must be clear and concise.
- The tone of the letter must not be rude.
- One should not use slang, abbreviation, or abusive words.
- One should clearly state the details. The details are the policy number, date of issue, amount of payment etc.

HOUR 10

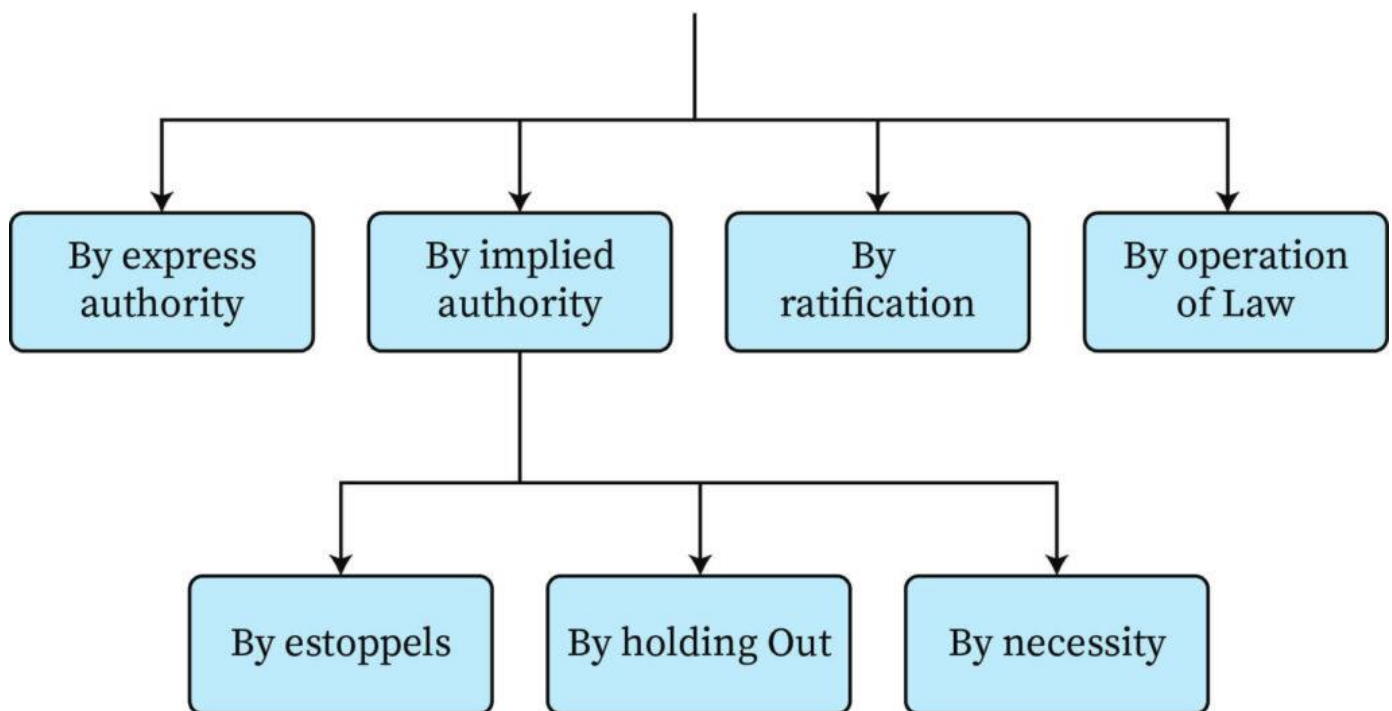
AGENCY LETTER

Agency correspondence is **the correspondence between the principal and the agent**. The application for an agency, the appointment of an agency, its tenure and renewal, facilities provided by the agent, the support he receives from the principal, etc., form the subject matter of agency correspondence

HOUR 11

CREATION OF AGENCY

Mode of Creation of Agency



HOUR 12

CORRESPONDENCE WITH SHAREHOLDERS & DIRECTORS

Shareholder correspondence is **the record of all information exchanges between your company and your shareholders**. Shareholder correspondence is company documentation that includes any communication in the form of letters, notices, emails, reports and filings between your company and your shareholders.



Course Question Bank - Course Name (Course Code)

(Unit 3)

Part A

1. What is bank
2. What is insurance
3. Who are customers in bank
4. Define insurance
5. What is premium
6. What is agency
7. Who are share holders

Part B/C

1. Describe the type of bank
2. What are kinds of insurance
3. How an agency be created

Course Study Material unit 3

Unit 3

Banking Correspondence

Banking Correspondence is also a type of business communication as banks are business houses and play a vital role in business field. Whether private or public and local or foreign, banks face tough competition just like business firms among themselves. In various business transactions like lending loans for business, credit transactions and in others, banks are



relevant and essential. Moreover banking correspondence is of a special nature as it deals with finance and one must be vigilant and must maintain confidentiality while composing banking letters.

“Any letter exchanged between bank and its clients or any other letter written by bank to any other party else for performing its banking activities” is known as banking correspondence.

This banking correspondence happens between a bank and its customers or between a bank’s head office and its branches and employees or between a bank and other banks through printed letters or through hand written letters.

Banking correspondence happens at three levels.

- Between a bank and its customers.
- Between a bank’s head office and its branches.
- From one bank to another.

Reasons /Motives:-

The motives behind banking correspondence vary from customers to a bank’s branches or from a bank’s head office to other banks when they correspond with each other.

Customers may write letters to a bank for the following reasons and banks write replies to these letters:-

1. To open an account.
2. To seek an explanation for dishonouring a cheque.
3. To request to sanction loan.
4. To request for overdraft facilities.
5. To instruct the bank to buy shares.
6. To stop payment of a cheque.
7. To provide a letter of credit.

The branch of a bank may write letters to its head office for the following reasons:-

1. To recommend extending overdraft facilities to a customer.
2. To request the head office to ratify an advance by a branch.
3. To ask the permission of the head office to withdraw a loan facility.
4. To permit them to ask a customer to close his/her account.

The only reason for which one bank writes to another is to obtain credit status enquiries.



Characteristics:-

Banking correspondence must have these following characteristics -

1. Courteous
2. Confidential
3. Clear
4. Concise
5. Completeness

Request for Loans and Suitable Replies

Customers write letters to banks with different reasons and motives and they in turn get replies from the bank. Among them the main and common reason is to request for loans. It may be for individual loans or business loans.

While writing letters requesting for loans one must mention the purpose and collateral details.

Format and structure must be same as in other business letters.

Letter 1

- a. Rajashri Silk Saree Centre, Bangalore writes a letter to the Indian Bank's branch near their area asking for a loan of rupees ten lakhs against the security of their shares.**



b. Write a suitable reply from the bank.

Rajashri Silk Saree Centre

Telephone:080-252429

295, M G Road

E-mail: rajashrislksrcnt@gmail.com

Bangalore-

530068

26 April 2020

The Manager

Indian Bank

MG Road

Bangalore-530068

Dear Sir

Sub: Request to sanction loan.

Please find enclosed with this letter my application in the appropriate form for a loan of ten lakh rupees for extending our showroom.

Permit me to remind you that our firm is an old customer of your bank and that we have taken loans in the past in connection with our business establishment and have been punctual in our repayments. In addition during my discussion with your Assistant Manager (Loans) I showed him our last two years business transactions and our annual turnover. I have also enclosed the building contractor's building plan and estimate as well as the interior decorator's sketches and estimate.

Further, we have introduced a number of clients to your branch. We shall be obliged to you if you could sanction the loan as early as possible.

Thank you,

Yours faithfully,

N Nageshwara Rao

Proprietor



Indian Bank

Telephone:-080-267891

MG Road

E-Mail:- indianbankmgbranch@gmail.com

Bangalore-530068

30 April 2020

Mr. N Nageshwar Rao

The Proprietor

Rajashri Silk Sarees Centre

295; MG Road

Bangalore-530068

Dear Sir

Sub: Regarding your loan request.

We are happy to inform you that our head office has approved your request for a loan of Rs. 1,00,000/- for extending your showroom. Hence we have pleasure in informing you that the loan has been sanctioned. We request you to call on us during our working hours on any of our working days to complete some formalities and receive the loan amount.

Thank you,

Yours sincerely,

M Rajnath

Manager

Indian Bank



LETTER-2

- a. **Raksha Construction (P) Ltd., Bangalore writes a letter to the State Bank of India's branch near their area asking for a loan of one crore rupees.**
- b. **Write a suitable reply from the bank rejecting the loan application on the basis of not providing relevant documents.**

Raksha Construction (P) Ltd

Telephone:080-22334

404, RK Nagar

E-mail: rakshacon.p.ltd@gmail.com

Bangalore-530015

28 April 2020

The Manager

State Bank of India

RK Nagar Branch

Bangalore-530015

Dear Sir

Sub: Request to sanction loan.

Please find enclosed with this letter my application in the appropriate form for a loan of 'one crore' rupees for the construction of apartments in Sudarshan layout .

Permit me to remind you that our firm is an old customer of your bank and that we have taken loans in the past in connection with our first venture into apartments construction and have been punctual in our repayments. In addition the Sudharshan layout where we have planned to build apartments is near to Bangalore city, which will make people to purchase them without inhibitions. I have also enclosed the building contractor's building plan and estimate as well as the interior decorator's sketches and estimate along with necessary documents.

Thank you,

Yours faithfully,

Ramachandra Rao



JAYA College of Arts and Science, Thiruninravur-602024,

Department of BBA

Proprietor

STATE BANK OF INDIA

Telephone:-080-25356

RK Nagar Branch

E-Mail:- sbi12@gmail.com

Bangalore-530015

3 May 2020

Mr. Ramachandra Rao

The Proprietor

Raksha Construction (P) Ltd.

404; RK Nagar

Bangalore-530015

Dear Sir

Sub: Regarding your loan request.

We regret to inform you that our head office has denied to sanction a loan of Rupees One crore for your plan to construct apartments at Sudharshan Layout near Bangalore city. We are aware of your previous loans and how punctual you were in repayments. But we regret to say that without any security we are not in the place to sanction such a big amount of One crore rupees.

On behalf of the State Bank of India group I thank you for ongoing business with us and trust that we will continue to serve in the future. If you any questions about the details of your loan application please feel to contact us at any working hours.

Thank you,

Yours sincerely,

M Rajnath

Manager



Indian Bank

Request for Overdrafts and Suitable Replies

An overdraft is **“an extension of credit from a lending institution that is granted when an account reaches zero”**. Generally banks provide this overdraft facility and it is a protection, a bank allows the account holder to continue withdrawing money even when his account has no funds in it or has insufficient funds to cover the withdrawal or payments. In other words an overdraft allows customers to borrow a fixed amount of money up to the approved limit. On this sanctioned overdraft limit, interest is charged along with a fee per overdraft based on the nature of the asset offered as collateral like bank FDs, shares, and bonds. Hence it's like any other loan. But the interest on overdrafts is lower than loans on credit cards or others making it a better short-term option in an emergency. Moreover the interest has to be paid only on the amount borrowed and only for the time it is borrowed.

On the basis of these, overdraft can be divided into two types.

1. A standard overdraft- that allows to withdraw more money from the account than the balance would permit. This is generally charged by a separate small fee for each purchase in excess of the account balance.
2. A secured overdraft- that allows banks to lent large amount of money against wider range of collateral as security like mutual fund shares, LIC policies or even debentures. Usually, business firms go for secured overdraft facilities. While drafting a letter of requesting for overdraft facilities the request must include the reason, amount, time-period and collateral details.



Letter-1

- a. Krishna Readymade House, Mysore wants to replenish their stock in view of the forthcoming festival season. Draft a requisition to the bank asking to grant overdraft facility for Rs.5 lakhs.
- b. Write a suitable reply from the bank.

Krishna Readymade House

Telephone: 08232-26789

295, K R Puram

E-mail: krishnareadyho@gmail.com

Mysore-540056

28 May 2020

The Branch Manager

Asian Bank Ltd

Good Shepherd Road

Mysore-570005

Dear Sir

Sub: Request for overdraft facility.

The festivals season with its huge demand for readymade clothes is on the verge of the beginning. We have already placed orders for our requirements to wholesalers. However some of them deal on the basis of very short-term credit. Hence we request you to be kind enough to grant us overdraft facilities to the maximum extent of Rs.5 lakhs. The overdraft will be required from June to August 2020 and we assure you that we will be in credit again by October 2020.

We shall deposit as security 200 shares in Herotex(P) Ltd. With a face value of Rs.250/- per share and a current market value of Rs.510/- each. May we also draw your to the fact that your branch was pleased to extend this facility to us during last season of the festivals and that our accounts were in credit well before the allotted time. An early reply will be greatly appreciated.

Thank you,

Yours faithfully,

M Raghunandan



Proprietor

Asian Bank Ltd

Telephone: 08232-24262

E-mail: asianbank@gmail.com

Good Shepherd Road

Mysore-570005

1 June 2020

Mr. M Raghunandan

The Proprietor

Krishna Readymade House

K R Puram

Mysore-540056

Dear Sir

Sub: Regarding your request for overdraft facility.

Thank you for your letter of the 20 May 2020. In response to your request for overdraft facility of Rs.5 lakhs we are happy to state that with the approval of our head office our branch has sanctioned the overdraft to the limit requested by you.

Kindly call on us any of our working hours to complete the routine formalities.

Thank you,

Yours sincerely,

Dayanand

The Branch Manager

Asian Bank Ltd



LETTER-2

- a. The proprietor of a wood industry wants an overdraft facility to purchase large number of raw materials to replenish stock in view of construction activities at peak. Draft a requisition to a bank asking to grant overdraft facility for Rs.5 lakh.
- b. Write a reply from the bank denying to provide facility in view of the negative balance.

Dhanvanthri Wooden Industry

Telephone: 08232-223344

295, Sajjad Rao Road

E-mail: dhanvanthriwoodind@gmail.com

VV Nagar
Mysore-540012

25 March 2020

The Branch Manager

ICICI Bank

VV Nagar

Mysore-540012

Dear Sir

Sub: Request for overdraft facility.



JAYA College of Arts and Science, Thiruninravur-602024,

Department of BBA

With construction activities at its peak, we have planned to replenish timbers and lumbers to go on with the demand. We have already placed orders with the dealers to sell us large number of logs. However some of them deal on the basis of very short-term credit. Hence we request you to be kind enough to grant us overdraft facility to the maximum extent of Rs.5 lakhs. The overdraft will be required from April to June 2020 and we assure you that we will be in credit again by August 2020.

We shall deposit as security 100 shares in Herotex(P) Ltd. With a face value of Rs.150/- per share and a current market value of Rs.210/- each. May we also draw your to the fact that your branch was pleased to extend this facility to us many times. An early reply will be greatly appreciated.

Thank you,

Yours faithfully,

M Nandan Roy

Proprietor

ICICI Bank

Telephone: 08232-272829

VV Nagar

E-mail: icici@gmail.com Mysore-540012

28 March 2020

Mr. M Nanadan Roy

The Proprietor

Dhanvanthri Wooden Industry

295, Sajjad Rao Road

VV Nagar

Mysore-540012

Dear Sir

Sub: Regarding your request for overdraft facility.



Thank you for your letter of the 20 May 2020. In response to your request for overdraft facility of Rs.5 lakhs we regret to state that the head office of our branch has rejected your request for the overdraft to the limit requested by you in view of your negative balance with us since the last six months. Kindly maintain your credit and debit balance. When your financial condition changes and your current level of risk-exposure becomes lower, we would be happy to reconsider your application.

Thank you for your on-going business with us and we hope to render our service in the future too.

Thank you,

Yours sincerely,

K Ramachandran

The Branch Manager

ICICI Bank

Insurance correspondence

Insurance is a mean of protection from risk or loss. The basic risk covered is financial. It is a contract between an insurer and an insured. In it, the insurer agrees to pay or compensate for the loss.

In return to which the insured pay premium for a fixed period of time. Any written information regarding it is insurance correspondence.

Seven Principles of Insurance

Utmost Good Faith

In it, both the parties should have a good faith towards each other. For that, the insured must provide complete, clear, and correct information.

Principle of Indemnity

In it, the insurer agrees to pay off the insured for the actual loss suffered. It also means that insurance is not meant for profit.

The Principle of Insurable Interest



A clear statement regarding the insured object must be made.

Principle of Contribution

According to this principle, the insured can claim the compensation only to the extent of the actual loss.

Principle of subrogation

As per this principle, the ownership right of the property shifts to the insurer. It only happens when the insured is paid off for the losses.

A principle of Loss Minimization

It is the duty of the insured to take all possible steps to minimize the happening of the risk. This is the main idea of this principle.

A principle of Causa Proxima

If the loss is caused by more than one reasons, the nearest or the closest cause is taken into consideration. This is the main idea of this principle.

Types of Insurance

There are basically two types of insurance.

Life Insurance.

General Insurance.

insurance



Types of Insurance Correspondence

Policy Renewal

As the name suggests, it is the renewal or the continuation of the policy. In it, some changes can be made in the existing scheme also.

Null and Void Policies

The policies which are no longer active due to the non-payment of premiums are the null and void policies. If the insured doesn't pay the premium rates for a certain amount of time, the legally existing policy becomes void. It is very important for a policy to be active at the time of the mishap.

Reporting Loss

It is a written report of the occurred loss. In it, the insured asks for the compensation under the taken protection scheme. One must clearly state the happening, the reason for it (if possible), estimated amount to be compensated, etc.

Characteristics of Insurance Correspondence

The content of the letter must be clear and concise.

The tone of the letter must not be rude.

One should not use slang, abbreviation, or abusive words.

One should clearly state the details. The details are the policy number, date of issue, amount of payment etc.

Solved Example for You

Problem: What are the two parties in the insurance contract.

[2:33 am, 29/12/2022] Vijaya Lakshmi Mam Clg: Agency Correspondence



Creation of Agency

Agency system is very popular in the current business scenario. There are two parties in the agency system one is the principal and another the agent. An agent is a person acting on behalf of his principal. It's a connecting link between the principal and the third party. Herein we will discuss the creation of agency under the Indian Contract Act, 1872.

Types of an Agency Contract

1. Express Agency

A contract of agency can be made orally or in writing. Example of a written contract of agency is the Power of Attorney that gives a right to an agency to act on behalf of his principal in accordance with the terms and conditions therein.

A power of attorney can be general or giving many powers to the agent or some special powers, giving authority to the agent for transacting a single act.

2. Implied Agency

Implied agency arises when there is any conduct, the situation of parties or is necessary for the case.

a. Agency by Estoppel (Section 237)

Estoppel arises when you are precluded from denying the truth of anything which you have represented as a fact, although it is not a fact.



Thus, where P allows third parties to believe that A is acting as his authorized agent, he will be estopped from denying the agency if such third-parties relying on it make a contract with an even when A had no authority at all.

b. Wife as Agent

Where a husband and wife are living together, we presume that the wife has her husband's authority to pledge his credit for the purchase of necessaries of life suitable to their standard of living. But the husband will not be liable if he shows that:

- (i) he had expressly warned the tradesman not to supply goods on credit to his wife; or
- (ii) he had expressly forbidden the wife to use his credit; or
- (iii) he already sufficiently supplies his wife with the articles in question; or
- (iv) he supplies his wife with a sufficient allowance.

Similarly, where any person is held out by another as his agent, the third-party can hold that person liable for the acts of the ostensible agent, or the agent by holding out. Partners are each other's agents for making contracts in the ordinary course of the partnership business.

Creation of Agency



c. Agency of Necessity (Sections 188 and 189):

In certain circumstances, a person who has been entrusted with another's property may have to incur unauthorized expenses to protect or preserve it. This is called an agency of necessity.

For example, a sent a horse by railway. On its arrival at the destination, there was no one to receive it. The railway company, is bound to take reasonable steps to keep the horse alive, was an agent of the necessity of A.

A wife deserted by her husband and thus forced to live separate from him can pledge her husband's credit to buy all necessities of life according to the position of the husband even against his wishes.

d. Agency by Ratification (Sections 169-200):

Where a person not having any authority act as agent, or act beyond its authority, then the principal is not bound by the contract with the agent in respect of such authority. But the principal can ratify the agent's transaction and accept liability. In this way, an agency by ratification arises.

This is ex post facto agency— agency arising after the event. By this ratification, the contract is binding on principal as if the agent had been authorized before. Ratification will have an effect on the original contract and so the agency will have effect from the original contract and not on ratification.

Solved Example on Creation of Agency

What are the conditions that need to be satisfied for ratification to be effective?



Ans.

Following are the conditions for ratification to be effective:

- (a) The agent must expressly contract as agent for a principal who is in existence and competent to contract.
- (b) The principal must be competent to contract not only at the time the agent acts but also when he ratifies the agent's act.
- (c) The principal at the time of ratification has full knowledge of the material facts and must ratify the whole contract, within a reasonable time.
- (d) Ratification cannot be made so as to subject a third-party to damages, or terminate any right or interest of a third person.
- (e) Only lawful acts can be ratified.



UNIT-IV

HOUR-1

Meaning of Report writing:

A report is a logical presentation of facts and information. It is self-explanatory statement which provides information to management for decision making and follows up actions.

HOUR-2

Definition:

A report is defined as “an account given on a particular matter, especially in the form of an official document, after thorough investigation or consideration by an appointed person or body”. Example “the chairman’s annual report”.

HOUR-3

Types of Report:

1. Routine Reports:
 - a. Progress Report:
 - b. Inspection Report
 - c. Performance Appraisal



d. Periodical Report

2. Special Reports 3.

Formal Reports:

a. Statutory Report

b. Non-Statutory Report

HOUR-4

MEANING OF AGENDA

An agenda **lists the items of business to be taken up during a meeting or session**. It may also be called a "calendar". A meeting agenda may be headed with the date, time and location of the meeting, followed by a series of points outlining the order in which the business is to be conducted.

HOUR-5

INFORMAL AND FORMAL

An informal agenda basically refers to an informal list of items that will be discussed during a meeting and is often thrown together at the last minute. A formal agenda follows more of a format.

PRIORITIZED AND TIMED

Prioritized agendas follow a priority system. Items are given an order according to perceived importance to the group. The topics are then discussed in this order. Timed agendas refer to using a set time line for the meeting -- usually a time keeper is assigned to help stay on task.



BOTTOM LINE

Don't hesitate to ask for input from other participants when building an agenda. Participants can provide valuable insights about which topics or issues need to be discussed.

HOUR-6

MEANING OF MEETING

Meeting is a medium of oral communication. It is generally a gathering or assembly of two or more people to discuss or exchange views on any matter of common interest.

HOUR-7

MINUTES OF MEETING

Meeting minutes are notes that are recorded during a meeting. They highlight the key issues that are discussed, motions proposed or voted on, and activities to be undertaken. The minutes of a meeting are usually taken by a designated member of the group.

HOUR-8

MEANING OF MEMORANDUM

A memorandum (memo) is used to communicate something of immediate importance to people within a business or organization. A memo also can be sent to people or firms that have close or longstanding relationships, such as vendors or consultants.

HOUR-9

OFFICE ORDER



Meaning of office order is an order issued by the employer or the authority or senior employees. Office order can be issued on any information like a shift in working hours or promotions or details of employee designation in projects.

HOUR-10

CIRCULAR

A circular is essentially a letter containing some important information that is distributed to a large number of people.

CIRCULAR LETTER

A circular letter is a written document that is addressed for circulation to a group of people. It is usually formal and official. It may be for a closed group or general distribution.

HOUR-11

NOTES

These notes on Business Communication aims to bring about the importance of communication in business. Various forms of written and oral communication; including letters, memos, orders, interviews, group discussions, meetings etc., have been discussed in detail.

HOUR-12

TYPES OF COMMUNICATION (NOTES)

- Verbal Communication and Non- Verbal Communication.
- Inter-personal Communication and Intra-personal Communication.
- Group Communication and Public Communication.



- Mass-Line Communication.
- Formal Communication and Informal Communication.
- Mass Communication.

UNIT-IV

COURSE QUESTION BANK

1. What is a report
2. Define minutes of meeting
3. what is Agenda
4. Explain the types of REports

A bank is a financial institution the main business of which is to receive deposits from the public and to grant loans to them. With the modern advancement in business world the banks have to undertake other functions as well. A bank is judged by its financial stability and the efficiency with which it carries out its various functions. As some of these functions are accomplished by means of letters, the technique of writing these letters requires to be cultivated. As in other business letters, the essential elements of successful bank correspondence are brevity, accuracy, clarity, secrecy and courtesy and tact.

Bank correspondence may take place between the following :

Letters exchanged between the Bank and the customers : Letters from the Bank to its customers include replies to enquiries and complaints and to requests for overdrafts and loans. On the other hand letters from the customers to the banker consist chiefly of requests for opening accounts, enquiries about interest rates, status enquiries, application for loans and overdrafts, standing instructions regarding making payments etc. While drafting these letters the customer should try to express briefly and provide accurate information. The Bank while drafting their replies should follow the general principles of a business letter noted above and should not use technical language not commonly used.



Letter issued from the Head Offices to the Branch Offices : Such letters generally contain the decision of the Head Office in regard to the granting of credit to certain customers on the recommendation of the Bank branch. If the Head Office decides not to act on the recommendations of the Bank branch the reasons for arriving at such decision should invariably be communicated to the Bank branch. This is essential so that the branch manager who often knows his customers personally may find himself in a position to convince them regarding the reasonableness of the decision taken by the Head Office.

Letters from the branches to the Head Office : These letters consist of the branch manager's reports on the administration of the branch, on local trade conditions or on ways and means of developing branch business. These may also be in the form of recommendations for the appointment of members of the staff, their promotion, transfers, dismissals, etc., on recommending the granting of advances to customers of the branch. Such letters should be accompanied by Loan Application Forms filled in by the customers. In the covering letter, the branch manager should provide his own estimate of the applicant's business integrity, trustworthiness and his ability to repay the amount.

Letters from one bank to another : These letters comprise the status enquiries, negotiations of bills of exchange, granting of letters of credit, etc. and to matters which are of common interest to banks. In these letters technical terms which are common in the business of banking are generally used.

The specimen letters of bank correspondence are given as under.

1. Letter Regarding An Application to Open A Current Account
2. Letter Regarding Pass Book to Be Made Up
3. Letter Regarding Issuing A Certificate of Balance
4. Letter Informing A Customer that His Current Account is Overdrawn
5. Letter Asking Bank to Explain The Reason to Dishonour A Cheque
6. Reply to The Letter Asking Bank to Explain The Reason to Dishonour A Cheque
7. Letter Enquiring About The Rate of Interest on Fixed Deposit



8. Reply to The Letter Enquiring About The Rate of Interest on Fixed Deposit
9. Letter Instructing A Bank for Stopping Payment of A Cheque
10. Reply to The Letter Instructing A Bank for Stopping Payment of A Cheque
11. Letter Regarding Dishonoured Cheque Referred to Solicitors
12. Letter Regarding Enhancement of Interest
13. Letter to A Customer for Dishonoured Cheque
14. Letter Returning An Unpaid Cheque
15. Letter of Instruction for Remittance
16. Letter in Compliance of The Instruction for Remittance
17. Letter Enclosing Receipts
18. Letter Intimating The Remittance
19. Letter Asking to Deliver The Pass Book
20. Reply to The Letter Asking to Deliver The Pass Book
21. Letter Asking for Overdraft Facilities
22. Reply to The Letter Asking for Overdraft Facilities
23. Letter Instructing The Bank to Purchase Securities
24. Letter Intimating The Purchase of Securities
25. Letter Procuring Acceptance
26. Letter Regarding Protest for Non Payment
27. Letter Requesting for Issue of The Letter of Credit
28. Letter Requesting A Bank to Issue A Sterling Draft
29. Letter Regarding Confidential Enquiry as to The Status of A Client
30. Reply to The Letter Regarding Confidential Enquiry as to The Status of A Client
31. Letter of Complaint Regarding Mistake in The Account
32. Reply to The Letter of Complaint Regarding Mistake in The Account
33. Letter to Bank Regarding The Draft
34. Reply to The Letter to Bank Regarding The Draft
35. Letter Informing about The Non-Receipt of Draft
36. Letter Requesting Bank to Accept Documentary Bill
37. Favourable Reply by The Bank
38. Letter Providing Instruction to A Foreign Bank
39. Letter to A Customer to Arrange for Securities to Cover Overdraft
40. Reply to The Letter of Inquiry for Facilities Offered by The Bank
41. Letter from The Branch Office to The Head Office Recommending Loan
42. Reply to The Letter from The Branch Office to The Head Office Recommending Loan



43. Letter Regarding An Overdraft Account
44. Letter Regarding Withdrawal of Credit

Insurance

Insurance is a mean of protection from risk or loss. The basic risk covered is financial. It is a contract between an insurer and an insured. In it, the insurer agrees to pay or compensate for the loss.

In return to which the insured pay premium for a fixed period of time. Any written information regarding it is insurance correspondence.

Seven Principles of Insurance

Utmost Good Faith

In it, both the parties should have a good faith towards each other. For that, the insured must provide complete, clear, and correct information.

Principle of Indemnity

In it, the insurer agrees to pay off the insured for the actual loss suffered. It also means that insurance is not meant for profit.

The Principle of Insurable Interest

A clear statement regarding the insured object must be made.

Principle of Contribution

According to this principle, the insured can claim the compensation only to the extent of the actual loss.

Principle of subrogation



As per this principle, the ownership right of the property shifts to the insurer. It only happens when the insured is paid off for the losses.

A principle of Loss Minimization

It is the duty of the insured to take all possible steps to minimize the happening of the risk. This is the main idea of this principle.

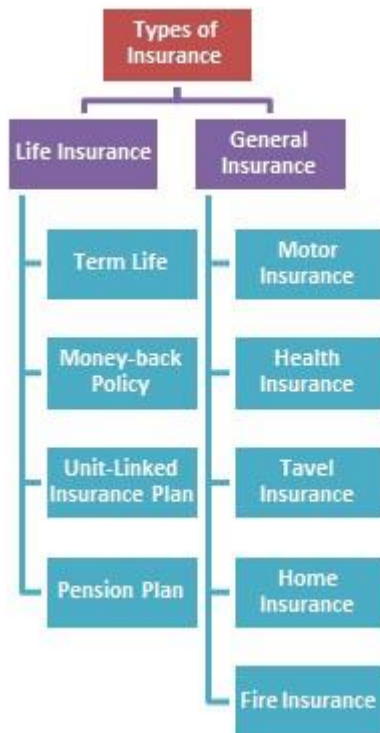
A principle of Causa Proxima

If the loss is caused by more than one reasons, the nearest or the closest cause is taken into consideration. This is the main idea of this principle.

Types of Insurance

There are basically two types of insurance.

1. Life Insurance.
2. General Insurance.



Types of Insurance Correspondence

Policy Renewal

As the name suggests, it is the renewal or the continuation of the policy. In it, some changes can be made in the existing scheme also.

Null and Void Policies

The policies which are no longer active due to the non-payment of premiums are the null and void policies. If the insured doesn't pay the premium rates for a certain amount of time, the legally existing policy becomes void. It is very important for a policy to be active at the time of the mishap.

Reporting Loss



It is a written report of the occurred loss. In it, the insured asks for the compensation under the taken protection scheme. One must clearly state the happening, the reason for it (if possible), estimated amount to be compensated, etc.

Characteristics of Insurance Correspondence

- The content of the letter must be clear and concise.
- The tone of the letter must not be rude.
- One should not use slang, abbreviation, or abusive words.
- One should clearly state the details. The details are the policy number, date of issue, amount of payment etc.

Course Lecture Notes (Unit wise)- Course Name (Course Code)

Unit -4 Introduction

HOUR 1

REPORT WRITING

A report is a **more highly structured form of writing than an essay, and is designed so that it can be read quickly and accurately**; though reports are not necessarily read from beginning to end.

HOUR 2

STEPS IN REPORT WRITING



REPORT WRITING STAGES/ STEPS

1. Prepare The Plan In Advance
2. Prepare The Structure Of The Report
3. Prepare An Outline For The Research
4. Prepare A Rough Work
5. Conducting Careful Reading Of Rough Report
6. Re-write The Report
7. Prepare Final Bibliography
8. Preparation Of Final Draft

HOUR 3

AGENDA

An agenda is a list of meeting activities in the order in which they are to be taken up, beginning with the call to order and ending with adjournment

HOUR 4

MINUTES OF MEETING

Meeting minutes are **the official summary of what happened during a meeting**. They serve as an outline, a written record for anyone unable to attend, and to use for future reference. Minutes document what happened and what decisions were made.

HOUR 5

MEMORANDUM OF ASSOCIATION.

A Memorandum of Association (MoA) **represents the charter of the company**. It is a legal document prepared during the formation and registration process of a company to define its relationship with shareholders and it specifies the objectives for which the company has been formed.

HOUR 6

ARTICLES OF ASSOCIATION



Articles of association form a **document that specifies the regulations for a company's operations and defines the company's purpose**. The document lays out how tasks are to be accomplished within the organization, including the process for appointing directors and the handling of financial records.

HOUR 7

DIFFERENCE BETWEEN MOA & AOA

BASIS OF COMPARISON	FOR	MEMORANDUM OF ASSOCIATION	OF	ARTICLES OF ASSOCIATION	OF
Meaning		Memorandum of Association is a document that contains all the fundamental information which are required for the incorporation of the company.		Articles of Association is a document containing all the rules and regulations that governs the company.	
Type	Information contained		of	Powers and objects of the company.	Rules of the company.
Status		It is subordinate to the Companies Act.		It is subordinate to the memorandum.	
Retrospective Effect		The memorandum of association of the company cannot be amended retrospectively.		The articles of association can be amended retrospectively.	
Major contents		A memorandum must contain six clauses.		The articles can be drafted as per the choice of the company.	

HOUR 8

SAMPLE OF AGENDA



An agenda should include a few basic elements. Agenda items example include: **A short meeting agenda lists the ultimate meeting goal.** This can be anything from deciding who will take the lead on the next advertising campaign to how collected charity funds will be distributed.

HOUR 9

SAMPLE OF MINUTES

Minutes are **an official recording of the proceedings of a Board Meeting or Annual General Meeting or any other meeting and the business transacted at the Meeting.** All companies registered in India are required to maintain Minutes of all Board and Committee Meetings in a Minutes Book

HOUR 10

OFFICE ORDER

Meaning of office order is **an order issued by the employer or the authority or senior employees.** Office order can be issued on any information like a shift in working hours or promotions or details of employee designation in projects. Officer order is a downward communication which carries a stamp of the company.

HOUR 11

CIRCULAR

A circular letter is **a written document that is addressed for circulation to a group of people.** It is usually formal and official. It may be for a closed group or general distribution. The term may refer to: Flyer (pamphlet), a single page leaflet.

HOUR 12

NOTES

. A note is **a short- to medium-term debt instrument the lender expects to be repaid, plus interest.** Typically, notes have a set time frame in which the payment must be paid. The most common examples of notes include Treasury notes, promissory notes, and mortgage notes.



(Unit & Section wise)

Unit -4

- 1. Define report writing**
- 2. What is agenda**
- 3. Define minutes of meeting**
- 4. What is MOA**
- 5. What is AOA**

PART B/C

- 1. What are the steps involved in writing a report**
- 2. Difference between MOA & AOA**
- 3. What are the importance of the circular**

Course Study Material (Unit 4) – Course Name (Course Code)

Unit 4

Report Writing

What is a Report?

Thousands of reports, long or short, formal, crucial or ordinary, special or routine are written everyday. A foreman, at the end of the day, reports to the day, reports to the manager the progress of the work carried on in his supervision. The manager of a bank sends a periodic report to the head office of the state about deposits, advances, overdraft limits etc, during that period. From time to time, the Government sets up committees to report on various issues of social political and economic importance.

C.A. Brown: "A Report is communication from someone who has some information to someone who wants to use that information".



Importance of Report:

A report is a 'basic management tool used in decision-making'. Hence it is extremely important. In a one-man business, the functions of reporting & decision-making are combined in one-man proprietor. So he does not need any reports. But a large scale organization are engaged in multi various activities, which are being handled by different departments. Their top executives cannot keep a personal watch over all these activities. So they have to base their decisions on the report they get from the heads.

Reports 1. Oral Report 2. Written Report

Characteristics of A Good Report:

- Precision. ■ Accuracy of facts ■ Relevance.
- Reader - Orientation.
- Objectivity of recommendations.
- Simple & Unambiguous language
- Clarity
- Brevity
- Grammatical Accuracy.

Preparing the Report:

If we are clear about the purpose of writing a report, the persons for whom it is meant, the facts to be examined and the facts to be included, and the time at your disposal, and know what type of report you are going to write, it is time to start the work. In write better, speak better, the following steps are suggested to write a report.

1. Investigating the sources of information;
2. Taking Notes;
3. Analysing the Data;
4. Making the Outline; and



5. Writing the Report.

1. **Investigating the sources of information is a kind of spadework.** It is to be done right in the beginning. The extent of investigation will, of course, depend on the length and importance of the report. Major sources of information are: Company files, Personal

observations, Interviews, Letters, Questionnaires, Library Research.

i) Most of the relevant information is already contained in the old files of the company. Sometimes thereby are precedents, and old findings and recommendations may be considerable help. So it is very important to go through the old files of the company. Declining sales or rising costs of production are recurring phenomena. And their caused we also usually similar. In these case, old files may be continuing some valuable information.

ii) In respect on a fire accident or on the progress of a project, personal observation will be of greater help. It needs on the spot enquiry to ascertain the cause of a file or to find out why the work of installing a new plant is going or rather slowly.

iii) Complaints from customers about unsatisfactory service being provided by a branch might necessitate interviews. Interviews with the members of the staff may also be of some help. These interviews should be carefully recorded, clearly indicating the persons interviewed and the time and place of the interview. Sometimes, instead of holding persons interviews, letters may be written to different people.

iv) When a large number of people are to be contacted, the only practical method in to make us of questionnaires. Such questionnaires are often prepared by large business house to ascertain the popularity of their products or to find out the possibility of introducing some new products into market. Questionnaire should never be lengthy. Questions should be prepared in such a way that they do not call for writing lengthy answers Questions that just require ticking off one of the many alternative suggested are the best. If the results of the questionnaire should also be included.

v) In reports on subjects of general nature, library research may be found useful. This includes reference books and past as well as current issues of newspapers. Trade



publications and magazines.

2. Taking Notes:

In the course of investigations, the written keeps on taking notes of

anything that appears to be related to the subject. That there is no time to analyse them and determine how they will be help in the final report. But as the writer keeps turning them in his mind over and over again, a kind of pattern starts emerging and he begins to be clear about when is relevant and what is not. It is a very general kid of pattern but it gives the writer at least a starting point.

3. Analysing the Data:

Now is the time to analyse the collected data in the light of the

pattern that has evolved. A lot of data will have to be rejected while a need might to felt to collect more data. The final pattern will emerge at this stage. The writer should never hurry through this stage, since this is the most important stage in writing a report.

4. Making an Outline:

Once the final pattern of the report has taken shape in the writer's

mind he should prepare an outline to write the report. In this outline the problem is stated, the fact are recorded, they are briefly analysed, and the logical conclusions are arrived at. An outline type essential, but it should be found extremely helpful in writing a systematic report.

5. Writing the Report:

The last stage is that of writing the report. It will need a constant shuttling between the outline and the notes. First a rough draft of the report is prepared. Then it is revised, pruned and polished. If the writer has some more time at his disposal, he will find it advantageous to come bank to his rough draft after, say, a couple of days. This short interval will make his revision work really meaningful. The writer should also be careful that the language of the report is simple, unambiguous and free from grammatical errors. It is now time to type it out in a proper from and submit it.

Organisation of a Report:

There are three ways in which a report can be organized.

1. Letter Form.



2. Memorandum Form.
3. Letter - Text Combination Form.

1. LETTER FORM:

In the case of brief, informal reports, the arrangements followed in business letters is adopted. Its main part are: heading or the title, data, address, salutation, the body, complimentary close, and the signature. It is usually written in the first person - I or We.

The body of the letter can be further divided into the following parts:

1. **Introduction:** The introductory paragraphs present the terms of reference and the subject of study. Here the written states the problem confronting him in the light of the terms of reference and the relevant circumstances.
2. **Findings:** The next few paragraphs present the findings of the investigation.
3. **Recommendation:** Recommendations that logically follow the findings are given in the last paragraph of the body.

2. MEMORANDUM FORM:

Adopting the memorandum form is a simpler way of presenting the report, since here the formalities of the letter form are done away with. The data is mentioned at the top. It is followed by the name of the person to whom the report is addressed, the name of the writer and the subject of report. Next follows the actual text and the conclusion. As in the letter form. The text of the report is divided into paragraphs with headings.

Memorandum	
April 7, 1.....9	
To	: Mr.R.C.Kaushik
From :	Ganesh Srivastava
Subject	: Mr.G.C.Jain'sMisbehaviour
Mr.SuresAgarwal, a Valued	with
Customer.	



Here is the report you wanted.....

Large business houses have different types of printed forms to send reports. This simplifies the procedure and ensures uniformity of style.

3. **LETTER - TEXT COMBINATIONS FORM.** A complete report in this form includes three major parts:

- I.
Introductory
Parts;
- II. Body of the
report;
- III.
Addenda.

The complete outline of such a report is as follows:

I. Introductory Parts:

- Letter of transmittal or Letter of Presentation.
- Title Pages
- Table of Contents.
- List of Illustrations.
- Abstract and / or summary.

II. Body of the Report:

- Introduction.
- Discuss or description.
- Conclusions.
- Recommendations.

III. Agenda:

- List of references.
- Bibliography.
- Glossary
- Appendices.



■ Index

It is not essential that a report contains all these parts. Long reports containing most of these parts are generally submitted in a book form.

I - INTRODUCTORY PART

Letter of Transmitted or Letter of Presentation:

A letter of transmittal is a routine letter written to transmit the report from the writer to the reader. It performs several important functions:

- i) it provides a permanent record of transfer; ii) it shows the date on which the report was submitted; iii) it states the name and position of the writer of the report; iv) it also states when and by whom the report was authorized;
- v) it may invite the reader's comments and suggestions.

A letter of presentation is slightly different from a letter of transmittal. In addition to given the information contained in the letter of transmittal it usually states the purpose and scope of the report, refers to the writer's sources of information, and highlight's special features.

If a letter of transmittal is written the additional matter put in the letter of presentation is included in the first part of the body under the heading 'Definition of the Problem'.

Title Pages: The title pages gives the title or heading of the report, the person(s) to whom it is submitted the date of submission and the name of the writer(s).

Table of Contents:

In the case of long reports, it is desirable to give the table of contents in the beginning. In addition to giving an overall view of the report the table of contents facilitates locating particular topics in the report.

The table of contents gives the title and the page number of each chapter. If a space permits, the headings of the sections of the chapters are also included.

List of Illustrations:

If the report contains many illustrations, the list of illustrations is given immediately after the table of contents. This list gives the number, title and page reference of each illustration.

Abstract and / or Summary:



In case the report is very long, it is customary to give an abstract and/ or summary of the report for ready reference. An abstract is also called synopsis. An abstract tells in concentrated form when the report is about; a summary gives the substance of the report. There are no fixed rules about the length of an abstract or a summary. But it is generally agreed that an abstract should be about two to five percent and a summary about five to ten percent of the length of the report.

II - BODY OF THE REPORT:

Introduction: Introduction is the first part of the body of the report. It includes the following items of information:

- 1) Authorization for the report and terms of reference;
- 2) Historical and technical backgrounds;
- 3) Scope of study, with a clear description of the limitations and qualifications;
- 4) Methods of collecting data and the sources; and
- 5) Definitions of special terms and symbols, if desirable.

The main function of the introduction is to say what the report is about. It is important to begin with mentioning who has authorized the report and defining the terms of reference. The background and the scope of study acquaint the read with the work already done and the new grounds to be covered. If the report uses some special terms and special symbols, they may be explained either in the beginning or in the foot ness wherever they occur, as may be found desirable. But there should be no ambiguity about the sense in which these terms are used.

Discussion or Description:

This is the main part of the report. It systematically presents the various aspects of the issue under headings and sub-headings. It contains the facts found by the writer along with his comments. It may include charts, graphs, statistical tables and even except form other published reports. These may either be incorporated in this part of the report, or if they are unwieldy and likely to distract, they are put in the end in the form of an appendix.

Conclusion and Recommendations:

On the basis of the facts and data presented under the heading 'findings' the writer draws some definite conclusions. Then he puts forward some concrete suggestions or recommendations. If the report is prepared by a committee or sub-committee to be presented at a meeting of the general body for adoption, the recommendations are put in the form of 'motions' or 'resolutions'.

III - AGENDA:



List of References: The works cited in the text are either credited in footnotes on the page on which they are cited or mentioned together in the list of references. If the number of such references is small they can be mentioned in footnotes. But if they are large in number it is better to put them together in the end. There also, they may either be arranged chapter wise in the order in which they occur in the text or listed in alphabetical order.

Bibliography: If the report is based on extensive research, the works consulted by the writer are given us the bibliography. The bibliography may also include works recommended for further study.

Glossary: It is the list of technical words used in the report and their explanations. Whether then words are to be given in the beginning or the end or in foot ness is entirely a matter of the writer's choice. Besides, whether the glossary is needed at all depends upon who is going to read the report. If it is going to be read by knowledgeable people who are already familiar with the terms, there is no need to include the glossary in the report.

Appendices: Statistical data, charts and diagrams that are not incorporated in the main body of the report in order to keep the main line of argument unentangled are put at the end in the form of appendices.

Index: In case of lengthy reports, an index of the contents of the report may be included.

Signature: A report must be dated and signed by the person(s) who has (have) submitted it. In the case of a report prepared by a committee or a sub-committee, if it is very important, all the members may sign it, otherwise the signature of the chairman will suffice. If the report is not unanimous, it may be signed only by the asserting members. The dissenting members may submit a separate minority report or they may sign the majority report with a note of dissent.

CHARACTERISTICS:

Precision: In a good report, the writer is very clear about the exact purpose of writing it. His investigation, analysis and recommendations are directed by this central purpose.

Precision gives a kind of unity & wherence to the report and makes it a valuable document.

Accuracy of Facts: The scientific accuracy of facts is very essential to a good report. Since reports invariably lead to decision-making, inaccurate facts may lead to disastrous decision.

Relevance: The facts presented in report should be not only accurate but relevant also. While it is essential that every fact included in a report has a bearing on the central purpose, it is equally essential to see that nothing relevant has escaped inclusion. Irrelevant facts make a report confusing; exclusion of relevant facts renders in incomplete and likely to mislead.



Reader-Oriented: A good report is always reader-orientation. While drafting a report, it is necessary to keep in mind the person(s) who is (are) going to read it. A report meant for the layman will be different from another meant for technical experts.

Objectivity of Recommendations: If recommendations are made at the end of a report, they must be impartial and objective. They should come as a logical conclusion to investigation and analysis. They must not reveal any self-interest on part of the writer.

Simple and Unambiguous Language: A good report is written in a simple, unambiguous language. It is a kind of scientific document of practical utility, hence it should be free from various forms of poetic embellishment like figures of speech.

Clarity: A good report is absolutely clear. Clarity depends on proper arrangements of facts. The report writer must proceed systematically. He should make his purpose clear, define his sources, state his findings and finally make necessary recommendations. He should divide his report into short paragraphs giving them headings, and insert other suitable sign-posts to achieve greater clarity.

Brevity: A report should be brief. It is difficult to define brevity in absolute terms. Nor can brevity be laid down as a rule. Brevity should not be achieved at the cost of clarity. Brevity in report is a kind of brevity one recommends for a precis. Include everything significant and yet be brief.

Grammatical Accuracy: The grammatical accuracy of language through listed at number 9 in the characteristics a good report is of fundamental importance. It is one of the basic requisites of a good report as of any other piece of composition. Who is going to read a report is its language is faulty. Besides faulty construction of sentences makes the obscure & ambiguous.

Report- Writing

The managers, secretaries, accountants, chief executives and experts in certain fields are often required to submit reports on important issues like decline in sales, the suitability of some premise, the organization of office, the chances of diversification, exports promotion, the desirability of setting up a new branch, etc.

Reports by Individuals:

Example - 1:

Report of a manager on the suitability of some premises.

Comments:



Large business houses, banks, insurance companies are often required to set up new branches. When business expands, the accommodation already occupied appears to be inadequate and new premises have to be searched for. Industrial houses have also to look out for a new sites for their diversification activities. In such cases it is usual to depute an executive who goes about inspecting various sites on buildings, offices, shops or godowns available and submits a report on their suitability. While drafting such a report, the following points should be taken care of:

- a) Refer to the resolution or order authorizing you to submit this report.
- b) A brief reference may be made to the growing requirements of the company, bank or factory because of which it has been felt desirable to look for new premises.
- c) Consider the suitability of new premises available.
- d) Suggest the best one among them. Refer to its advantages suitable location, modern constructions, spacious rooms the possibility of having good showcases, good storing capacity the availability of other facilities, etc.
- e) Mention some of the drawbacks and disadvantages. It may be suited in very congested area with a lot of noise around or some other important facilities may not be available. Explain how these drawbacks can be overcome or how its advantages. Overweight the disadvantages. Make your report look impartial lest it should give the impression that you are personally interested that it acquired by the company.
- f) Clearly specify the terms on which this building can be rented or purchased.
- g) Give your recommendations in clear terms, without either looking over-enthusiastic or over-caution. Remember that reports should always look factual and disinterested.

Example-2:

A Branch Manager's report to the Head Office on a Bank-Customer Interaction meeting held in the Branch.

Comments:

While drafting this kind of report the following



points must be stated & kept in mind.

- a) This is a voluntary report in the sense that the Branch Manager voluntarily reports to the Head Office the proceedings of a meeting held with the customers in the Branch. So no reference to the letter of authorization is required.
- b) Mention the time and date of the meeting, how many customers were invited, how they were informed of the meeting and how many actually attended it, etc.,
- c) Explain the purpose of the meeting.
- d) Give details of the customer response/complaints/grievances etc.
- e) Give details of your explanations/ steps proposed to be taken to improve the customer service.
- f) If the meeting was also utilized as a business promotion opportunity, give details.
- g) Give your specific recommendations to the Head Office.

Example - 3:

Report of a company secretary on general inefficiency and negligence of duty by the staff in a branch office.

Comments:

Company secretaries and executives are often required to visit branch office and report on general complaints of inefficiency. While drafting such a report, take care of the following points:

- a) Refer to the Resolution or order authorizing you to visit the branch office and submit it the report.
- b) Spell out the kind of inefficiency and negligence of duty were required to investigate. It could include: (i) lack of Punctuality; (ii) Lack of prompt service to customer; (iii) Lack of prompt after-sales service in case of refrigerators. TVS etc; (iv) inefficiency in the maintenance of records; (v) inefficiency in prompt handling of correspondence; (vi) inefficiency in prompt execution of orders; (vii) Care lessness in execution of orders so that customers do not always get when they have ordered.



- c) Explain what you did to ascertain, the truth about these complaints; (i) you talked to Branch Manager, employees or workers; (ii) You went through the files and looked into the written complaints of the customers, checked the dates on which the orders were received and executed etc., (iii) you had a direct talk with the customers; (vi) you paid a surprise visit to the office or the factory to see whether punctuality was being observed.
- d) **List your findings:** (i) the staff might be inefficient on account of the inefficiency of Branch Manager, (ii) the staff might be feeling better against the Branch Manager because of his generally rude or partial treatment; (iii) engineers engaged to give after sales service might not be properly qualified; (iv) careless maintenance of office record might be responsible for inefficient handling of correspondence.
- e) Now clearly give your recommendations. The recommendations will of course depend upon the nature of findings. You might recommend the transfer of the Branch Manager or the dismissal of inadequately qualified engineers or you might recommend the introduction of some different system. Perhaps inefficiency was due to the over work, then you would naturally recommend the recruitment of additional staff.

Example - 4:

A sales manager's report on increasing competition from rival enterprises and to overcome it.

Comments:

- a) Refer to the letter assigning you the task of submitting the report.
- b) You can briefly mention that the sales have gone down owing to competition from rival enterprises. You can refer to the sales report already submitted to indicate the extent of decline, but there is no need to mention these details here.
- c) Analyse all the probable causes responsible for fall in sales. Explain the type of competition being offered by the rival enterprises, whether they have a quality offer.



Or their sales organization is better, or their publicity campaign is more effective.

d) Give your recommendations in the light of this analysis.

Example - 5:

A company secretary's report on a proposal for the reorganization of the office.

Comments:

As a company expands its activities, the volume of works increases. This increase is never proportionately increased distributed over the various sections. While the pressure increase on the accounts, correspondences and records departments, the work in the shares transfer department is usually lightened. This necessitates occasional reorganization of the office.

- a) Clearly mention your views on the imbalance, dealing in detail with the various departments.
- b) If some alternations in the building can offer additional accommodation, they may also suggested.
- c) The reorganization proposals should be put forward in such a manner that the concerned departmental heads are neither inconvenienced nor offended. In fact it would be better in consult them before making any suggestions to the Board of Directors.

Example - 6 :

A representative's periodic report.

Comments:

Sales representatives are required to send weekly or fortnightly reports to their sales manager at the Hero Office. These are routine reports giving details of the orders booked and the cash collected. But sometimes there may be certain developments threatening the company's business or certain opportunities that many be profitably exploited. They have to be intimated to the Head Office.



Sometimes, while visiting various stations, the representative may meet certain dealers who are dissatisfied with the products or who have not received the goods in proper Office seeking clarifications and instructions.

Example - 8:

Report by a Sub-Committee of directors to enquire into the possibilities of setting up a new cold storage accompanied by a note of dissent.

Comments:

- a) Give the terms of reference.
- b) Explain why wetting up a cold storage at this place will be a profitable proportion.
- c) If a suitable site is available, give the details.
- d) Give your recommendations.
- e) The dissenting member records his note of dissent separately. He does not sign the main report. He signs only his note of dissent. The note of dissent by no means indicates that the main report will be rejected; it simply means that the dissenting members desires to be free from any responsibility in the decision taken on the basis of this report.

Report by Board of Directors:

Example - 9:

Director's Report to be submitted to the share holders along with the notice of the Annual General Meeting.

The Directors Report is sent to all the share holders along with copies of the annual audited statement of accounts and the balance sheet generally in the form of a booklet just before the Annual General Meeting.



Report by Committees:

Example - 7:

Report of Sub-committee of directors on declining sales with suggestions to promote them.

Comments:

- a) It is a formal report and has to be carefully prepared since the future policy of the company will largely depend on it.
- b) Refer to the resolution of the Board of Directors according to which the Sub-Committee has been appointed.
- c) Make a mention of the work done - Scrutiny of the sales reports and other important files. Personal interviews with important customers, detailed study of the market.
- d) Enlist the causes responsible for the details in sale in a systematic manner Devote a separate paragraph to every cause - general depression in the market, competition of the rival enterprises, decline in the quality of the goods of the company, lack of proper sales organization, inefficient publicity etc.,
- e) Now give your recommendation, again in systematic manner.
- f) If desirable, a covering letter can be written in the forms of a booklet just before the Annual General Meeting.

The following facts are to be included in such a report:

- a) Give an account of the working of the company during the year under review under suitable sub-headings like production, sales, finance, profits, exports etc.,
- b) If there has been any other achievement of the company during the period - branch expansion, diversification of business, modernisation of plant, addition equipment, change of premises, etc - make a note of it.
- c) Briefly mention future prospects making a special note of any plans or problems.
- d) Refer to the details relating to any change in the directors caused by resignation, retirement or death. Make a mention of the newly elected directors.



e) End your report with a note of appreciation of the works done by your colleagues & employees.

Course Lecture Notes (Unit 5)- Course Name (Course Code)

Unit -5

Hour 1

Modern forms of communication

The modern means of communication are **Non-verbal communication, Television, Newspapers, Radio, Social media, Email, etc.** A verbal and non-verbal system of message transmission and reception is needed for communication. Messages are sent, received, and later returned to the sender in the form of feedback

HOUR 2

NEED & IMPORTANCE

Something that is necessary is something that must be done. For a human to survive, food and water are necessary. Things that are necessary are called “necessities”. Something that is important is not absolutely needed, but should be prioritized (a priority).

HOUR 3

FEATURES

- Clear. Clarity is ensuring what you're saying is communicated clearly and with no room for misunderstanding. ...
- Concise. Convey your points in a succinct and concise way. ...
- Concrete. ...
- Correct. ...
- Coherent. ...
- Complete. ...
- Courteous.

HOUR 4

MERITS



One reason for the modern communication system is that now it is possible to send any message from one place to another in a few seconds, which saves a lot of time.

Due to the modern communication system, today we can talk comfortably to a person sitting far away through face to face video call, which has reduced the distance.

Through the modern communication system, we get any information in a moment on our mobile, computer, etc., due to which our knowledge is acquired.

Modern communication system is proving to be extremely useful in works like meteorological assessment, natural disaster assessment, navigation, etc., so that adequate measures can be taken for its prevention by anticipating the incident ahead of time.

HOUR 5

DEMIRTS

Modern communication system The means of modern communication can create problems for health. Mobile radiation is injurious to health.

Due to modern communication, people are more busy on their communication devices, due to which sociality has started decreasing among people.

Due to the modern communication system, adult content is easily accessible to children, due to which wrong tendencies are being born in them.

HOUR 6

KINDS OF MODERN FORMS



Types Of Modern Communication

- Social Media.
- Social Media – Direct Message (DM)
- Instant Message (IM)
- SMS Text Messaging.
- Email Marketing.
- Direct Email.
- Blogging.
- Voice Calling.

HOUR 7

FAX

A fax (short for facsimile and sometimes called telecopying) is **the telephonic transmission of scanned-in printed material (text or images), usually to a telephone**

number associated with a printer or other output device

HOUR 8

E-MAIL

Electronic mail (e-mail) is **a computer-based application for the exchange of messages between users**. A worldwide e-mail network allows people to exchange e-mail messages very quickly.



E-mail is the electronic equivalent of a letter, but with advantages in timeliness and flexibility.

HOUR 9

VIDEO CONFERENCING

Video conferencing is a **type of virtual, online meeting where two or more people talk through a video and audio call in real-time**. Video conferencing has been around for years, but it skyrocketed in popularity as school and work shifted into the home during the 2020 pandemic.

HOUR 10

INTERNET

The Internet, sometimes called simply "the Net," is a **worldwide system of computer networks** -a network of networks in which users at any one computer can, if they have permission, get information from any other computer (and sometimes talk directly to users at other computers).

HOUR 11

WEBSITES

A group of World Wide Web pages usually containing links to each other and made available online by an individual, company, or organization.

HOUR 12

USES OF MODERN FORMS IN BUSINESS

The modern means of communication are **Non-verbal communication, Television, Newspapers, Radio, Social media, Email**, etc. A verbal and non-verbal system of message transmission and reception is needed for communication. Messages are sent,

received, and later returned to the sender in the form of feedback.

Course Question Bank – Course Name (Course Code)

(Unit & Section wise)

Unit -5

Part A

1. Name any four modern forms of communication



2. What is fax
3. Define e-mail
4. What is video conferencing
- 5.

Part B/C

1. What are the modern forms of communication
2. What are the merits & demerits of modern forms of communication

Course Study Material (Unit 5) – Course Name (Course Code)

Unit -5

Introduction

Modern forms of communication. Based on modern techniques, the main forms of communication are as follows:

- (i) Cellular phones
- (ii) Pagers
- (iii) Video conferencing
- (iv) Fax
- (v) Electronic mail or e-mail
- (vi) Satellite
- (vii) Citizen Band Radio
- (viii) Internet
- (ix) Intelligent Network
- (x) Electronic Bulletin Board

From the study point of view, the following forms of communication will be discussed:

- (i) Cellular phones, (ii) Fax, (iii) E-mail, (iv) Video- conferencing, (v) Internet.



(I) CELLULAR PHONES

'Cellular' is derived from the word 'cell. These phones work with the help of cells and, therefore, they are known as cellular phones. The cellular phone is also called "mobile" as it is very small and can be taken along with you wherever you go.

There is an F.M transmitter in the cellular phone which converts the frequency of words into signals and transmits them.

In a cellular telephone system, a wide area is divided into a number of small ranges. Each range has its transmitter. Cellular phone has an antenna and when it receives a message it gives signals. The consumer pushes a button and it gets connected to the local transmitter of the particular range from which he gets the message or can send the message through radio waves. The whole system is self-operated.

It is a means of oral communication and can easily be used in the car. train etc. It can be operated in any part of the country and also anywhere in the world where you have this communication system. It is an important tool of 'time management and a businessman can make his valuable time more productive. The cellular phone system is a boon in the communication process, particularly in earthquakes, etc. When the landline phone gets jammed. Cellular phones are very useful to those businessmen who have to travel a lot in connection with their business work. (BCom Forms of Modern Communication Notes Study Material)

Advantages of Cellular Phones

1. Cellular phones can be used while moving or traveling and also from anywhere. One can easily keep himself connected with others from anywhere and at any time. (BCom Forms of Modern Communication Notes Study Material)
2. During natural calamities or disasters like floods, or earthquakes when landline phones are out of order or damaged, the importance of cellular phones can be realized. (BCom Forms of Modern Communication Notes Study Material)
3. Cellular phones can be used to talk on other cellular phones or on landline phones.
4. Cellular phones are very important in connecting people in distant rural areas.
5. They are important in time management and thereby helpful in increasing productivity.

Limitations

1. Cellular phones are relatively more expensive instruments of communication.
2. Cellular phone numbers are quite lengthy and usually of more than 10 digits and difficult to note down and remember.
3. It is a very small instrument and there are chances of missing or losing it.
4. Its wrong to use, particularly while driving may cause an accident.



(II) FAX OR FACSIMILE

Fax is a great achievement in the field of information technology. Through fax, any document-printed or handwritten, graph, chart, picture, etc. can be sent from one place to any other place in the form of a photocopy, with the help of the telephone network. It takes hardly any time to send the printed or handwritten matter in larger quantity to any place.

Word 'Fax' is derived from 'Fascimile' 'Fase' means 'to make' and 'cimile' means 'like that'. It means to send a similar copy of the original. This system, as compared to another system, is faster and less expensive. In a situation, where the distance between sender and receiver is very wide, the use of this system is very useful and beneficial. (BCom Forms of Modern Communication Notes Study Material)

Invention. Fascimile or Fax was invented by Alexander Lain of Scotland in 1842. In 1850, Frederick Backwell developed a similar machine. In France, the fax was developed in 1865 using a circular drum. In 1875, William Sempar of New York gave a new form to this instrument. It was in 1900 when Arthur Carn of Germany developed the first Fax Machine and in 1902 he used a photoelectric fax machine to transmit and receive photos. In 1907, he developed commercial photoelectric fax which was made in Germany. Later on, in 1910 it connected Berlin with London and Paris. (BCom Forms of Modern Communication Notes Study Material)

In 1922, Carn transmitted a picture to America through radio. This picture was published in various newspapers in America. By 1980, fax machines were developed in such a way that they can serve their purpose in homes and offices. Today, fax machines have become multipurpose terminals, and there is the possibility of their use in e-mail in the future.

Mechanism. In the fax, first, the printed or written message is scanned. In scanning, the original image is converted into electric signals and transmitted. On the receiver's end these electric signals pass through the fax recorder and the hard copy of the transmitted message is obtained. (BCom Forms of Modern Communication Notes Study Material)

The detailed working process is as follows:

1. **Scanning.** Most fax machines work on the principles of electronic engineering and use photoelectrical scanning system. Its main objective is to develop electronic analog signals and publish document pages and the images are analyzed into small particles, so electronic analog signals are created. (BCom Forms of Modern Communication Notes Study Material)
2. **Recording.** Like scanning, most of the recorders are of electronic engineering nature. Their shape is like a cylinder.
3. **Fazing integration.** The transmitted message is restructured at the receiver's end.

Satellite Based Fax Service. Earlier the fax services were performed through cables. Now it is performed through the satellite communication system. Its characteristics are-

Fax transmission in the wider area

* Reduced cost of channel

* Improved quality



Below this, you find the 'Subject box in which you write the title of your subject matter and enter the whole message in the blank space. After entering the complete message, click on the icon 'send' on the left corner of the window 'New Message'. If you are already connected with 'Modem' or 'Internet' then your message will immediately be transmitted, otherwise, your message will be stored in 'Out box' and when you get connected to the internet, the message will be transmitted. (BCom Forms of Modern Communication Notes Study Material)

E-mail can be sent in Hindi also, but for this, a particular software is required. Such software as lip lite or I-lip are available on the internet. You can download lip lite from www.dac.org. or I-lip from www.nit.gov.in. Through them, you can easily, send your e-mail in Hindi, provided that the concerned software is also available on the computer of the receiver.

Method of Receiving E-mail. It is very easy and simple to receive e-mail. If your computer is having Outlook Express or any E-mail software, then after getting connected to the Internet, this software will search the message. If there is any message it will shine on the task bar of the computer screen. You can open Outlook Express and read your e-mail message.

For sending messages by E-mail it is necessary that the receiver of the message should also have E-mail facility. If the receiver's e-mail address is not correctly written, then the message will come back to your own E-mail address. It is known as 'Bound Mail'.

It is evident that E-mail is the most modern and inexpensive medium of communicating messages. You are not required to spend anything on paper, pen, ink, envelop, or postage stamps. Only sitting on your computer you can send your message addressed to any person anywhere in the world. Your message will reach the concerned person within seconds, let the receiver be miles away.

E-mail terminology in short.

ASAP-As soon as possible

IAE-In any event

FYI—For your information

BBL—Be back later

IMO-In my opinion

IOW—In other words

NBD—No big deal TIA-Thanks in Advance

LOL-Laughing out aloud.

(IV) VIDEO CONFERENCING

Video conferencing is an excellent technique of audio-visual communication. People present in distant places communicate with each other as if attending a conference or meeting together in a meeting room. In this technique, not only is the communication of messages possible but also concerned persons can have lively talk among



themselves, in which the body language like postures, gestures, facial expressions, etc. also helps in the communication of the message. Today, almost every district in India enjoys the facility of video-conferencing.

Video-conferencing is a substitute of face to face communication. Face-to-face videoconferencing can be accomplished in two ways:

(a) by using a computer, and (b) without using the computer.

The video-conferencing with the use of a computer is known as computer-conferencing, in which a computer, web camera, telephone connection, and internet connection are necessary. Videoconferencing, without the use of computer, needs digital web camera, video-conferencing machine, telephone, satellite connection, and projector.

Advantages

1. In video-conferencing persons sitting at distance places in different parts of the world communicate with each other as if communicating face to face.
2. At a particular time, two different parties from two different places can confer with each other and thus, their continuous contact becomes easily possible.
3. Through video conferencing, an organization can have very fast and direct communication with its various departments/branches situated at various distant places. (BCom Forms of Modern Communication Study Notes)
4. It is possible to have both audio and video both types of communication of messages.
5. Through video-conferencing, it is possible to participate in meetings/seminars/ conferences without wasting time and money on long and tedious journeys. (BCom Forms of Modern Communication Notes Study Material)
6. With the help of video-conferencing, head office of an organisation can directly monitor by giving and gathering information to and from its all branch offices situated at various places. (BCom Forms of Modern Communication Notes Study Material)

Limitations

1. High-quality images can be received only by incurring extremely high costs and therefore, this technology is not very popular.
2. Video conferencing may be suitable for big organizations. It is not very suitable for small organizations because of the high costs involved.

Presently, some companies are trying for quality improvements in video-conferencing technology. Efforts are going on to prepare specific software, experiment with multimedia's special effects, and improve internal mechanisms so that video conferencing becomes less expensive with better quality. (BCom Forms of Modern Communication Notes Study Material)

(V) INTERNET

The Internet is the most modern international communication system which creates, by connecting computers with the help of telephones, an international route for exchange of messages/information promptly without delay



throughout the world. Internet takes care of our requirements whether they are smallest or biggest. (BCom Forms of Modern Communication Notes Study Material)

In 1969, Advance Research Project Agency (ARPA) prepared a plan for USA Defence Department to provide data and information to its different departments. In this plan, satellite and cable network was used to communicate information and, therefore, the plan was named as 'Internet'. In 1990-91, after the end of 'cold war', the internet was made available to the general public.

Today, the internet is present everywhere. 'Internet' word is derived from two English words 'International' and 'Network', which means international network. The strength of the internet as the most powerful network of communication can be described in the words of K.K. Sinha as follows:

"If we look at the speed and expansion of communication it took radio 40 years to reach 50 million people, TV and computer did this in about 13 and 16 years respectively. But the internet has reached 50 million people in just 4 years."

The main divisions of the internet are as follows:

1. Server
2. Telephone and Modem
3. Lan or Wan
4. Satellite communication
5. Cable network

To use internet, it is necessary to become a member of the internet service provider. In India, it is controlled by BSNL. Apart from this, it requires hardware and software. A PC multi-media Pentium microprocess or having 16 megabyte capacity, along with WINDOWS terminal software, Internet Explorer is required for the internet. (BCom Forms of Modern Communication Notes Study Material)

In addition to hardware and software; a telephone line and a specific modem are also necessary. The faster the speed of the modem, the better will be the utility of the internet. Presently, a new form of internet has come up in the form of Newton cable. Various companies are laying down optical fiber cables net for providing internet on TV from house to house.

The Internet has completed 10 odd years in India. Education and Research Network provided internet facilities for the first time in India, but it was in August 1995 when BSNL started providing internet facilities for commercial purposes. In August 1995 itself, the number of internet users in Delhi and its surrounding area was 32000. The number of internet users in India was 16.5 lacs by March 2002, and as per the Indian Internet Business Report of the Indian Credit Rating Agency, the number of internet users in 2005 is estimated to be 83 lacs.

Uses of the Internet. From internet we can get various kinds of information, but it is used mainly for the following purposes:



1. **E-mail.** This facility of internet is very popular among the users. A person can transmit his message to any part of the world in a moment. This is a paperless facility that saves time and money, both. The sender and the receiver both should have the ID address on some Website like
Yahoo, Hotmail, Rediffmail, etc. (BCom Forms of Modern Communication Notes Study Material)
2. **Search Engine.** This is used to provide concerned information to consumer. A person can find out the address of required Website easily. Yahoo, Google, Lycos are the prominent Search Engines today.
3. **Worldwide Web.** This is next in popularity after E-mail. It is known as www. It is a way of providing information subject-wise.
4. **Telenet.** Through Telenet, you can log in on any computer connected to the internet and work on it as if it is under your control. This is also known as Remote login. It helps in downloading any new and useful information from one computer to another computer.
5. **Pushnet.** It helps in sending the message on Electronic Bulletin Board, where anybody can see it.
6. **Usenet.** It helps in classifying the information available on the internet according to specific subjects so that persons interested in a particular subject can exchange information. It is also very popular.
7. **Chat Room.** Its use has converted distances into nearness. In addition to unlimited chit-chat, you can see the concerned person on the screen with the help of a Web Camera and he can also see you.
8. **Intranet.** Its use is limited. Only big corporates use to keep connected with its various branches and departments.
9. **E-Commerce.** This facility of the internet has turned the whole world into a big market. You can buy or sell any commodity provided you possess a credit card. (BCom Forms of Modern Communication Notes Study Material)
10. **E-Banking.** It has started a new era in the field of banking. The use of e-banking, PC Banking, Tele Saving, and Mobile Banking is fast increasing. (BCom Forms of Modern Communication Notes Study Material)

Problems with using the Internet. Today, the internet is a very popular medium of communication, but there are some problems with using it:

1. Unlimited knowledge and information are available on the internet but the route, through which it reaches the consumer, is highly crowded. Its channels, i.e., telephone lines and cables are not keeping pace as their quality has not improved much.
2. The worst problem is that of Hacking in which any person can steal your password and use your personal files and records and can benefit from them. During Kargil War, computer experts of Pakistan hacked some 250 Indian sites.
3. Cyber criminals spread viruses that damage the working of computers.
4. The Internet is misused for spreading interest in vulgar films and literature and have an adverse effect on the youth.
5. The internet also gives information about techniques for making bombs which is very dangerous for the society.
6. The Misuse of credit cards by criminals is also a big problem.
7. Language is a barrier in the use of computer as mainly English language is used on the internet.



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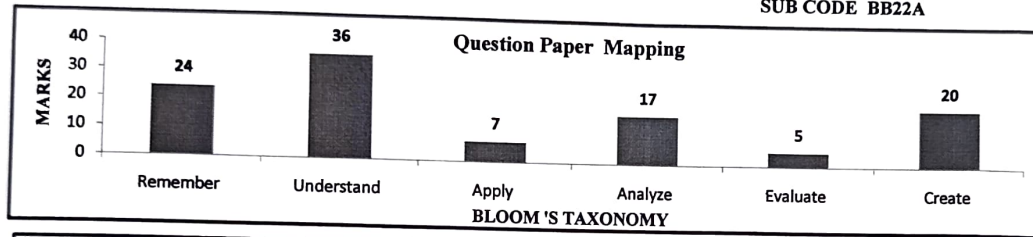
STAFF NAME: MS.S.VIJAYALAKSHMI

DATE: 03/03/2023

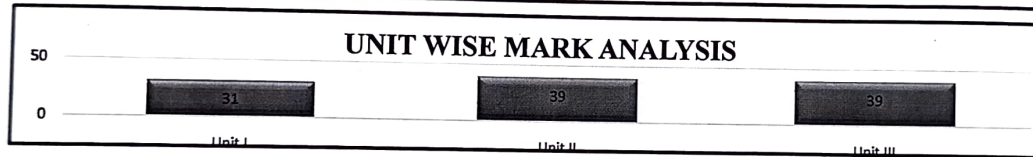
SUBJECT NAME : BUSINESS COMMUNICATION

SUB CODE BB22A

Particulars	Marks
Remember	24
Understand	36
Apply	7
Analyze	17
Evaluate	5
Create	20



Particulars	Marks
Unit I	31
Unit II	39
Unit III	39



Unit	REMEMBER			UNDERSTAND			APPLY			ANALYZE			EVALUATE			CREATE			TOTAL
	2M	5M	10M	2M	5M	10M	2M	5M	10M	2M	5M	10M	2M	5M	10M	2M	5M	10M	
I	2(1)			2(2)	5(13)		2(5)	5(14)			5(16)	10(20)							7(31)
II	2(3)	5(15)		2(4)		10(21)												10(23) 10(24)	6(39)
III	2(6) 2(7) 2(9) 2(10) 2(11)	5(18)		2(8)	5(19)	10(22)				2(12)				5(17)					11(39)
Total	24			36			24			25			0			5			109

Note : Past five Years university paper were revised , Slow learners class conducted , Pre model exam conducted University question paper blue print given to students to score marks in exam. ()Inside the bracket Question number, () Outside the bracket Mark

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