## 17AEC101

#### **Programme Outcome**

- Communication is the flow of information and understanding from one person to another at the same level or at different levels.
- It is a process which enables management to allocate and supervise the work of the employees.
- The effectiveness of management largely depends upon the effectiveness of their communication.

## **Programme Learning Outcome**

- To equip students of the B.Com course effectively to acquire skills in reading, writing, comprehension and communication,
- To use electronic media for business communication.

#### Unit I

**Nature of Communication:** Process of Communication, Types of Communication (Verbal & Non Verbal), - Importance of Communication- Different forms of Communication-Barriers to Communication Causes - Linguistic Barriers, Psychological Barriers, Interpersonal Barriers, Cultural Barriers, Physical Barriers, Organizational Barriers

## Unit II

**Business Correspondence:** Letter Writing – Presentation - Inviting quotations- Sending Quotations- Placing orders- Inviting tenders - Sales letters- Claims and Adjustment Letters and Social Correspondence – Memorandum - Inter -office Memo – Notices- Agenda-Minutes.

## Unit III

**Report Writing:** Business Reports- Types – Characteristics – Importance- Elements of Structure- Process of writing - Order of writing- Final draft, and check lists for Reports.

## Unit IV

**Application Letters** : Preparation of Resume – Interview- Meaning – Objectives and Techniques of Various Types of Interviews – Public Speech – Characteristics of a Good speech- Business Report Presentations.

## Unit V

**Oral Presentation:** Importance- Characteristics- Presentation Plan - Power Point Presentation- Visual Aids.

## **Text Book:**

1. Rajendra Pal Korahill, (2015) "Essentials of Business Communication", New Delhi.Sultan Chand & Sonds.

## **Reference Books:**

- 1. Bovee, & Thill, (2015),"Business Communication Today", 13th Edition Pearson Education
- 2. Shirley Taylor, (2012). Communication for Business, Pearson Education 7<sup>th</sup> Edition
- Locker & Kaczmarek, (2013) Business Communication: Building Critical Skills, Tata McGraw Hill Education ,
- 4. Leena Sen, Communication Skills, (2007), New Delhi, PHI Learning- 2<sup>nd</sup> Edition

#### **BUSINESS COMMUNICATION**

#### I INTERNAL

#### Part – B (TWO MARKS)

#### 21. Communication:

Communication is a two way process. It is the sharing of information, facts, ideas, opinions and understanding with one and other.

#### 22. Demerits of Written Communication:

- Written Communication may lead to misinterpretation of messages
- Immediate clarification of doubts is not possible in written communication.

#### 23. Sales Letter:

It is written by the seller to the buyer, inducing him to buy a product. It contains the offers available, details and features of the product and the terms and conditions of sale. It is an invitation from the seller to the buyer to make him, buy his products.

#### Part – C

#### 24.a. Communication Process:

The communication process is the steps we take in order to successfully communicate. Components of the communication process include a sender, encoding of a message, selecting of a channel of communication, receipt of the message by the receiver and decoding of the message.

Seven major elements of communication process are: (1) sender (2) ideas (3) encoding (4) communication channel (5) receiver (6) decoding and (7) feedback. Communication may be defined as a process concerning exchange of facts or ideas between persons holding different positions in an organisation to achieve mutual harmony.

#### (1)Sender:

The person who intends to convey the message with the intention of passing information and ideas to others is known as sender or communicator.

#### (2) **Ideas:**

This is the subject matter of the communication. This may be an opinion, attitude, feelings, views, orders, or suggestions.

#### (3) Encoding:

Since the subject matter of communication is theoretical and intangible, its further passing requires use of certain symbols such as words, actions or pictures etc. Conversion of subject matter into these symbols is the process of encoding.

#### (4) Communication Channel:

The person who is interested in communicating has to choose the channel for sending the required information, ideas etc. This information is transmitted to the receiver through certain channels which may be either formal or informal.

#### (5) Receiver:

Receiver is the person who receives the message or for whom the message is meant for. It is the receiver who tries to understand the message in the best possible manner in achieving the desired objectives.

#### (6) Decoding:

The person who receives the message or symbol from the communicator tries to convert the same in such a way so that he may extract its meaning to his complete understanding.

#### (7) Feedback:

Feedback is the process of ensuring that the receiver has received the message and understood in the same sense as sender meant it.

#### 24. b. Barriers to Communication

There are many barriers to communication that exist in any organization, but some are more pervasive and more common than others. Barriers can be environmental or personal and may include such things as noise (real or internal), bias, cultural differences or even differences in roles, or levels of authority, within the organization.

#### Noise

Noise can be either internal or external. Internal noise represents the internal self-talking that we all do, such as thinking about things that need to be done, wondering about what the other person is

thinking about, or thinking about what we'll do when we go home for the evening. Our internal contemplations can keep us from being entirely focused on the conversations we're involved in at that moment. In addition to internal noise, we can also be impacted by external noise, or literally the noise around us. External noise can include other conversations, traffic noise or anything that interferes with our ability to maintain focus.

#### ➢ Culture

Culture can be a significant impact on communication. Some cultures are open and supportive of input from employees and a two-way flow of communication. Other cultures are more top-down; leaders convey messages but don't seek out input from staff, or often even customers. Culture can represent a barrier to communication when it keeps communication from happening or when employees communicate the information and input they feel they are expected to communicate, and not what they really believe.

➢ Role

Role conflicts can create barriers to communication in organizations, particularly when they involve interactions between subordinates and superiors. Regardless of how open managers and senior leaders believe they are to employee input, employees are often hesitant to share their honest insights, especially when those insights may be perceived as critical.

#### Bias

Whether we recognize it or not, we all suffer from various biases. These biases can interfere with communication both when we're sending and receiving messages. Biases can be based on our preconceived beliefs or based on impressions we form of people as we interact with them. When communicating with others, it's important to be aware of, and to work to overcome, these biases.

#### Misinterpretation

While misinterpretation may happen most commonly in email interactions, it can also occur over the phone or in face-to-face conversations. When interacting with others, we may jump to conclusions or misinterpret something they've said. These misinterpretations then color our own responses and beliefs. It is important to be sure that the meaning behind your communication is clearly and accurately understood. When in doubt, ask for clarification. Some of the commonlyfound barriers in communication in an organization:

#### Perceptual Barriers:

The most common problem faced these days is that of the difference in opinion between two people. The varied perceptions of every individual give rise to a need for effective communication.

#### Emotional Barriers:

Another main barrier is the fear and mistrust that form the roots of our emotional barrier which stop us from communicating effectively with our co-workers.

## Language Barriers:

Language that describes what we would want to express and communicate to others, may at times, serve as a barrier to them. In today's global scenario, the greatest compliment we can pay to another person is by speaking and effectively communicating to them in their local language. We need to understand that the native language of employees can be different from anyone else's.

#### Cultural Barriers:

The world is made up of diverse cultures. A cultural barrier arises when two individuals in an organization belong to different religions, states or countries.

#### > Physical Barriers:

Research shows that one of the key factors in building strong and integrated teams is proximity. Most offices have closed doors and cabins for those at higher levels of the organizational ladder while the large working areas are physically placed far apart. This kind of barrier forbids team members from effective interaction with each another. The only way one can improve effective organizational communication is by changing one's thoughts and feelings with one's colleague. In this way, we don't just break down communication barriers, but also build relationships that work successfully for long. Therefore, overcoming communication barriers in organizations is very important. Communication is much more than just trading words. It also encompasses the emotions and intentions of the people involved. Overcoming communication barriers can be achieved through proper training interventions. These include programs to improve listening and written skills, build conversational skills, trainings on verbal and nonverbal communications skills, giving and receiving feedback, negotiation skills, etc.

26. a. **Types of formal communication:** Formal communication can flow both vertically and horizontally. Informal communication, on the other hand, involves unsanctioned informal communication between organizational members and can flow in any direction.

Some of the most important types of direction in formal communication are: 1. Downward 2. Upward 3. Horizontal or Lateral and 4. Diagonal or Cross-wise It is an official communication which takes place through the line of authority or chain of command.

#### Downward communication:

Communication in the first place, flows downwards. That is why, traditionally this direction has been highlighted or emphasised. It is based on the assumption that the people working at higher levels have the authority to communicate to the people working at lower levels. This direction of communication strengthens the authoritarian structure of the organisation. This is also called Down Stream Communication.

#### > Upward communication:

The function of upward communication is to send information, suggestions, complaints and grievances of the lower level workers to the managers above. It is, therefore, more participative in nature. It was not encouraged in the past, but modern managers encourage upward communication. This is a direct result of increasing democratisation. This is also called Up Stream Communication.

#### Horizontal communication:

This type of communication can be seen taking place between persons operating at the same level or working under the same executive. Functional managers operating at the same level, in different departments, through their communication, present a good example of lateral communication. The main use of this dimension of communication is to maintain coordination and review activities assigned to various subordinates. Occasions for lateral communication arise during committee meetings or conferences in which all members of the group, mostly peers or equals, interact. The best example of lateral communication can be seen in the interaction between production and marketing departments.

#### Diagonal or crosswise communication:

Diagonal or crosswise communication takes place when people working at the same level interact with those working at a higher or lower-level of organisational hierarchy and across the boundaries of their reporting relationships. 27. b. Sales Letter:

From

KPR Steels,

No. 7/21 Raja street,

Coimbatore – 641001.

То

Mr. Rajiv,

25 B, Saibaba Colony,

Coimbatore - 6412001.

Dear Customer,

We are happy to inform that, in our KPR Steels showroom we sell quality steel tables. The steel is of high quality, that it remains rust free for a longer time. There is also an introductory offer, of 1 steel chair which comes along with every steel table purchased. This offer is valid only for the next few weeks. So hurry! Furnish your home with our durable tables. We offer value, at an economical rate. Be clever and make a wise choice, to purchase our steel tables and chairs. We also offer free door delivery of goods purchased from our showroom. Visit us and go home happily!

Yours lovingly

**KPR** Steels

#### 26. a. Importance of Grapevine Communication:

Informal communication occurs through the grapevine, which is generally word-ofmouth communication. Internal business communication that moves through the grapevine spreads throughout the organization in a random, undocumented manner and is open to constant change with individual interpretation. It is an informal transmission of information, gossip or rumour from person to person. In organizations, grapevine can be broadly assumed as a channel of business and social communication. It is called so because, like a vine which has the flexibility and reach to stretch and permeate all levels of a solid structure, it stretches throughout the organization in all directions irrespective of the hierarchy levels. Despite existence of formal channels in an organization, the informal channels tend to develop when employees interact with each other people. It exists more at lower hierarchy levels of any organization.

Although the grapevine can create havoc with misinformation, it can also be beneficial. In most cases, grapevine information holds at least a kernel of truth. Information from upper management that flows through the grapevine to lower-level employees can allow them to see, and possibly relate to, the struggles that management is facing. When employees have a sense of these challenges, they can rise up and make suggestions or work to improve a situation of which they might not otherwise have been aware. Also, if trouble is on the horizon, it can give employees a chance to make plans and temper their reactions when the news is formally communicated to them.

Through the grapevine, information flows in different directions linking almost everyone of an organization. It is governed by social and personal relationships rather than officially recognized rules and formalities. Grapevine operates both in internal and external informal channels. It passes opinions, suspicions, and rumours that generally do not move through formal channels.

#### 1. Emotion of Employees

Some organizational issues like the insecurity of service, the uncertainty of promotion, prohibition to forming and enter into trade unions, undermining the role of subordinates by superiors etc. are likely to create emotions in the mind of workers and make them excited. Thus for relieving the emotions and cooling down the excitements some workers tend to activate grapevine.

## 2. Existence of Informal and Peer Groups

Grapevine is a symbol that reveals the existence of informal and peer groups in the organization. For exchanging most personal and some organizational matters, they start channelling information through the grapevine.

#### **3.** Exceptional Information

Exceptional event or information like the innovation of new products, investment in the new field, providing special facilities to a particular employee etc. should be disseminated throughout the organization.

If these are not disclosed to the employees, someone may activate grapevine channel.

#### 4. Job Itself

It is observed that some jobs or positions such as personal assistant, personal secretary, driver etc. by their nature can hold some important messages and play an active role in feeding information in grapevine.

## 5. People of Talkative Nature and Suspicious Attitude

People of talkative nature or people holding suspicion on any matter play an active role in channelling information on the grapevine.

#### 6. Organizational Climate

Now a day, many organizations permit its employees to communicate with each other frequently. This also inspires them to activate grapevine.

In conclusion, we can say that since the above-stated issues or situations are common in every organization regardless of their size and nature, the presence of grapevine is inevitable there. Grapevine is more a product of the situation than it is to the person.

## 26. b) A good business letter never says 'no'- Comment.

A business letter is usually a letter from one company to another, or between such organizations and their customers, clients and other external parties. The overall style of letter depends on the relationship between the parties concerned. Business letters can have many types of contents, for example to request direct information or action from another party, to order supplies from a supplier, to point out a mistake by the letter's recipient, to reply directly to a request, to apologize for a wrong, or to convey goodwill. A business letter is sometimes useful because it produces a permanent written record, and may be taken more seriously by the recipient than other forms of communication.

#### **>** Business letters establish a voice of authority.

Executives use business letters to relay important information about issues such as organizational changes or policy shifts.

## > Business letters put something tangible in the reader's hands.

Emails often end up missing, deleted or placed in the wrong digital folder. It's easy to miss or forget about an email. It's easy to delete an email or even overlook it. An important email could appear in your junk mail instead of your inbox.

You wouldn't want to imagine your most important client saying, "oops, I must have deleted that email." That could mean the difference between a great sale and lost hours of hard work.

Envelopes with the addresses of both the letter's receiver and the sender don't disappear and aren't overlooked.

# **Business letters** show you care.

The fact that a person took the time to write and send a business letter instead of typing a short note and pressing click shows the reader that the person cares. But, the power of business letters goes beyond the effort.

## KARPAGAM UNIVERSITY (Established Under Section 3 of UGC Act 1956) COIMBATORE – 641 021 (For the candidates admitted from 2016 onwards) I B.Com/BCom (CA)/BCom (BPS)/Bcom (CS) III Internal Examination BUSINESS COMMUNICATION Answer Key

## PART – A Answer all the questions

(20\*1 = 20 Marks)

## 2. d) 3. d) 4. d) 5. d) 6. b) 7. b) 8. a) 9. b) 10. d) 11. b) 12. a) 13. a) 14. c) 15. b) 16. a) 17. a) 18. b) 19. c) 20. a)

1. a)

## PART – B

21. a). Keep it Short and Sweet. ...

b). Connect with your Audience.

22. Visual aids are defined as charts, pictures or images that help to make a point or enhance a presentation.

23. a) The Message

b). Body Language

## PART - C

24 a). Different types of positions require different kinds of selection techniques. Choosing the right techniques will help you to recruit the best person for the position. The selection techniques you choose will depend on the particular skills, attributes and knowledge required for the position. You must be able to match the selection method with the selection criteria that are key to the position.

At the University the most commonly used selection techniques include assessing written applications, conducting panel interviews and checking references. The interview's value is greatly increased when it is well structured, incorporates behaviour-based questions and is used in conjunction with other selection techniques. Descriptions of a range of selection techniques are provided below.

Recruitment decisions should not be based on the results of one selection method alone. Very often you need to combine two or more techniques to assess a range of skills, knowledge and qualities in candidates. For example, work samples are an excellent way to assess what a candidate is capable of (i.e. their maximum performance), but they do not provide information on what the candidate does daily (i.e. their typical performance).

What to consider when choosing:

the seniority/level of position the degree to which managerial/leadership ability is critical to success the degree to which technical competence is critical to success the time and effort required to use the technique, in proportion to the risk of poor selection available resources the budget the skills, knowledge and qualifications of assessors equity issues, ie does the chosen technique directly or indirectly discriminate against protected characteristic groups? Who administers selection techniques

The selection panel or a representative from Human Resources Unit can administer many of the techniques. However, others need to be administered by trained professionals. See the individual techniques for more information.

## Informing the candidates

If you decide to use selection techniques in addition to an interview, then you need to inform all candidates and give them enough notice to make appropriate preparations. Here are some examples of selection techniques:

## Structured interview format

The interview is useful for assessing a candidate's presentation and communication skills, 'getting to know' candidates and assessing cultural 'fit' with University and the work area. It also allows the candidate to get a more detailed overview of the role and University which they can use in their decision making process. Remember an interview is a two way process.

You can significantly increase the effectiveness of your interviews by using behavioural and competency based techniques. Research suggests that it increases the predicative validity of your interview to 50-55%, up from 10% when you rely on a CV and a general interview. This interview format involves assessing skills, attributes and behaviours through behaviour based questions. Using questions that ask for specific examples of a candidate's past behaviour in situations similar to those they will face in the new position is an effective way of predicting future behaviour in similar situations.

Remember that no matter how hard you try to make an interviewee comfortable, the interview is an artificial and formal environment that may not best show candidates as they behave in the work environment. Less formal opportunities for meeting and interacting with candidates, such as coffee breaks/lunches, and structured reference checking will provide further insight into a candidate's behaviour and performance. Complementing the interview with other selection techniques such as skills tests, work sample tests, case studies, planning exercises, analysis and/or judgment exercises, presentations and team observations will also increase the likelihood of identifying the best person for the position. If you would like to use these tools contact Human Resources for more information.

You can find more information on interviewing in the Guidance to Members of Interview Panels and you can also use these sample behavioural interview questions to help you develop your questions.

#### Telephone, video and skype interviews

For positions that are likely to attract national or overseas candidates it may be necessary to conduct initial discussions via telephone, video or skype. Telephone, video and skype interviews are normally used to make a preliminary assessment of a candidate. However, you should also meet the candidate face-to-face before making final recommendations. Telephone interviews may also be of benefit where there are a large number of suitable candidates on a shortlist. A telephone call asking a few questions may assist in the shortlisting decision.

When conducting the interview your questions should be concise and you should remember that the applicant is relying on clear and specific verbal feedback in the absence of non-verbal cues. For further information on any of these options, please contact HR who will liaise with BUCS to put the necessary arrangements in place.

#### Work simulations

Work samples: These involve an individual or group of candidates completing exercises that they would be required to undertake as part of the position. For group tasks, candidates are placed in a situation in which the successful completion of a task requires interaction among the participants. In individual exercises, participants complete a task independently. The selection panel should determine acceptable responses or outcomes prior to administering any sort of work sample test. Work samples are effective at predicting future behaviour. They are particularly useful if implemented as part of a two-phase selection process i.e. after the first interview when follow-up and probing are required, or alternatively, to assist with shortlisting candidates prior to interview. Using work samples as a selection technique is usually more time consuming and resource intensive than conducting an interview, particularly if there are a lot of candidates.

**The leaderless group discussion**: this is a simple technique where a group of participants are asked to carry on a discussion about some topic for a specific period of time e.g. performance issues, or internal/external alliances or relationships. No one is appointed leader and assessors do not participate in the discussion, but remain free to observe and rate the performance of each participant. Skills and attributes such as leadership, coaching, customer service orientation, teamwork, building relationships, etc. can be evaluated.

The in-tray test: this is an individual test designed to simulate important or regular tasks associated with the position. Different types of in-tray tests may be designed to correspond to the various requirements of the position, e.g. writing a memo, researching information or analysing data. At the conclusion of the exercise the candidate will have produced notes, memos, letters, etc., which constitute the record of his or her behaviour in completing the

task. In-tray exercises permit direct observation of individual behaviour within the context of a job-relevant problem situation.

**Planning exercises**: these test the candidate's ability to prioritise, plan activities, schedule and allocate resources, and adapt to last minute changes. This allows assessors to evaluate a candidate's skills and attributes in planning and judgement. Exercises might involve providing the candidate with some information about a typical project and asking them to draft a project plan or schedule, determine a budget or allocate resources.

Analysis exercises: these evaluate a candidate's aptitude in analysis and judgement. Candidates are provided with quantitative and qualitative data about a fictitious organisation and asked to draw conclusions, make recommendations, assess the organisation's situation or improve matters such as productivity, customer relations, organisational structure and morale. These type of exercises are most commonly used for senior management positions.

Lectures/presentations: these assess a candidate's communication skills and perhaps their expertise on a particular subject. A typical task might involve a candidate preparing and presenting to a selection panel, peers and/or postgraduate students. For example, for an academic position a lecture or presentation of research or teaching would be appropriate.

Computer exercises: these demonstrate a candidate's computer skills using particular programs. Tasks might involve creating spreadsheets, data sorts, letters or diagrams, etc.

# Assessment centres

The assessment centre is traditionally used for large scale or bulk recruitment exercises. Assessment centres vary in complexity and are typically conducted by trained consultants. They can be expensive and complex to administer and are usually more cost effective when recruiting large numbers of people. A typical assessment may run over the course of one or two days and involve trained assessors evaluating a number of candidates using a range of techniques such as interviews, written tests and individual and group exercises. Assessors assimilate evidence from candidate performance across all exercises and incorporate this into a final collective decision.

## **Informal meetings**

Informal meetings can be used as a way of observing a candidate's behaviour in a less formal environment, such as lunches or coffee breaks with staff or key stakeholders. Informal meetings are probably best used as part of a two-phase selection process, after you have narrowed the field down to the last few candidates. Candidates should be aware that this is part of the assessment process.

Or

b). Preparation should always start well in advance. In presenting a *good speech* the following steps should be followed:

- Selection of the topic: The first step in the formal speech morning is to determine the topic of the presentation. Before selection of the topic at first the speaker should consider his knowledge about the topic than they will consider the interest of the audience. Where the topic will be presented and lastly he should consider the occasion. The selection should be justified by all above factors.
- Preparation of the presentation: After selection of the topic the speaker should gather the information that the he needs for this speech. After collection of the information the speaker should organize the information. In presentation stage the greeting usually comes first and gain attention in the opening. In the second stage the speaker prepared the main body of the speeches and lastly conclusion. In the introductory stage the speaker can use the gossip, humor,

quotations, questions etc. The middle should be devoted to the discussion and in conclusion it should summarize the main points.

- Determination of the presentation method: With the speech organized, the speaker is ready to prepare its presentation. At this time, the speaker needs to decide on the method of presentation that is, whether to present the speech extemporaneously, to memorize it or to read it.
- Audience analysis: One requirement of good speech making is to know the audience. The speaker should study his audience both before and during the presentation.
- **Appearance and physical actions**: When the listeners hear the speech, they are looking for the speaker. What they see is a part of the message and can affect the success of the speech. The speaker should understand the communication effects of the listeners see. The speaker must be careful about the communication environment, personal appearance, posture, walking, facial expression, get gestures etc.
- Use of voice: Good voice is an obvious requirement of good speaking. Like physical movements, the voice should not hinder the listener's concentration on the message. More specifically, it should not detract attention from the message. The speaker should be careful about lack of pitch variation, lack of variation in speed, lack of vocal emphasis and unpleasant voice quality etc.

# **25 a).** Importance of power point presentation **Visual Impact**

Making your presentation more interesting through the use of multimedia can help to improve the audience's focus. PowerPoint allows you to use images, audio and video to have a greater visual impact. These visual and audio cues may also help a presenter be more improvisational and interactive with the audience. However, try not to overly rely on these sources as your message might get lost in the clutter.

## Collaboration

PowerPoint allows you to work with other people in a collaborative manner. This is especially useful in office settings where teamwork is key. Multiple people can collaborate on and contribute to a presentation. By going to the "Review" tab at the top of the program and clicking the "New Comment" button, you can leave notes and reposition them on the screen for other team members to view. Comments can be an especially beneficial tool for clarification.

## **Content Sharing**

Share your PowerPoint presentation with the world. Did someone miss your presentation? Have them view it online at a time that is convenient for them. You can upload your presentation to websites such as YouTube with everything featured in your work including all of the slides, commentary and transitions. All you have to do is go to "File," "Save and Send" and "Create a Video." The file will be saved in WMV format, which is capable of playback on Windows Media Player and can be uploaded to most video sites.

## Flexibility

PowerPoint can be used in a number of different effective ways to communicate with your audience. Slides are completely customizable to fit your needs. Depending on your approach, you may want to have a presentation that is text-heavy, image-heavy or some combination of both. Text-heavy presentations are generally good if you are giving a lecture to a group within your company and want them to take notes. Image-heavy presentations can help to make your presentation more conversational in style since there only visual cues. Combining the two approaches gives listeners the benefits of both visual aids and notes.

#### Or

#### b). Need of visual aids

Imagine that you are going to present information to one of your classes. You're nervous and have lots of things to say to them. You have spent so much time working on your speech that you wonder if it's worth it to make visual aids to go with it. Why bother with visuals?

There are many good reasons to use visual aids. First, and most importantly, visual aids help your audience understand and remember information that you talk about. Remember when I had you read the plain text about the topic? It wasn't a very effective way for you to learn that information.

Most people learn through visuals, perhaps even more so than through listening. So, a good visual aid can really help your audience understand you and remember what you said later. In fact, one study showed that 3 days after a presentation, people who only heard a speaker remembered about 10% of the information, while people who heard and saw visual information remembered about 65% of the information. That's a lot more!

Another good reason to use visual aids is that they increase audience interest. It can be pretty boring to sit and listen to someone talk on and on about something, but having visual aids will help capture and keep people interested in what you're saying.

Finally, visual aids can serve as notes or reminders for the speaker. When you're giving a speech, it can be very nerve-wracking. Having visual aids helps you remember what you want to say and keeps you from going off on tangents.

#### 26 a) Objectives of interview

- 1. Collect information's about an existing social problem
- 2. Create relation between interviewer and interviewee
- 3. Gain inner feelings of the respondent
- 4. Create a source of knowledge
- 5. Provide rich hypothesis
- 6. Reduce the distance between human beings
- 7. Observe the situation quickly
- 8. Collect additional information's
- 9. Draw quantitative facts.
- 10. Gain new knowledge about an area.

Or

b). Making a good oral presentation is an art that involves attention to the needs of your audience, careful planning, and attention to delivery. This page explains some of the basics of effective oral presentation. It also covers use of notes, visual aids and computer presentation software.

## **Planning your presentation**

In an effective presentation, the content and structure are adjusted to the medium of speech. When listening, we cannot go back over a difficult point to understand it or

easily absorb long arguments. A presentation can easily be ruined if the content is too difficult for the audience to follow or if the structure is too complicated.

# **Delivering your presentation**

People vary in their ability to speak confidently in public, but everyone gets nervous and everyone can learn how to improve their presentation skills by applying a few simple techniques.

## **Effective use of notes**

Good speakers vary a great deal in their use of notes. Some do not use notes at all and some write out their talk in great detail. If you are not an experienced speaker it is not a good idea to speak without notes because you will soon lose your thread. You should also avoid reading a prepared text aloud or memorising your speech as this will be boring.

## Visual aids

Visual aids help to make a presentation more lively. They can also help the audience to follow your presentation and help you to present information that would be difficult to follow through speech alone.

Register No.: .....[17AEC101]

## KARPAGAM UNIVERSITY (Established Under Section 3 of UGC Act 1956) COIMBATORE – 641 021 (For the candidates admitted from 2017 onwards) I B.Com/BCom (PA)/BCom (CA)/BCom (BPS) II Internal Examination BUSINESS COMMUNICATION

Time: 2Hours Date: 21.08.2017

## PART – A

(20\*1 = 20 Marks)

**Maximum: 50 Marks** 

## **Choose the Best Answer**

 $(20 \cdot 1 = 20 \text{ Marks})$ 

- 1. A letter to bring mistakes to the notice of responsible person is called: a) Claim letter b) Complaint letter c) Both a and b d) Adjustment letter
- 2. A written response to a claim letter sent by a customer by a business representative or manager is called:

a) Adjustment letter b) Claim letter c) Complaint letter d) Sales letter

- 3. Which of the following comes under social correspondence:
  - a) Personal letters b) Business letters c) Letter of application d) Resume
- 4. The formal 'invitation' to share holders, directors and other members entitled to attend the meeting is called as:
  - a) Agenda b) Notice c) Prospectus d) Minutes
- 5. As per the companies Act ------ days notice is required for convening a general body meeting of the members:
  - a) 23 b) 22 c) 21 d) 20
- 6. A list of items to be considered at a meeting is called:a) Agenda b) Notice c) Minutes d) Circular
- 7. Official record of business transacted, discussions held and decision taken at the meeting is called:
  - a) Agenda b) Notice c) Minutes d) Circular
- 8. If no objection raised or modification is asked for by any member, minutes are signed by:a) Board of directors b) Secretary c) Chairman d) None of the above
- 9. Only decisions and resolution arrived at the meeting are recorded in:
  - a) Minutes of resolution b) Minutes of narration c) Notice d) Agenda
- 10. Which of the following records the brief discussion and circumstances leading to the resolution in addition to the resolution passed:
  - a) Minutes of resolution b) Minutes of narration c) Notice d) Agenda
- 11. An account given or opinion formally expressed for specific purpose after proper inquiry, investigation and consideration
  - a) Agenda b) Recommendations c) Conclusion d) None of the above
- 12. Which type of reports facilitate solving complex and complicated problems through the combined judgement of expert members?
  - a) Committee report b) Investigational report c) Directors report d) Progress report

- 13. Number of stages in business report writinga) 3 b) 4 c) 5 d) 2
- 14. Which of the following is likely to help readers to follow your report easily? a) Contractions b) Repetition c) Topic sentences d) preposition
- 15. Which of the following parts of the formal report would be the best place to include proof for the recommendations?

a) Body b) Methods c) Conclusion d) Purpose

- 16. You are writing a report that recommends renovation projects at each of your three locations in the city appropriate pattern will bea) Geographic b) Pro and Con c) Functional d) Chronological
- 17. Which of the following report does not provide recommendation?a) A gravel are of b) Investigational are of a) Directory report d) Programs report d)
- a) Annual report b) Investigational report c) Directors report d) Progress report 18. Reports present conclusions based on
  - a) Intuition b) Investigation c) Belief d) Impression
- 19. The terms of reference for producing a specific report are given by the a) Writer b) Expert c) Organization d) Chairman
- 20. The index forms a part of thea) Main body b) Front matter c) End matter d) Glossary

# PART B (3x2=6) ANSWER ALL THE QUESTIONS

- 21. What is meant by Office memo?
- 22. Give two characteristics of business reports.
- 23. What is a report?

## PART C (3x8=24) ANSWER ALL THE QUESTIONS

24 a). Discuss the types of Minutes.

## Or

- b). "A tactfully written letter of complaint will alone bring a proper adjustment". Illustrate the truth of his statement.
- 25 a). Comment on organization of a business report.

Or

- b). Express your views on different types of reports.
- 26 a). Why is it important to circulate agenda among the members in advance? Discuss.

#### Or

b). Explain the steps involved in drafting a Business Report.

Register No.: .....[16AEC101]

## KARPAGAM UNIVERSITY (Established Under Section 3 of UGC Act 1956) COIMBATORE – 641 021 (For the candidates admitted from 2016 onwards) I B.Com/BCom (CA)/BCom (BPS)/Bcom (CS) III Internal Examination BUSINESS COMMUNICATION

Time: 2Hours Date:

# PART – A

(20\*1 = 20 Marks)

**Maximum: 50 Marks** 

## Answer all the questions

- 1. The primary purpose of speechmaking is to
  - a) gain a desired response from listeners. b) learn more about the speech topic.
  - c) gain experience as a speaker. d) display the speaker's knowledge.
- 2. Audience analysis is an important factor in which of the following?
  a)selecting a topic
  b) organizing the speech
  c)choosing supporting materials
  d) all of the above
- 3. Audience adaptation is an important factor in which of the following?
  - a) choosing the speech topic b) preparing the speech c) presenting the speech d) **all of the above**
- 4. Which of the following is a demographic characteristic of a speech audience?a) interest b) attitude c) size d) gender
- 5. Which of the following is a demographic characteristic of a speech audience? a) interest b) attitude c) size d) **gender**
- 6. The will usually dictate how long a speech should be.
  - a) size of the audience b) occasion c) physical setting d) topic
- 7. All of the following are dimensions of the speaking situation that a speaker should analyze except:
  - a) Public or private sphere b) **Formal or informal demeanour** c) Monologic or dialogic d) Monologic and dialogic
- 8. The following are all generic speaking skills that are taught and practiced in introductory speech classes except:
  - a) Analysis b) Style c) Organization d) Research
- 9. In a resume, \_\_\_\_\_\_includes name and date of birth.
  - a) contact information b)**personal data** c)work experience d)extra-curricular activities
- 10. In an interview, \_\_\_\_\_\_\_ is as important as welcoming.a) arrivingb)arguingb)arguingc)defendingb)arguingc)defending

11. The summary or the time available		presentation sl	hould take up about	tper cent of	
	b) <b>10</b>	<b>c)</b> 40	d)50		
12. The information included in the presentation depends upon the of the					
person who makes the presentation.					
a) objectives	<b>b</b> )knowledge	c)ideas	d)assumptions		
13. In a presentation, too many visuals prove to be a					
a) distractio	<b>nb</b> )attention	c)performanc	e d)service		
14. The success of a presentation will depend on the kind of created with the					
Audience					
a) attention	b)surprise	c)rapport	d)formality		
15. Crossing the arms at the chest or clutching them at the elbow during a presentation are					
signs of					
a) confidence	e b) <b>anxiety</b>	c)anger	d)faith		
16. Power point	is a	way of bringing	ng objects such as t	exts and pictures to	
life on the screen	•				
a) animatio	<b>n b</b> )transition	c)design	d)slide		
17. Selecting a backg	ground, font typ	e, colour scher	ne and style for the	presentation is called	
the p	presentation.				
a) formatti	ng b)colo	ouring c)enh	ancing d)highligh	nting	
18 In a presentation, the development of the main themes should take up per cent					

18. In a presentation, the development of the main themes should take up \_\_\_\_\_ per cent of the time available.

- a) 50 b)**40 c**)20 d)5
- 19. Oral communication is the interchange of \_\_\_\_\_\_ between the sender and receiver.

a) written messages b) signs and gestures c) **verbal messages** d) cues and clues 20. Body talk is also known as:

a) **physical communication** b) leakage c) overflow d) noise

#### PART - B ANSWER ALL THE QUESTIONS

(3x2=6)

(3x8=24)

- 21. Mention two characteristics of Good speech.
- 22. Define Visual Aids.
- 23. Write any two points that denote the significance of oral presentation.

### PART - C ANSWER ALL THE QUESTIONS

24 a). What are the various techniques employed for selection interviews? Discuss their relative merits and demerits.

(OR)

- b). "A good speech requires planning." Discuss.
- 25 a). Discuss the importance of power-point presentation.

(Or)

- b). Express the need of Visual Aids.
- 26 a). Discuss the objectives interview.

(Or)

b). Briefly explain on oral presentation.

## **BUSINESS COMMUNICATION**

## **II INTERNAL**

# $\mathbf{PART} - \mathbf{A}$

- 1. C
- 2. A
- 3. B
- 4. B
- 5. 21
- 6. A
- 7. C
- 8. A
- 9. A
- 10. B
- 11. C
- 12. A
- 13. C
- 14. C
- 15. A
- 16. A
- 17. D
- 18. B
- **19.** C
- 20. B

## Part - B (TWO MARKS)

## 21. Office Memo:

A memo is a form of internal communication. It is used to communicate information briefly within the organisation.

## 22. Two characteristics of a business report:

- > A business report is prepared based on past events
- > A business report is prepared for future reference

## 23. Report:

A report is a form of written communication, prepared by someone who has information for someone who needs it.

#### Part – C

#### 24. a. TYPES OF MINUTES

Minutes are the official records of the proceedings of meeting. Minute is an official written statement of the motions and resolutions taken in a meeting. It is brief but a complete record of all discussions held among the members of the meeting. It is also defined as the official record of the proceeding of a meeting that should be needed to approve by the participating members of the meeting. An accurate written record of meetings is essential not only for all those who attended the meeting but also for those who were unable to attend.

#### **TYPES OF MINUTES**

Generally, the minutes of a meeting can be divided into two groups. They are the follows:

#### **1. Minutes of narration:**

These minutes will be a concise summary of all discussions which took place, reports received, actions to be taken and decisions made. It includes:

- Names of the participating members.
- Name of the proposer and supporter.
- Discussion summary. Resolutions.

#### 2. Minutes of resolution:

Minutes of resolution means the written statement of the decisions that have been taken and approved by the participating members of the meeting. Only the main conclusions which are reached at the meeting are recorded in minutes of resolution. These are usually used for minutes of AGMs and other statutory meetings.

Example: Purchase of photocopier- the company secretary submitted a report from the administrative manager containing full details of the trial of the AEZ photocopier. It was resolved that the AEZ photocopier be purchased at a cost of Rs. 250

24.b. "A tactfully written letter of complaint will alone bring a proper adjustment". Illustrate the truth of his statement.

Letters which are written by the customers to the sellers about their inconveniences created by some unexpected situations are known as complaint letters. However efficient an organization may be in running a business, everything does not go all the time according to plan. There will be some mistake and some accidents. Letters written to bring these mistakes to the notice of those who must own the responsibilities for them are called claim or complaint letters. So, when a letter is written to the seller by the buyer raising complaints or claims regarding mistakes taken place during the order to payment period are called a claim or complaint letter. Important services are sometimes rendered unsatisfactorily; goods are consigned to wrong destinations, sometimes too late, sometimes in less than the required quantities, sometimes in damaged condition. When a customer is dissatisfied with a product or service, a fast and efficient way to get his complaint resolved is to express his dissatisfaction to the retailer or the manufacturer.

#### **Types of Complaint Letter**

Though there are various types of complaints raised in the course of business dealings, they can be grouped into two major groups- routine complaints and persuasive complaints. These are discussed below-

- Routine Complaint Letter: A routine complaint letter is written in the cased where the mistakes are considerable and routine in nature. In such cases request for correction is supposed to be complied quickly and willingly without persuasion. For example, the quoted price of an item was 500\$ but the supplier charged 550\$ per item. This type of mistake is brought to the supplier's notice by routine complaint letter. This type of claim is usually managed or satisfied by the sellers.
- **Persuasive Complaint Letter**: A persuasive complaint letter is written in the cases where the buyer is to convince the seller to correct the mistakes occurred. For example, the quoted price of an item was 400\$ per unit while placing the order but after placing the order the price was reduced to 300\$ per unit. This type of mistake is brought to the supplier's notice by persuasive complaint letter. The seller is not legally bound to pay attention to this type of claim.

## Sources of Mistakes giving rise to Complaints

In case of fulfilment of order, buyers can raise their complaints against the suppliers due to various reasons. Followings are some common sources of mistakes that give rise to complaints by the buyers-

- Incomplete or defective order
- Abnormal delay in sending the consignment
- The goods arrive in a damaged condition
- The goods are not what were ordered
- Quantity of goods is not what was ordered
- Goods are delivered at the wrong place
- Work undertaken is done unsatisfactorily
- Misbehaviour of staff or salesman
- Mistake by the accounts section in preparing the invoice
- Defective packing that might lead to the damage of goods in transit
- Mistakes in a bill or reminders for payment after the bill has been paid
- Dispatching products of wrong quality, colour, brand, pattern and defective pieces of goods etc.

25.a. Comment on organization of a business report.

A **business report** can be defined as an organized, written statement of facts related to specific business matter. It helps the interested persons to get insight into the problem and to overcome the problem.

A report can be organised in several formats:

1. Letter form

It includes the various parts of a letter

2. Memo form

A memo is a form of internal communication. It is used to communicate information briefly within the organisation.

3. Letter-text form

It includes the information required for the report.

25.b. Express your views on different types of reports.

A **business report** can be defined as an organized, written statement of facts related to specific business matter. It helps the interested persons to get insight into the problem and to overcome the problem.

# The business reports are classified on many basis. Reports on the basis of Importance or Frequency

The reports are classified into two types. They are ordinary or routine reports and special reports.

## 1. Ordinary or Routine Report

Ordinary reports are prepared and presented before the managing director at specific intervals or to the next authorized person in the business routine. The reports shall be submitted either daily, weekly, fortnightly, monthly, quarterly, bi-annually or annually. This type of report contains mere statement of facts in detail without any opinion or recommendation of the reporter.

Examples for routine reports are Report of Directors to the Annual General Meeting, Auditor's Report to the Annual General Meeting, Sales Report, Production Report and the like.

## 2. Special Report

This type of report is prepared and presented before the top management on specific request. It usually contains the opinions or recommendations of the reporter with the help of facts and arguments. Examples for special report are opening of branch, introducing a new product, Improving the quality or changing the shape or size of the product and the like.

## **Reports on the Basis of Legal Formalities**

The reports are classified into two types. They are formal report and informal report.

# 1. Formal Report

Formal report is prepared in a prescribed format and presented before the competent authority in an established procedure. Reports submitted by officials or committees of constituted bodies (example: Companies, Cooperative Societies, Local Bodies etc.) are usually formal report.

## 2. Informal Report

Informal report is prepared in a format of the convenience of the reporter and presented directly before the required person as and when demanded. An informal report is presented as in the form of letter or memorandum. Generally, it takes the form of a person to person communication.

The formal reports are classified into two types. They are statutory report and non-statutory report.

# **Reports on the basis of Function**

The reports are classified on the basis of function into two types. They are informative and interpretative.

# 1. Informative Report

An informative report is prepared and presented with the help of available information at the maximum with regard to an issue or situation.

# 2. Interpretative Report

An interpretative report is not only contains the facts, views and opinions of reporters and others but also includes the causes for an issue or an event and required remedial action with recommendations.

## **Reports on the basis of meetings**

Whenever a meeting is organized in any business organization, a report is prepared by the secretary or any other individual about the proceedings of the meeting. Such reports are classified into two types. They are Verbation Report and Summarized Report.

## 1. Verbatim Reports

A verbatim report is a complete word by word record of all discussions made at a meeting. For example, Appointment of an Auditor. A resolution is passed in the meeting. Likewise, Directors are appointed and the remuneration and perquisites of key personnel are fixed by passing a resolution.

## 2. Summarised Report

A summarized report is prepared with the help of the essential details discussed in the meeting. This type of report is prepared for sending to the press or to shareholders of the company or members of the institution.

## Reports on the basis of Nature of the Subject dealt with

The following reports are included in the report which is classified on the basis of the nature of the subject dealt with.

## 1. Problem Solving Report

A problem may arise in any one of the department or in the whole organization. Hence, the top management may seek a report for solving the problem. Moreover, the report is concluded with the ways of solving the problem. Such type of report is called Problem Solving Report.

## 2. Fact Finding Report

A machine may be breakdown in the factory premises. Sometimes, there may be a rivalry between the two groups of workers. Now, the management wants to know the real reason for machine break down and group clash between the workers. In this case, the reporter analyze the incident through detailed investigation and find the truth. Finally, the reporter presents the facts in the report form before the top management.

## 3. Performance Report

The business organization wants to know the performance of each department periodically or performance of a branch or performance of newly appointed employee or performance of existing employees for promotion, transfer and the like. The management is not in a position to take a decision without knowing the performance. Hence, a reporter is asked to prepare the performance report for anyone of the reasons mentioned above.

## 4. Technical Report

There is a lot of changes made in the technology. Whenever a company is going to introduce mechanical process instead of manual process, the level of technology required assessed. Sometimes a design may be changed in the existing product, if so, latest technology should be adopted. In this case, a detailed report is essential to top management for taking a decision. Such type of report is called Technical Report.

## **Reports of Committees or Subcommittees**

Committees or Subcommittees are formed by the top management to prepare the report on any one of the issue. The followings are included in the reports of committee or subcommittee.

- a. Standing Committee Report
- b. Adhoc Committee Report
- c. Minority Report
- d. Majority Report

## 1. Standing Committee Report

Standing Committees are permanent in nature and are entrusted to deal with some continuing aspects of the business organization. For example: Finance, Performance of Employees, and Performance of Departments etc. These matters are continuously watched by the standing committee and submit the report at frequent intervals.

## 2. Special or adhoc Committee Report

Special or adhoc Committees are appointed to deal with special investigation and are dissolved as soon as the presentation of report. Hence, the life of special committee is temporary.

For example: Fire occurrence or Accident incurred within the factory premises. The causes for fire or accident are find out by forming special committee.

## 3. Minority Report

Committees or subcommittees are appointed to submit the report based on the investigation of special subject. Generally, three members are selected to form a committee or subcommittee. If the members have different opinion or views over the subject matter dealt with, the dissentient member may append the notes of dissent or may submit a report separately. Such report is termed as Minority Report. Even though, the dissent members must sign in the majority report with dissent note.

## 4. Majority Report

Generally, all the members of the committee or subcommittee including chairman have unanimous opinion among them. If so, only one report is prepared and presented before the responsible body. If not so, majority members of the committee or subcommittee have different opinion than minority members. In this case, majority members are going to submit a report before the responsible body. Such report is termed as majority report.

26.a Why is it important to circulate agenda among the members in advance? Discuss.

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. It usually includes one or more specific items of business to be acted upon. It may, but is not required to, include specific times for one or more activities.

It is important to circulate agenda among the members in advance, because it helps the members to prepare well in advance for the meeting. It gives time to generate reports earlier based on which, decisions can be made at the meeting.

26.b. Explain the steps involved in drafting a Business Report.

A business report can be organised in the following ways:

A **business report** can be defined as an organized, written statement of facts related to specific business matter. It helps the interested persons to get insight into the problem and to overcome the problem. The various steps involved in drafting a business report are as follows:

Sources of Information

Old files, accidents, complaints, library research

> Taking Notes

Lots of notes- no time to read

- Analysing the data
   Reading and re-reading data- a pattern is obtained
- Outline/rough draft of the report
   It is optional
- $\succ$  Final draft

No grammatical errors should be found in the final report before typing it.

Register No.: .....[17AEC101]

## KARPAGAM UNIVERSITY (Established Under Section 3 of UGC Act 1956) COIMBATORE – 641 021 (For the candidates admitted from 2016 onwards) I B.Com/BCom (PA)/BCom (BPS)/BCom (CS) I Internal Examination BUSINESS COMMUNICATION

Time: 2Hours Date:

Maximum: 50 Marks

(20\*1 = 20 Marks)

## PART – A Answer all the questions

- 1. Communication is the process of passing \_\_\_\_\_\_ and understanding from one person to another.
  - a) information b) intimation c) compliments d) decisions
- 2. Written communication is a \_\_\_\_\_record.
  - a) temporary b) **permanent** c) valuable d) timely
- 3. A\_\_\_\_\_\_ is the medium through which transmission of messages take place.
- a) sender b) feedback c) channel d) receiver
- 4. A person with a \_\_\_\_\_mind is very difficult to communicate with.
- a) open b) broad c) **closed** d) casual
- 5. Verbal communication refers to the use of \_\_\_\_\_
- a) signs b) words c) symbols d) signals
- 6. \_\_\_\_\_\_communication flows between employees of equal or comparable status a) vertical b) **horizontal** c) downward d) diagonal
- 7. The word para means\_\_\_\_\_\_a) length b) **like** c) life d) real
- 8. Feedback is the response or reaction from the\_\_\_\_\_a) Sender b) third party c) receiver d) officer
- 10. Downward communication flows from a superior to\_\_\_\_\_\_a) inferior b) clerk c) subordinate d) labourer
- 11. Executives, professionals and politicians are difficult to be approached in person. But a \_\_\_\_\_\_ can find easy access to all.

a) gesture b) signature c) **letter** d) call

- 12. A business letter serves as a record for \_\_\_\_\_\_reference a) current b) previous c) **future** d) day-to-day
- 13. Personal letters are \_\_\_\_\_\_and are written to exchange news or to seek favours.a) formal b) informal c) official d) unfriendly
- 14. Form letters are also known as:a) Bad news letter b) Circular letters c) Formal letters d) Persuasive Letters

- 15. Good business letters are characterized by the following personal quality of the matter: a) **Sincerity** b) Formality c) Seriousness d) Humour
- 16. Modern business letters are usually written in:a) Semi-block style b) Full-block style c) Simplified style d) Indented style
- 17. The ----- of business letter is called layout.a) body b) Content c) Pattern d) All of the above
- 18. Which of the following comes under social correspondence:a) Personal letters b) Business letters c) Letter of application d) Resume
- 19. The simplified style business letter has:a) A salutation b) A subject line c) Intention d) Complimentary close
- 20. Which of the following can be parts of sales lettera) Introductory paragraph b) The body c) Concluding paragraph d) All of the above

#### PART B (3x2=6) ANSWER ALL THE QUESTIONS

(3x8=24)

21. What is meant by Communication?

22. Write two demerits of written communication.

23. What do you mean by Sales letter?

#### PART C ANSWER ALL THE QUESTIONS

24 a). Explain the process of communication

(OR)

- b). Describe the barriers to communication
- 25 a). Explain the types of formal communication.

(OR)

b). Write a sales letter about steel tables.

26 a). Discuss the importance of grapevine in an organization.

(OR)

b). A good business letter never says 'no'- Comment.

## KARPAGAM ACADEMY OF HIGHER EDUCATION

UNIT: I

CLASS: I B.Com

COURSE NAME: BUSINESS COMMUNICATION

COURSE CODE: 17AEC101

BATCH-2017-2020

# **SYLLABUS**

**Nature of Communication:** Process of Communication, Types of Communication (Verbal & Non Verbal), - Importance of Communication- Different forms of Communication-Barriers to Communication Causes - Linguistic Barriers, Psychological Barriers, Interpersonal Barriers, Cultural Barriers, Physical Barriers, Organizational Barriers

## **INTRODUCTION**

The word "Communication" is derived from the Latin word "Communico" which means "To share". It is the act of sharing or imparting a share of anything. In its vital sense, it means a sharing of ideas and feeling in a mood of mutual understanding. It is a two way process in which a speaker must have a listener to share the experience.

Communication is the tool with which we exercise influence on others, bring about changes in the attitudes and views of our associates, motivate them and establish and maintain relations with them. Without communication there would not be any interaction between persons. Hence, there cannot be a Government or a society without communications.

Just as communication is vital to our existence in civilized society, it is essential for the functioning of organization, which our society has produced. In this connection Herbert Simon rightly observed that, "without communication there can be no organization, for there is no possibility then of the group influencing the behaviour of the individual". When this general introduction about communication, we shall now proceed to discuss the various aspects of communication in details as given below.

## **MEANING & DEFINITION OF BUSINESS COMMUNICATION**

Communication is the act of influencing and inducing others to interpret an idea in the manner intended by the speaker or writer. Communication is an exchange of facts, ideas, opinions or emotions by two or more persons. It is the process by which information is transmitted between individuals and /or organization. So that, an understanding response

KARPAGAM ACADEMY OF HIGHER EDUCATION
--------------------------------------

# CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

# COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

results. We shall now see some of the important definition given by eminent authorities on the subject.

## **Definition given in the Oxford English Dictionary:**

"Communication is the action of conveying or exchanging information and ideas". It is a very simple definition and covers only one aspect i.e. conveying information and ideas. But communication is a comprehensive term involves a lot in it. So we shall see still more definitions to understand the term communication.

Definition of C.G. Brown: He says communications is "the transfer of information from one person to another, whether or not, it elicits confidence. But the information transferred must be understandable to the receiver".

## **Communication Process**

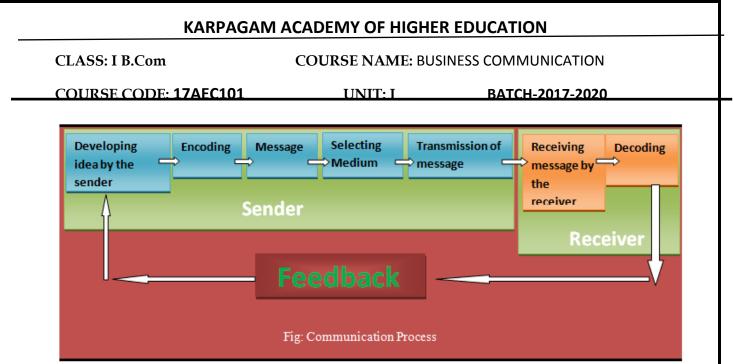
Communication process consists of some interrelated steps or parts through which messages are sent form sender to receiver. The process of communication begins when the sender wants to transmit a fact, idea, opinion or other information to the receiver and ends with receiver's feedback to the sender. The main components of communication process are sender, message, channel, receiver and feedback. In the following, some definitions of the communication process are quoted:

Robert Kreitner defined, "Communication process is a chain made up of identifiable links. The chain includes sender, encoding, message, receiver, decoding, and feedback."

In the opinion of S. K. Kapur, "The communication process is the method by which the sender transfers information and understanding to the receiver."

According to Bovee, Thill and Schatzman, "The communication process consists of six phases linking sender and receiver."

# The following diagram represents the communication process



Thus, it is clear that **communication process** is the set of some sequential steps involved in transferring message as well as feedback. The process requires a sender who transmits message through a channel to the receiver. Then the receiver decodes the message and sends back some type of signal or feedback.

#### Steps or elements of communication process

The communication process refers to the steps through which communication takes place between the sender and the receiver. This process starts with conceptualizing an idea or message by the sender and ends with the feedback from the receiver. In details, communication process consists of the following eight steps:

- I. Developing idea by the sender: In the first step, the communicator develops or conceptualizes an idea to be sent. It is also known as the planning stage since in this stage the communicator plans the subject matter of communication.
- 2. **Encoding**: Encoding means converting or translation the idea into a perceivable form that can be communicated to others.
- 3. **Developing the message**: After encoding the sender gets a message that can be transmitted to the receiver. The message can be oral, written, symbolic or nonverbal. For example, when people talk, speech is the message; when people write a letter, the words and sentences are the message; when people cries, the crying is the message.
- 4. **Selecting the medium**: Medium is the channel or means of transmitting the message to the receiver. Once the sender has encoded his into a message, the next step is to

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

select a suitable medium for transmitting it to the receiver. The medium of communication can be speaking, writing, signalling, gesturing etc.

- 5. **Transmission of message**: In this step, the sender actually transmits the message through chosen medium. In the communication cycle, the tasks of the sender end with the transmission of the message.
- 6. **Receiving the message by receiver**: This stage simply involves the reception of sender's message by the receiver. The message can be received in the form of hearing, seeing, feeling and so on.
- Decoding: Decoding is the receiver's interpretation of the sender's message. Here the receiver converts the message into thoughts and tries to analyze and understand it. Effective communication can occur only when both the sender and the receiver assign the same or similar meanings to the message.
- Feedback: The final step of communication process is feedback. Feedback means receiver's response to sender's message. It increases the effectiveness of communication. It ensures that the receiver has correctly understood the message. Feedback is the essence of two-way communication.

#### CHANNEL OR TYPES OF COMMUNICATION

*Types* of communication can be discussed under the following two broad heads:

- 1. On the basis of organization structure:
  - 1) Formal Communication, and
  - 2) Informal Communication.
- 2. On the basis of media used:
  - 1) Written Communication, and
  - 2) Oral Communication.

#### I. Organizational Structure

On the basis of organizational structure, communication can be further classified into two namely,

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101

UNIT: I BATCH-2017-2020

- 1. Formal communication, and
- 2. Informal communication.

We shall now describe them *briefly*.

#### 1. Formal Communication

Formal communication takes place *via* formal channels of the organizational structure established by the management. These channels are deliberately created for regulating the communication flow and to link various parts of the organization. They are helpful for performing functions like planning, decision-making, co-ordination and control. In a formal communication system, matters with regard to who should be communicated are all clearly defined. There are three forms of formal communication namely –

- 1. Downward,
- 2. Upward, and
- 3. Horizontal.

**1. Downward Communication:** Communication is said to be downward when it move from the top to the bottom. Downward channels are used for passing on managerial decisions, plans, policies and programmes to subordinates down the line for their understanding and implementation.

In the words of D. Katz and R.L. Kahn, the purposes of downward communication are to -

- 1. Give job instructions.
- 2. Create an understanding of the work and its relations with other tasks.
- 3. Inform about procedures.
- 4. Inform subordinates about their performance.
- 5. Indoctrinate the workers to organizational goals.

However, downward communication suffers from certain drawbacks.

They are -

1. It develops an authoritative atmosphere that might be detrimental to morale.

KARPA	KARPAGAM ACADEMY OF HIGHER EDUCATION		
CLASS: I B.Com	COURSE NAME: BU	JSINESS COMMUNICATION	
COURSE CODE: 17AEC10	1 UNIT I	BATCH-2017-2020	

2. As information passes through the various levels of hierarchy, it might be distorted, misinterpreted etc.

2. Upward Communication: Communication is said to be upward when it flows from the subordinates to the top management. Upward communication is used by subordinates for transmitting information, ideas, views and requests to their superiors on matters relating to their jobs, responsibilities etc. Upward communications are also used to convey views, suggestions, grievances and problems of subordinates to their superiors. It enables the subordinates to communicate to the superiors the progress of the work and response to the work assigned to them.

**3. Horizontal Communication:** Communication is horizontal when it flows between individuals at the same operational level i.e., between two departmental heads. The purpose of the horizontal communication is to enable managers and others of the same rank to interact on important matters, to exchange information and co-ordinate their activities without referring all matters to the top level management.

#### 2. Informal Communication

Informal communication is free from all the formalities of formal communication. It is based on the informal relationship among the members of the organization. Informal communication is usually oral and may be conveyed by a simple gesture, glance, nod or smile. The informal relationship that supplements the formal organizational relationship is referred to as the 'grapevine.'

Informal communications are made by members of the organization to transfer information both on the matters of task related and non-task related. These communications are free from any trappings of authority and status differentials. Informal communications often serve as supplement to formal communications.

#### II. MEDIA USED

On the basis of media used, communication can be classified into four, namely-

- 1. Oral Communication, 3. Non-verbal Communication, and
- 2. Written Communication, 4. Audio-visual Communication,

### KARPAGAM ACADEMY OF HIGHER EDUCATION CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I BA

BATCH-2017-2020

#### **1. Oral Communication**

Oral communication refers to face to face communication. It offers interchange of ideas at the personnel level. There can be questions and answers. The sender and receiver of the message are in direct contact. If the listener does not understand the message, he can ask for a clarification or raise questions and get the answers.

**Forms of Oral Communication:** Oral communication between persons in an office may take place either (1) by way of face to face communication, or (2) through mechanical devices. We shall now discuss certain common forms of communication media under each head.

1. Face to Face Communication: In a face to face communication, communication takes place face to face between two individuals or among a small group of persons. Examples of this type of communication are the meeting, the interview, and the conference. In these situations, communication flows both ways. As there is immediate feedback in a face to face communication, if doubts any which can be clarified as and when they arise and the matter in hand can be settled without delay.

**2. Mechanical Devices for Oral Communication:** Mechanical devices, which are commonly used, for oral communication is listed below:

1) Signal (Call, Bell, Buzzer, Colored Bulbs): Signals are cheap and simple devices for calling a person. The signal only indicates that a particular person is wanted and the actual communication takes place only when the person arrives. The device of signals is also known as Staff Location System.

2) **Speaking Tubes:** Speaking through tubes for the most part displaced by the telephone, are still worthy of consideration as a means of internal communication. The initial cost is small; there is no running cost and maintenance cost is negligible. However, beyond a certain distance the words spoken through the tube become inaudible.

**3) Dictating Machine:** Dictating machine can also transmit oral messages. When a departmental head or executive wants to leave an important message for his subordinates, he will dictate the message into the machine. He can also send the recorded message to the desk of the person concerned.

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

4) **Telephones:** Telephone is the most important, most common and most useful device for oral communication, other than face to face. It is used for oral communication with persons both inside and outside the organization. The telephone talk depends entirely on the voice.

**Intercom System:** This system has been invented by the Indian Telephone Industries, Bangalore. Intercom system can provide quick verbal communication. In an organization, various individuals or departments can be equipped with the speaking – talking unit.

5) Electric Paging System: This system provides another method of internal communication. In big organizations like departmental stores, Super Bazaars, Insurance Companies and manufacturing plants, the executives some times go round from one department to another. When some urgent matter arises it is very difficult to find out/or search out the executive by telephone device.

(6) House Telephone or Executive System: There are various types of house telephones through which executives can communicate with each other and with other subordinates more easily than through individual telephone connection. The executive can have a direct and simultaneous connection with more than one point and then speak as in a conference.

Merits of Oral communication: Merits of oral communication are as follows:

- 1. It is economical when compared to written communication.
- 2. It is more flexible and can be effectively combined with gesture and other expressions.
- 3. It is more effective on account of direct contact between the communicator and communicate.
- 4. It leads to better understanding because response to the message can be obtained on the spot, and doubts, clarifications etc. can also be removed quickly.
- 5. It is faster and saves time.

Demerits of Oral Communication: Oral communication has certain demerits. They are:

1. It is not suitable in cases where the message is long and complicated, When the audience is large and when there is no need for interaction.

UNIT: I

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101

BATCH-2017-2020

- 2. It does not provide any record for future reference.
- 3. It is time consuming and costly.
- 4. It cannot be used as a communication media where people scattered over a wide area.
- 5. It can be irritating and wasteful when the persons involved are poor in talking skills.

#### 2.Written Communication

Written communication, on the other hand, is very wide in its scope and covers entire paper work relating to all kinds of transactions, agreements, proposals etc. In fact, the main work of any office is written communication. Written communication though has a place inside the organization, it is of paramount importance in conveying messages to the external world. Though modern devices such as telephone etc. have lessened the dependence on writing, it still serves as the main channel for all the business transactions.

**Forms of Written Communication:** There are many forms of written communication. Of them, the letter is by far the most widely used form. It may be sent by different kinds of postal services such as ordinary mail, express delivery, quick mail service, registered post etc. or by hand delivery.

**1. Memo:** A memo is an informal message between members of a company and generally relates to daily work. It may ask for or give information, instructions, or be only a reminder. Many companies provide pads of memo forms (with blank sheets for carbon copies) for the exchange of short messages between individuals.

The forms have the company's name and department, and the receiver's name and department messages are expected to be brief and simple as memo forms are usually small.

**2. Notice:** A notice is required when many people within the company have to be informed. It is the best method of mass communication within a company. Notice boards have to be placed at proper location, kept up-to-date and attractively laid out.

**3. Telegram:** A telegram is used for external communication and for contacting traveling salesmen, branches or workers in another town. It is used when urgent action is required.

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I

BATCH-2017-2020

The telegram has to be written on a form supplied by the Telegraph Office. The cost is calculated on the basis of the number of words used in the telegram. No punctuation marks are possible.

**4. Telex:** Telex is a telegraphic device. It has the facility to type out messages simultaneously on the sender's machine and the receiver's machine. Telex connections are obtained through the Post Office. Each subscriber has a number for getting connections. The machine is fitted with a roll of paper, and messages are typed out continuously.

5. E - Mail (Electronic Mail): E-mail is a message transmitted electronically over a computer network. For the purpose of such an electronic transmission of a message, cable, telephone lines or satellites should connect the computer. The receiver's computer receives the message in a fraction of a minute and stores the same.

**6. Reports:** A report may be defined as an orderly and objective presentation of information that assists in decision-making and problem solving. For example, policies and procedures, status reports, minutes of meetings, financial reports and press releases.

Merits of Written Communication: There are certain obvious advantages in written communication.

- 1. Letters or written communications can be kept as a legal record.
- 2. They can be retained for purpose of future reference.
- 3. They are formulated more carefully than oral communication.
- 4. They can save money and time.
- 5. The written communication is used for all practical purposes in every Organization.

**Limitations of Written Communication:** A written communication though has many points to its credit, is not an unmixed blessing. It too has certain definite limitations. It is not suitable under all circumstances. The following are the situations in which a written communication is unsuitable.

**1. Complicated Matters:** Complicated or difficult matters cannot be handled through written communication.

#### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

2. Confidential Matters: Confidential matters cannot be reduced to writing.

**3.** Instructions and Clarifications: Instructions to a subordinate can be best given orally than in writing. If the subordinate seeks any clarification, he can get it at once.

**4. Assessing the Reaction:** The reaction of the receiver can be best assessed only in a face to face communication.

**5.** For Expressing the Feelings: When two persons are talking, many matters can be said expressly. But many matters are left unsaid or said by implication i.e. understood. This is impossible through a written communication.

#### 3. Non-verbal Communication

All the communication that occurs in between the people in an organization may not be spoken, heard, written or read. In other words, all the communication is not verbal. Some may be non-verbal i.e. unwritten and unspoken. The most important aspect in communication is **"to hear what isn't being said"**. Sometimes, the non-verbal message also helps in carrying a verbal message. E.g. smiling while greeting your colleague. Mostly, non-verbal messages are spontaneous. However, it does not mean that they are less important.

**1. Body Movement:** Body movement as a media of communication can be discussed under three heads namely, (1) Facial expression, (2) Gestures, and (3) Body stance.

- Facial Expression: Successful communicators use facial expression as a very effective media of communication. The most expressive part of human body is face – especially eyes. Eye contact and eye movements tell a lot about a person. Hence, normally receiver of oral communication gives much attention to facial expression while receiving the message.
- Gestures: Gesture is a motion of the body or limbs. It is an action intended to express the idea of feeling or to enforce an argument. Gesture includes hand and upper body movements which are used to reinforce verbal message.
- 3) **Body stance:** Body stance is another form of non-verbal communication. It includes posture of standing, placement of arms and legs, distribution of weight etc. By seeing

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

the standing position of a person, one can understand whether he is interested in the talk or feel very bore etc.

**2. Physical Appearance:** Physical appearance of a person is important for creating a good impression. This is because attractive people tend to be seen as more intelligent and more likeable than unattractive people are. So they can earn more. One can not change all of his physical features. Some are changeable and others not. However, understanding the importance of physical appearance can help any body to emphasize their strong points.

**3. Voice Qualities:** No one speaks in single tone i.e. in an unvaried pitch of the voice. Voice qualities include volume, speed, pitch, tone, and accent. They carry both intentional as well as unintentional messages.

**4. Space and Territory:** Different types of communication occur at different distances. Competent communicators determine their own personal space needs and those of others. They make the necessary adjustments to facilitate achieving his objective while communicating with people who prefer more or less space.

#### 4. Audio-Visual Communication

Audio-visual Communication uses the methods that are seen and heard. It makes use of short films, slides, videotapes, telecasts etc. Examples are small advertisement films, or documentary films related to social issues etc. screened just before the main picture.

Audio-visual communication combines both sight and sound to attract the attention of the communicate. If it is of only visual communication, people may just casually look at it and forget afterwards.

#### **Importance of Communication:**

Communication is to the organization as blood is to the body. The success of all the functions of management depends upon the effective communication.

Significance of communication can be understood from the following points:

1. Acts as Basis of Coordination:

#### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

Communication helps in coordinating the activities of various departments and persons in an organisation by providing complete information about organisational goals, ways of achieving them, interpersonal relationship among persons etc. Hence, communication acts as basis for coordination.

2. Helps in Smooth Working of an Enterprise:

Communication ensures smooth functioning of an enterprise. Existence of an organisation depends fully on communication. The activities of an organisation shall come to a standstill if communication stops.

3. Acts as Basis of Decision Making:

Communication helps in the process of decision making by providing all the necessary information. In the absence of communication of relevant information, one cannot take any meaningful decision.

4. Increases Managerial Efficiency:

The various functions of the manager involve:

- (a) Providing information regarding the goals and objectives of an enterprise.
- (b) Providing instructions
- (c) Allocating jobs and responsibilities
- (d) Overseeing the work of the workers.

All these functions involve communication. Thus, communication is essential for effective performance of managerial functions.

5. Promotes Cooperation and Industrial Peace:

To ensure smooth and efficient functioning of an organisation is the main aim of the management. This is possible only when there is peace and harmony between the management and the workers. The two way communication helps in establishing same.

6. Establishes Effective Leadership:

#### CLASS: I B.Com

COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

A good leader must possess efficient communication skills for influencing the behaviour of the subordinates. Thus, communication is the basis of leadership.

7. Boosts Morale and Provides Motivation:

An efficient communication system helps in motivating, inspiring and satisfying the subordinates. Moreover, it also helps in establishing participative and democratic type of management.

#### FORMS OF COMMUNICATION

Communication involves the imparting or interchanging thoughts, opinions, or information among people by speech, writing, or signs. People communicate in different ways. How effective is your communication style? Are you giving away thoughts you don't mean to?

#### Verbal

Verbal communication entails the use of words in delivering the intended message. The two major forms of verbal communication include written and oral communication.

Written communication includes traditional pen and paper letters and documents, typed electronic documents, e-mails, text chats, SMS and anything else conveyed through written symbols such as language. This type of communication is indispensable for formal business communications and issuing legal instructions.

Communication forms that predominantly use written communication include handbooks, brochures, contracts, memos, press releases, formal business proposals, and the like. The effectiveness of written communication depends on the writing style, grammar, vocabulary, and clarity

#### **Oral Communication**

The other form of verbal communication is the spoken word, either face-to-face or through phone, voice chat, video conferencing or any other medium. Various forms of informal communications such as the grapevine or informal rumor mill, and formal communications such as lectures, conferences are forms of oral communication. Oral communication finds use in discussions and causal and informal conversations. The effectiveness of oral conversations

#### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

depends on the clarity of speech, voice modulation, pitch, volume, speed, and even nonverbal communications such as body language and visual cues.

Verbal communication makes the process of conveying thoughts easier and faster, and it remains the most successful form of communication. Yet, this makes up only seven percent of all human communication!

#### Nonverbal Communication

Nonverbal communication entails communicating by sending and receiving wordless messages. These messages usually reinforce verbal communication, but they can also convey thoughts and feelings on their own.

#### **Barriers of Communication Causes**

#### **BARRIERS TO COMMUNICATION**

#### **Linguistic Barrier**

Language is needed for any kind of communication, even people with speech impairments communicate with sign language and brail. Communication becomes difficult in situations where people don't understand each others' language. The inability to communicate using a language is known as language barrier to communication.

Language barriers are the most common communication barriers which cause misunderstandings and misinterpretations between people.

Most of the people in the world do not speak English or, even if they use, it is their second or third language. If the speaker and receiver do not use same language and words, there is no meaning to the communication. Not using the words that other person understands makes the communication ineffective and prevents message from being conveyed.

#### **Psychological barriers**

A barrier is any obstacle that prevents us from reaching our goal. Any hindrance to communication stops the intended meaning of our message from reaching our audience.

#### CLASS: I B.Com

COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101

UNIT: I BATCH-

BATCH-2017-2020

Some of these barriers are obvious e.g. a physical disability like deafness while some are more subtle and difficult to pinpoint.

Psychological barriers belong to the latter group and can seem impossible to overcome unless we understand their underlying causes.

The psychological barrier of communication is the influence of psychological state of the communicators (sender and receiver) which creates an obstacle for effective communication.

Communication is highly influenced by the mental condition that the communicators are in and is disturbed by mental disturbance. If the people involved in communication are not emotionally well, they won't be able to communicate properly.

Every person's mind is unique and communication does not work like that in machines or in numbers. The people who are involved in the communication matter as much as the message e.g. If your boss doesn't trust you, he/she will only send selective information, which makes the communication ineffective.

#### **Interpersonal Barriers**

**Interpersonal communication** is an exchange of information between two or more people. It is also an area of study. Communication skills are developed and may be enhanced or improved with increased knowledge and practice. During interpersonal communication, there is message sending and message receiving. This can be conducted using both direct and indirect methods. Successful interpersonal communication is when the message senders and the message receivers understand the message. Encompasses: speech communication, nonverbal communication.

A large number of scholars collectively identify with and use the term interpersonal communication to describe their own work. These scholars, however, also recognize that there is considerable variety in how they and their colleagues conceptually and operationally define this area of study. In some regards, the construct of interpersonal communication is like the phenomena it represents- that is, it is dynamic and changing. Thus, attempts to identify exactly what interpersonal communication is or is not are often frustrating and fall short of consensus.<sup>[1]</sup> Additionally, many who research and theorize about interpersonal

	KARPAGAM ACADEMY OF HIGHER EDUCATION			
CLASS: I B.Cor	n	COURSE NAME: BUS	SINESS COMMUNICATION	
COURSE COD	E: 17AEC101	UNIT: I	BATCH-2017-2020	

communication do so from across many different research paradigms and theoretical traditions.

While there are many definitions available, interpersonal communication is often defined as the communication that takes place between people who are interdependent and have some knowledge of each other. Interpersonal communication includes what takes place between a son and his father, an employer and an employee, two sisters, a teacher and a student, two lovers, two friends, and so on. Although largely dyadic in nature, interpersonal communication is often extended to include small intimate groups such as the family. Interpersonal communication can take place in face-to-face settings, as well as through media platforms, such as social media.

The study of interpersonal communication looks at a variety of elements that contribute to the interpersonal communication experience. Both quantitative/social scientific methods and qualitative methods are used to explore interpersonal communication. Additionally, a biological and physiological perspective on interpersonal communication is a growing field. Within the study of interpersonal communication, some of the concepts explored include the following: personality, knowledge structures and social interaction, language, nonverbal signals, emotion experience and expression, supportive communication, social networks and the life of relationships, influence, conflict, computer-mediated communication, interpersonal skills, interpersonal communication and de-escalation of romantic relationships, interpersonal communication and de-escalation of romantic relationships, interpersonal communication and healthcare, family relationships, and communication across the life span.

Interpersonal communication can fail to serve its purpose if too many symbolic gestures are used, as there is a fair chance that no two individuals will attach the same meaning to a symbolic meaning, which is referred to as bypassing, and when there is a lack of language and listening skills. Emotional interference and physical distractions like faulty acoustics and noisy surroundings also act as barriers to interpersonal communication.

#### **Cultural barrier**

#### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

"Culture is the pattern of taken-for-granted assumptions about how a given collection of people should think, act, and feel as they go about their daily affairs" -Joynt & Warner, 1996

Culture is all socially transmitted behaviour, arts, architectures, languages, signs, symbols, ideas, beliefs, norms, traditions, rituals, etc. which is learnt and shared in a particular social group of the same nationality, ethnicity, religion, etc.

Culture is handed down from one generation to another. It gives people their way of seeing the world and interpreting life. A single culture has many sub-cultures.

Cultural diversity makes communication difficult as the mindset of people of different cultures are different, the language, signs and symbols are also different.

Different cultures have different meaning of words, behaviours and gestures. Culture also gives rise to prejudices, ethnocentrism, manners and opinions. It forms the way people think and behave. When people belonging to different cultures communicate, these factors can become barriers.

The way you communicate is affected by the culture you were brought up in. The opposite is also true. Culture is, to a large extent, determined by the way we communicate.

In America, people communicate freely and that is a part of their culture. In Germany, an Indian who is used to being very indirect with his communication might find their direct way of speaking rude. Being direct is part of the German culture and it is reflected in the way they communicate. Communication shapes culture and culture shapes communication.

#### **Physical Barriers**

Physical barrier is the environmental and natural condition that acts as a barrier in communication in sending message from sender to receiver. Organizational environment or interior workspace design problems, technological problems and noise are the parts of physical barriers.

#### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

When messages are sent by the sender, physical barriers like doors, walls, distance, etc. do not let the communication become effective. The barriers are less if the proximity of the sender and the receiver is high and fewer technologies are required.

Disturbance in hearing due to thunders, telephone call disconnection, problems in television reception, message not being sent in chat, etc. are some examples of physical barriers of communication.

#### **Types of Physical Barriers**

#### Distortion

Distortion is the meaning of message getting lost during the handling process in communication while encoding and decoding. It is related to meaning of the message which is affected by human perception.

#### Noise

Noise is the disruption found in the environment of the communication. It interrupts the communication process and acts as a barrier as it makes the message less accurate, less productive and unclear. It might even prevent the message from reaching the receiver.

#### **Causes of Physical Barrier**

#### **Environment or Climate**

Thunder, rain, wind and other environmental factors create noise which cannot be stopped and disturb the message flow. Natural noise is present in the environment which disturbs the communication.

Likewise, unstable temperature makes people unfocused on creating the message. If temperature of a place is too high or low, people cannot concentrate on the information they are sending. It promotes uncomfortable feelings which leads to environmental and physical

### KARPAGAM ACADEMY OF HIGHER EDUCATION CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

barrier to communication. Similar is the case of improper lightening which impairs proper visual communication.

Communication is also affected by people being concerned about their own lives which does not let the sender and receiver focus on the message. This is the environment of the particular person. Context (natural environment or person's immediate situation) of the communication also acts and causes to be a barrier as the context might not be right for the particular message to be sent.

#### Time and Distance

If a message is not sent in inappropriate time, the message will not have the effect that it should have, as the intention will not be met. This causes barrier in communication. So, the time of the message should be accurate. The person from Asia will not be able to Skype a person in U.S. if the time zone difference is wrong and the second person is sleeping.

Likewise, the geographical distance also affects the message. Distance adds more requirements and barriers to communication as greater the distance, the more technical channels are needed. The sender and receiver need to include machines as mediums, encoding, decoding, etc. Face to face communication has the least physical communication barrier and are easier as there as more communication channels.

New technologies are being made to reduce noise in the mediums and channels. In all, advantages and disadvantages of different mediums must be analyzed for different distances before using one.

#### Medium Disturbance or Technical Problem

Mediums and channels of communication must be decided upon by the role it plays, distance that must be covered, disturbances that might arise, etc. The medium that is suitable for a particular distance with the least noise should be used for communication. If not, then the medium itself acts as a communication barrier and disrupts communication flow. Every kind of medium has one or the other defects and disadvantages over another.

#### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

Mediums have to use network facilities which might lead to technical and technological problems. Mechanical and technical breakdowns such as computer virus or crash or no network coverage can happen anytime. Thus, mediums must not always be trusted to be totally effective.

#### Workspace Design

Workspace also has an effect in the communication in an office setting.

If the employees' workspaces are far away from the room of employers', they will not be able to communicate with the employers, take proper orders, make plans, get feedbacks and suggest new ideas. They must work through phones or emails. These mediums have more noise and other technical problems than face to face communication. In this way, workspace designs act as a physical barrier to effective communication.

Seating arrangements and physical comfort also fosters or impairs communication. Likewise, organizational structures also act as a barrier to communication. A person has to go through their superior to communicate or to send any message to the main authority of the organization. They cannot talk directly which disturbs the flow of message and alters the meaning of the message.

Thus, new concepts like open workspace designs and parallel communication approaches have been emerging to challenge this type of physical communication barrier.

#### Noise

Noise causes obstacles for the message to reach the receiver and cause physical communication barrier. There are many kinds of noise in communication process such as physical noise, written noise, technological noise, etc.

Physical noise are the disturbances that occur due to outside or background disturbance and environment. This type of noise occurs in mostly all kinds of communication like face to face, written, etc.

## KARPAGAM ACADEMY OF HIGHER EDUCATION CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

Written noise like bad handwriting or typing is also taken as physical barrier.

Technological noise is the noise that occurs in the medium or channel like no sound while talking on phone or message sending failure in chats.

All of the mentioned types of noises are included as physical communication barriers.

#### **Information Overflow**

When information becomes more than that can be received at a particular time by the receiver, then communication fails.

The receiver does not have the capacity to get all the information and can miss some important points or misinterpret the meaning of the whole message altogether. The message will not get the desired outcome causing the communication to not be effective and act as a barrier. Work overload and information duplication also help to cause physical communication barrier.

Physical factors obstruct effective communication, in any form of communication. If physical barriers are reduced or eliminated, the communication becomes effective as there is less distortion and interference.

#### **Organisational Barriers**

Some of the major barriers to effective communication caused by organizational weaknesses are the lack of a communication policy or the authoritarian attitude of the management or in sufficient training in communication. We will discuss the major barriers in detail:

#### (i) Lack of communication policy:

Very few organizations have a clear and explicit communication policy for inter organization and intra-organizational interaction. A well-defined communication policy helps in the creation of a climate that is conducive to effective communication. It is also an adequate

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101

UNIT: I BATCH-2017-2020

proof of the earnest desire of the management to improve the flow of information. To create such a climate free exchange of ideas and information in all directions – downward, upward and horizontal, should be promoted.

#### (ii) Authoritarian attitude of management:

In the absence of clear communication policy in the organization the managers and supervisors start following the philosophy of "I order you execute" the free flow of upward communication helps in curtailing this attitude. In the absence of the upward flow of communication, managers are not in the position to judge the degree to which the ideas policies and rule and regulations of the organization have been accepted by the employees. A free and frank interaction can result in the contribution of valuable ideas and it also helps in unearthing problem areas before they become trouble areas. The setting up of a formal procedure for handling grievances goes a long a way in removing the hurdles in the way of upward communication.

#### (iii) Poorly Defined Authority and Responsibility:

Many a times, it is seen that the organization chart does not show where true authority and responsibility is vested. In the absence of this knowledge, the communications may by-pass individuals or certain levels. This by-pass may be by design or may just be an act of omission. Such a situation leads to the emergence of power of communication centers, due to leadership qualities, access to information or technical knowledge of some people in the organization.

#### (iv) Too Many Levels in Organization Structure:

Longer the passage through which a message is to travel, more are the chances of its distortion. It can also result in delays or even total failure of the message to reach its destination. If the distance through which a message has to travel is great, there is every possibility that it may be changed, modified, shortened, amended or interpreted during transit in such a manner that even the original sender may not be able to recognize the contents of the communication. Thus can additional level in the organizational hierarchy may not be added just to please somebody. It should be need based.

#### (v) Insufficient Communication Training:

Communication Training, apart from being important for managerial purposes, is also morale-builder. Yet only a few firms have a formal communication training program. It is a

#### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I BATCH-2017-2020

sadly neglected area, some techniques which can help gain insight into communication problems are human relation programmes and such exercises as Sensitivity Training, T-group sessions and Transactional Analysis.

#### Grapevine Communication

Grapevine communication is the **informal communication** network within an organization. The grapevine is used to spread information bypassing the formal communication structure. Just like the grapevine plant: it spreads in random ways and it goes where it can.

The grapevine is formed by individuals and groups in an organization. The people in the groups have something in common that links them together.

A person can belong to one or more groups. As an **example**, a manager can belong to a group of women that go to lunch together every Friday. She can also belong to a group of managers in her department that talk about work in informal ways. She could have a third group of people scattered throughout the organization with which she shares other common interests outside of work.

The manager in this example is likely to pass information across her three main, informal networks. In some ways, she is verifying the accuracy of the rumours she hears. When more than one of her networks is in agreement about a given rumour, she is bound to believe it's true.

#### **Advantages of Grapevine Communication**

- Grapevine communication creates a social bond where none existed. People like to talk to one another; whether they talk about work or family, or anything. Teams become more cohesive when members talk to one another outside of the project or assignment they may be working on. Informal communication lends itself to bonding.
- The grapevine fills in a gap that is left when official information is missing, especially in chaotic or changing times. Even in organizations where management is very proactive about communicating change and keeping employees informed, the grapevine helps to fill in the blanks.

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: I

#### BATCH-2017-2020

• The grapevine in many ways helps keep people honest; it can dissuade people from engaging on behaviour that they don't want others to know about. This is a two edge sword. On one hand, people will think twice about taking what they know is a wrong course of action. On the other hand, they may also think twice about taking a necessary risk and doing the right thing, fearful that appearance that may give rise to rumours.

#### **Disadvantages of Grapevine Communication**

- There are some intrinsic dangers in bypassing the organizational channels to get to the facts of the matter. The main danger is that much of the information that gets spread through the grapevine is not verified. Some of the information is likely false and difficult, if not impossible, to verify.
- We discount information when the source is a known gossiper. But not completely... Even when the source is someone known to spread rumours, we believe that where there's smoke... Since we don't know what part is fire and what smoke is, we accept the whole rumour. To justify our participation in spreading the rumour, we tell ourselves that part of it must be true.
- The main reason why we give credence to a rumour is that it seems to match what we think about the situation or person that the rumour is about. We also tend to believe the person sharing the rumour with us.
- Another main disadvantage of grapevine communication is that it's often used to spread more than rumours; it's used to spread gossip.

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: II BATCH-2017-2020

#### SYLLABUS

**Business Correspondence:** Letter Writing – Presentation - Inviting quotations- Sending Quotations- Placing orders- Inviting tenders - Sales letters- Claims and Adjustment Letters and Social Correspondence – Memorandum - Inter -office Memo – Notices- Agenda-Minutes.

#### **Business Correspondence**

Business Correspondence is an umbrella term for all written communications used in business relationships with business partners or for internal communication in the organization.

Business Correspondence (Business Letter) is an umbrella term for all written communication used in business relationships with business partners or for internal communication in the organization. The business correspondence includes all written correspondence in organizations such as personal documents, simple legal documents, personal letters, business contracts, marketing materials and official letters, both in electronic and paper form.

Business correspondence include:

- Curriculum Vitae (CV) or Resume
- Motivation Letter
- Notice, Termination of employment
- Letter of Application
- Cover Letter
- Letter of Recommendations
- Advertising and marketing printed materials (brochures, leaflets)
- Newsletter
- Demand demand response Business offer (Proposal, Bid)
- Claim a response to the claim
- Business Contract
- Confirmation of reservation

#### CLASS: I B.Com

#### **COURSE NAME: BUSINESS COMMUNICATION**

#### COURSE CODE: 17AEC101

UNIT: II BATCH-2017-2020

- Reminder Reminder response
- Letter of Claim/Complaints response to complaint
- Urgency response to urgencies
- E-mail communication
- Direct Marketing (Direct Mail)
- Invitation card

#### **Letter Writing**

Letter writing is an essential skill. Despite the prevalence of emails and text messages, everyone has to write letters at some point. Letters of complaint, job applications, thank you letters, letters requesting changes or making suggestions — the list goes on and on. Encouraging children to write letters from an early age will improve their communication, social and handwriting skills, and teach them what they need to know about writing and structuring letters.

Letter Writing is simply **'The way or method of writing a Letter**'. Letter Writing is an Art, one, which not all of us are proficient in or appropriate as per conventional wisdom. Before, we focus our attention to Letter Writing, let us understand what a Letter is? **A Letter is a written message, request for assistance** or **employment** or **admission to a school**. Letters have played and are still playing an important role in communication throughout the world. Paper Letters have been in existence from the time of ancient India, ancient Egypt and Sumer, through Rome, Greece and China, up to the modern times. Paper letters were once the most and at times the only reliable means of communication between two people in different locations. Its format and importance has changed with evolution of technology, especially with advent of email.

- Types of Letters
- Formal Letters
- Informal Letters
- Differences between Formal and Informal Letters

#### **KARPAGAM ACADEMY OF HIGHER EDUCATION** CLASS: I B.Com **COURSE NAME: BUSINESS COMMUNICATION**

UNIT: II

#### COURSE CODE: 17AEC101

BATCH-2017-2020

• Letter Types based on purpose

Despite the advances in the technology, Paper Letters are still written and in remote places, they are still the only means of communication. No matter, what the medium, letters play an important role in our society which is based on interaction. If letters play an important role in the world then the skill to write it, becomes a necessity in all walks of life. Letter writing is not just a simple way of writing; it is a specialised form of writing. It has certain rules which vary according to the type of letter being written. To be able to know what to write and how to write a letter is an 'Ace up one's sleeve'. It is mastery just like writing poems and though one may not become a celebrity but one does get applauded and even paid for such unique skills. The revolutionised age of communication has reduced the value of Traditional Letter Writing as SMS's, Twitter, Blogs & their counterparts have taken over. But when it comes to Official or Formal Setups, there is a protocol as to how a message is to be conveyed and presented. Such and other varied environment have to a large extent saved the rare and unique art of letter writing.

#### **Types of Letters**

There are various kinds of letters like Address Change Letter, Business Letter, Cover Letter, Farewell Letter, Get Well Letter and so on. These different types of letters are different in their subject, occasion and purpose. They have various criteria like format, length, vocabulary, language and other essentials which need to be followed.

#### The most widely acceptable types of letters are:

#### **Formal Letters**

Formal letters are those letters which follow certain styles of writing a letter. They are known as formal letters because they are written in accordance with certain established practices. Such letters are mostly used in working environments like various offices and businesses and have very meagre emotional language. Formal letters are mostly written by officials and businessmen.

KARPAG	AM ACADEMY OF HIGI	HER EDUCATION	
CLASS: I B.Com	COURSE NAME: E	BUSINESS COMMUNICATION	
COURSE CODE: <b>17AEC101</b>	UNIT: II	BATCH-2017-2020	

#### **Informal Letters**

Informal letters are those letters which are written with minimalistic rules, thus the term informal letters. Informal letters are personal correspondences and that is why they do not require as much of a rule observance as compared to the formal letters. Informal letters are mostly written by relatives, friends, peers etc. of the recipient. The purpose of writing informal letters is socialisation and information exchange.

Informal and Formal Letters are further subdivided into various categories which further may have their own subcategories

Formal Letters	Informal Letters
Acceptance Letter	Address Change Letter
Address Change Letter	Announcement Letter
Adjustment Letter	Acknowledgement Letter
Announcement Letter	Cancellation Letter
Acknowledgement Letter	Condolence Letter
Business Letter	Confirmation Letter
Cancellation Letter	Farewell Letter
Complaint Letter	Friendly Letter
Condolence Letter	Holiday Letter
Confirmation Letter	Invitation Letter
Cover Letter	Love Letter

CLASS: I B.Com	COURSE NAME: BUSINESS COMMUNICATION	
COURSE CODE: 17AEC101	UNIT: II	BATCH-2017-2020
• Cover Letter for Visa		
Inquiry Letter	Thanks Lett	ter
Invitation Letter		
Leave Letter		
• Maternity Leave Letter		
Persuasive Letter		
Petition Letter		
Refusal Letter		
Request Letter		
Reference Letter		
Resignation Letter		
Resolution Letter		
Retirement Letter		
Recommendation Letter		
Sales Letter		
Termination Letter		
Thanks Letter		

# KARPAGAM ACADEMY OF HIGHER EDUCATION CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION COURSE CODE: 17AEC101 UNIT: II

As is evident from the above mentioned, certain letters have been categorised under both informal and formal types of letters. This is because certain letters have informal ingredients even when they are written within the parameters of formal letters. The above categorisation is just to show a division and not to strictly confine a letter to just one category only. Certain letters are strictly formal as they have to follow certain regulations and their use is restricted to just the official environment. And some formal letters when written to express emotions within a working environment use informal language as without using the informal language the letters wouldn't be able to properly express the emotions they want to.

#### **Differences between Formal and Informal Letters**

Formal Letters	Informal Letters
Formal letters follow fixed pattern of styles	Informal letters have varied patterns of styles
Formal letters are mostly used in working environments like offices	Informal letters have very limited usage in working environments
The language of the letter in formal letters is	The language of the letter in informal letters
by and large impersonal or work related	is by and large personal or related to social aspects
Formal letters can have informal tone whilst	Informal letters do not have a formal tone as
writing under certain circumstances	they are meant to express emotions and social communication
Informal words like 'Gonna', 'Wanna',	Informal letters are not restricted in language.
'Dude', 'Bro' etc. cannot be used in formal	Slang words and non conventional
letters	terminology is acceptable in these letters
A lot of care is taken to write the appropriate	2-3 types of salutations are acceptable for informal letters as there is not much need of

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101

#### UNIT: II BATCH-2017-2020

Salutations in formal letters	formality
Length of the letter is very important and it shouldn't be too long	Length of the informal letters varies depending upon the subject matter
Closing or Complimentary gestures vary in formal letters	Closing or Complimentary gestures don't vary as much in informal letters
Letter Head is a conventional practice in formal letters	Letter Head is not a conventional practice in informal letters

Letters can also be categorised as per their purposes. Since most of the letters are written for academic, business, personal and reference purposes they can be categorised in a similar manner

#### **Formal Letters:**

- Address the concerned person, along with his/her full address
- Write the present date
- Give a Subject Line that should briefly talk about the purpose of the letter
- Address the person with salutation
- Body of the letter
- Sign off with your signature, name, designation, phone number

Example:

То

The Manager

Canara Bank

Gole Market

New Delhi- (Pincode)

Date:

CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION		
OURSE CODE: 17AEC101	UNIT: II	BATCH-2017-2020
ıbject		
ear Sir/Madam		
ody of the text (Here, toward	ds the end you can mention	n - Please find attached my
V/resume for your perusal (	OR I have attached my upo	dated resume for your
ference)		
ours sincerely,		
ignature)		
ame		
none Number		
Informal Letters		
Address of the person you are	writing the letter to	
Date		
Address the concerned person	with salutation	
ody of the text		
Sign off with your name and a	address	

XYZ Block ABC Colony new york- (Pin Code)

Dear (Friend/Person's Name)

Body of the text (Here too, you can write a sentence saying- I have attached my resume

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

COURSE CODE: 17AEC101

UNIT: II BATCH-2017-2020

#### for your consideration/reference)

Yours faithfully, Name

Address

#### **Inviting Quotations**

A formal statement of promise (submitted usually in response to a request for quotation) by potential supplier to supply the goods or services required by a buyer, at specified prices, and within a specified period. A quotation may also contain terms of sale and payment, and warranties. Acceptance of quotation by the buyer constitutes an agreement binding on both parties.

Star Internet Service Providers, Hebbal Road, Bangalore 29th September, 2013 Subject: Letter for quotation

Dear Sir,

I am writing this letter for seeking a quotation from you. In our company we plan to upgrade our systems. In this regard I request you to send a detailed quotation regarding the various packages you offer. There are various items to be upgraded. I am attaching a list of our requirements along with this letter.

We hope your prices are competitive in the industry. We heard about the reputation of your company in the industry and are relying on you for our services. If the price factor is decided, we shall place the order immediately.

Looking forward to hear from you,

CLASS: I B.Com	COURSE NAME: BUS	
COURSE CODE: 17AEC101	UNIT: II	BATCH-2017-2020
Yours Sincerely,		

#### **Sending Quotations**

Narendra Kumar

A quotation is a specific offer for sale. It is sent in response to an inquiry from a particular person or business house. Thus it is a reply message to an inquiry from potential buyer. A quotation includes details about the prices of specific goods selected, terms of payment and conditions of delivery, while writing such letter, seller should clearly state everything as inquired by the buyer. The letter must be written to the point with conciseness and complete tone. Seller must have intention to create goodwill through such letter which will establish business relation.

Whether the seller wants to impose any terms should be solicited by

Quotation Letter Sample

An inquiry letter written to a firm for price of mobile sets.

UNIT: II

CLASS: I B.Com

COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101

BATCH-2017-2020

### Help line communication 2nd line road, Bijoy Nagar, Dhaka-1100

1st August, 04

Sales Manager Tele-Communication Ltd. 25, Gulshan, Dhaka-1212

#### **Ref; An inquiry for price of Mobile sets**

Dear Sir,

Would you kindly give us detailed information about the "Nokia 2100" mobile sets recently advertised by you in the "Daily Star." we are impressed by the description of the respective mobile set as advertised by you and expected to purchase if terms and conditions are found to be suitable. Our annual requirement of such set is around twenty-five thousand (25,000) pieces.

As we handle a lot of mobile sets each year, we hope and trust you will quote the most favorable prices and terms.

Yours faithfully

M. A. Karim Purchase Manager, Helpline Communication

#### CLASS: I B.Com **COURSE NAME: BUSINESS COMMUNICATION** COURSE CODE: 17AEC101 UNIT: II BATCH-2017-2020 Quotation Letter Sample / Format / Example / Template Tele Communication Ltd. 25, Gulshan Dhaka-1212 10th August, 04 Manager Purchase Division Help Line Communication 2nd Line Road, Bijoynagar Dhaka-1100 Ref: Terms and Quotations for Nokia "2100" Dear Sir Thank for yours inquiry of 1st August, 04. We are glad to enclose the following quotations of "Nokia-2100". Model Warranty Set Battery Price per Set 2100 5,000 Nokia Hungry 1 years China Nokia 2100 4,000 6 months 4,200 6 months Nokia 2100 Malaysia Our normal trade discount is 15% for ten (10) days and 5% extra if order is made for more than 5,000 pieces at a time. We do supply to our customers' door through our own care. Our Mobile is originally imported with intact packing and we provide guarantee for our mobile set for three (3) years. If you need any further details to meet your customer's requirements, you should feel free to write to us. Yours faithfully Aslam Ahmed Sales Manager, Tele communication Ltd.

CLASS: I B.Com	COURSE NAME: BUS	SINESS COMMUNICATION
COURSE CODE: 17AEC101	UNIT: II	BATCH-2017-2020
Placing Orders		
From :		
Mr. Ketan Darshan,		
Director,		
Angel Books,		
14th Main Road,		
Nungambakkam,		
Chennai - 34.		
May 23 - 2006		
То :		
Angel Distributors,		
Radhakrishnan Road,		
Salem,		

Please send us the following books as per your catalogue. According to your website, orders need to include the title, author, and publisher. Order Placement

- 1. Indian History by Peter Jackson (Jack son and Co.)
- 2. Festivals by Margaret Smith (DC Publishers)
- 3. Caring for Earth by Janet Patterson (Nature Ltd.)

Kindly send these items before the 10th June. We will like to include them in our display at the Book Festival scheduled to begin from the 15th of next month. The bill in three copies may be sent for payment along with Transaction requirement and details.

CLASS: I B.Com	COURSE NAME: BUSINESS COMMUNICATION		
COURSE CODE: 17AEC101	UNIT: II	BATCH-2017-2020	
Yours faithfully,			
Ketan Darshan			
Director			
Inviting Tender			
To,			
, ,	、		
(employee's name	;)		
(employee's addre	ess)		
From:			
(Your name)			
(Your addres	ss)		
Date (date of writ	ing letter)		
Dear Sir,			
Subject:		·····	
-			
Reference:	(fill in the ref.no.)		
Dear Sir,			
		m submitting herewith my tender	
		each of the scheduled items both	
		statement in respect of tender	
schedule itemsand	(fill the specif	ic number) with justification for	
the deviation thereof. I have also			

### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101 UNIT: II BATCH-2017-2020

As desired, I am enclosing two sets of tender documents duly signed and stamped on behalf of \_\_\_\_\_\_ in two separate sealed envelopes and a Demand Draft in respect of Earnest Money for Rs\_\_\_\_\_\_ (amount)

As mentioned in the NIT my company representative will witness the tender opening on\_\_\_\_\_ (date)

### Yours Sincerely,

### \_\_\_\_\_ (Your name)

### **Sales Letter**

A sales letter is a piece of direct mail which is designed to persuade the reader to purchase a particular product or service in the absence of a salesman. It has been defined as "A form of direct mail in which an advertiser sends a letter to a potential customer. It is distinct from other direct mail techniques, such as the distribution of leaflets and catalogues, as the sales letter typically sells a single product or product line, and further tends to be mainly textual as opposed to graphics-based. It is typically used for products or services which, due to their price, are a considered purchase at medium or high value (typically tens to thousands of dollars). A sales letter is often, but not exclusively, the last stage of the sales process before the customer places an order, and is designed to ensure that the prospect is committed to becoming a customer.

### Sample Letter

A sales letter about steel tables.

From,

Anil Rishi

Manager Comfort Furniture

M.G Road

Bangalore

CLASS: I B.Com	COURSE NAME: BUS	SINESS COMMUNICATION
COURSE CODE: 17AEC101	UNIT: II	BATCH-2017-2020
20-7-2017		
Го,		
Mr. Rochak Arora		
Century Furniture Mart		
DB Road		
Mumbai		
Dear Sir,		
We are sure that you must be fam	iliar with our Steel Furnitu	re Products.
We are pleased to announce the la	aunch of Steel Tables made	of stainless steel, a sample of
which we are including in this let	ter. We have come out with	n this product after years of
research.		
Stainless Steel Table has several l	benefits, like -	
• Stainless steel cabinet tabl	le is one, will never crack.	
• fire afraid of heat, someor	ne will inevitably put wok c	cooking hot put on the table
We hope you will Stainless Steel	Table just as much as we d	lo.
We would love to hear from you	about the product. Please ca	all our toll free number
8888442233. You can also place	an order on the same numb	er, or email us at comfort-
furniture@gmail.com		
Best Wishes		
Sincerely yours,		

Anil Rishi

### Claim and adjustment letter

[Your Name]

CLASS: I B.Com	COURSE NAME: BUS	INESS COMMUNICATION
COURSE CODE: 17AEC101	UNIT: II	BATCH-2017-2020
[Your Job Title]		
[Your Address]		
[Your Contact Information]		
[Date] [Recipient's Name]		
Recipient's Job Title]		
Recipient's Company Name]		
Recipient's Address]		
Dear [Name],		
am contacting you with regards to	o the shipment number	3522 that we ordered on [some
late]. I want to draw your attention to	o important matters:	
[The Claim Part]		
First the shipmont was scheduled	for delivery on Icome	datal but was actually delivered

First, the shipment was scheduled for delivery on [some date] but was actually delivered on [some date]. The delay in delivering the products caused disruption to our workflow and a significant amount of inconvenience to our customers. Your team failed to inform us of the delay, not even a quick phone call or an email.

Second, the quality delivered was 1,500 packs, which is 500 less than our order. Again we were forced to inconveniently adjust our business process to accommodate for the incomplete supply from your side.

I am hope that you agree with me that this business conduct is not acceptable under any circumstances and that your team is fully responsible for this incident. We expected a more professional service from a company of your size and reputation. We are truly disappointed and frustrated from what happened.

[The Adjustment Part]

### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101 UNIT: II BATCH-2017-2020

In the light of what has been said, we request from you to resend the missing quantities as soon as possible. Additionally, your company is required to reimburse [your company name] with an amount of [some amount] as listed in the terms and conditions of the agreement signed by both parties. I am sorry that matters reached to this point but we can't compromise the satisfaction of our customers nor accommodate errors like that.

Sincerely,

Name

### **Social correspondence**

Letters are written to fulfil social obligations or to meet personal needs which may not be directly related to our official or professional activities. Some letters of this kind are letters of congratulations, invitations, introductions, recommendations, condolences, letters conveying acceptances and regrets, and letter making hotel reservations and booking by air, retail etc.

Tough the format and style of such letters is generally the same as that of business letters, they have an air of ease and casualness. Their tone depends largely on the degree of intimacy between **the** write and the receiver.

### Dear Rakesh

Mr. R. Chandra, who is an applicant for the post of Chief Sales Executive in your company, has been with us for the last seven years. He joined the company as a Trainee and as a result of his hard and sincere work rose to the position of Network Engineer within 3 years.

During this period he gained a lot of experience in sales promotion. His amiable disposition and inimitable style of presentation of products won for us many new customers. His record of securing orders has been the best in the company for the last four years. We would indeed be sorry to lose him.

With the opportunities available in your organization he would, I am sure, reach new heights and prove to be a valuable asset.

With regards,

Yours sincerely

P.K. Sood

UNIT: II

### CLASS: I B.Com

### COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101

BATCH-2017-2020

### Memos or Memorandum

A memo (or memorandum, meaning "reminder") is normally used for communicating policies, procedures, or related official business within an organization. It is often written from a one-to-all perspective (like mass communication), broadcasting a message to an audience, rather than a one-on-one, interpersonal communication. It may also be used to update a team on activities for a given project, or to inform a specific group within a company of an event, action, or observance.

### Memo Purpose

A memo's purpose is often to inform, but it occasionally includes an element of persuasion or a call to action. All organizations have informal and formal communication networks. The unofficial, informal communication network within an organization is often called the grapevine, and it is often characterized by rumour, gossip, and innuendo. On the grapevine, one person may hear that someone else is going to be laid off and start passing the news around. Rumours change and transform as they are passed from person to person, and before you know it, the word is that they are shutting down your entire department.

One effective way to address informal, unofficial speculation is to spell out clearly for all employees what is going on with a particular issue. If budget cuts are a concern, then it may be wise to send a memo explaining the changes that are imminent. If a company wants employees to take action, they may also issue a memorandum. For example, on February 13, 2009, upper management at the Panasonic Corporation issued a declaration that all employees should buy at least \$1,600 worth of Panasonic products. The company president noted that if everyone supported the company with purchases, it would benefit all (Lewis, 2009).

While memos do not normally include a call to action that requires personal spending, they often represent the business or organization's interests. They may also include statements that align business and employee interest, and underscore common ground and benefit

From:

CLASS: I B.Com	COURSE NAME: BUSINESS COMMUNICATION	
COURSE CODE: 17AEC101	UNIT: II	BATCH-2017-2020
This will inform the addressee a	as to who sends the memo.	
То:		
This is for whom the memorand	lum is written for	

Subject:

Mention the reason of writing the memo in the first paragraph. For instance, there could be a memo sent to all the staffs of a company regarding the changes made in the company working hours. Management can also send memo about any visitors arriving at the company.

Finally, when you are ending the memo, close it with date of the event. Memorandum is also used as a legal document.

### Interoffice memo

KARPAGAM ACADEMY OF HIGHER EDUCATION	
--------------------------------------	--

CLASS:	I B.Com
--------	---------

**COURSE NAME: BUSINESS COMMUNICATION** 

COURSE CODE: 17AEC101
-----------------------

UNIT: II BATCH-2017-2020

Los Angeles Community College District Interoffice Memorandum HUMAN RESOURCES DIVISION Date: May 21, 2010 To: Presidents Vice Presidents Administration Vice Presidents Academic Affairs SPOCS From: Michael Shanahay Associate Vice Chancellor Employer-Employee Relations Re: FACULTY ILLNESS LEAVE (MONTHLY RATE) As a result of several inquiries, EER recently reviewed how faculty illness leave has been administered. We learned that it has been incorrectly handled and has been processed in the same manner as classified illness leaves. The Payroll Office has notified us that it has now completed its reconfiguration to the correct method. Effective immediately, faculty illness leave will be administered consistent with the Faculty Guild collective bargaining agreement, Article 25, as outlined below. **NEW PROCESS** 1. College administrators must identify those faculty members approaching the limits of their illness leave and send them the Leave Exhaustion Letter informing them of their status and choices. (See

### Notice, Agenda and meeting

Some of the major components of a business meeting are : 1. Notice of Meeting, 2. Agenda of Meeting and 3. Minutes of the Meeting

attached sample letter #1.)

### Notice of a Meeting:

When a meeting is to be convened, a notice is required to be sent to all who are to attend it.

### It should satisfy these conditions:

CLASS: I B.Com	COURSE NAME: BUS	SINESS COMMUNICATION
COURSE CODE: 17AEC101	UNIT: II	BATCH-2017-2020
1. It should be under proper authority	у	
2. It should state the name of the org	anisation	
3. It should state the day, date, time,	and place. Also, someti	mes, how to reach the place
4. It should be well in advance. Some	e require seven days' no	otice, some 48 hours'
5. It should state the purpose and, if	possible, the agenda	
6. It should carry the date of circulat	ion and convener's/secr	etary's signature
7. It should go to all persons required	d at the meet	
8. It should mention the TA/DA etc.	payable and the arrange	ements for this
In practice, it is necessary to ensure t	that the notice has reach	ed in time. This may be done
telephonically. Dispatch section and	post are prone to delays	5
We often find that between the date	of a letter from a major	public organisation and the post
mark on the letter, there is a gap of 1	0-12 days. A notice that	t should reach seven days before
a meet should not reach seven days a	after the meet.	

SE CODE: 17AEC10	)1 UNIT: II	BATCH-2017-2020
ecimen notices		
Seven	Hills Housing Cooperati	va Saalahu
	Sundar Nagar, New Delh	
11 <sup>th</sup> September 20	NOTICE OF MEETING	×1
The 44 <sup>th</sup> meeting of Sunday, 22 <sup>nd</sup> Sept below.	of the Executive Committee will tember 2011 in Sanket Auditoriu	be held at 8.00 p.m. on m. The agenda is given
44.01 Minutes of 44.02 Appointme	f the previous meeting ent of a new watchman	
44.03 Celebratio	n of Kojagiri	
44.04 Donations 44.05 Permission		a (81)
44.06 Defaulting	members	
44.07 Purchase	of a generator	
44.08 Any other	matter with the permission of th	e Chair.
You are requested	to attend the meet.	
		Rajnath Mistry
		Executive Secretary
cc: To all members		
Itwari	<b>Kirana Dealers Ass</b>	ociation
	Resham Oli, Nagpur	
To All months	NOTICE OF MEETING	
To: All members		
IKDA is scheduled to India Sun, Central Ave	that the Annual General Meet be held on 1* November, 2011 anue to consider the following be	at 4.40 p.m. at Hotel usiness:
<ul> <li>To receive and ado</li> </ul>	pt the Income and Expenditure A	ccount, Balance Sheet,
and Report of the A	Auditors for the year ended Diwa , Vice President, Honorary Sec	ali 2011.
Executive Committe	ee Members for the current year	retary, i reasurer and
	sentation to the NMC* about th	
Encroachment Squ	lad.	
is given and which i	er matter for which at least SEVE is approved by the Chair.	
	by order of the	Executive Committee
Nagpur		Arun Maloo
20th October 2011	н	onorary Secretary
		· · ·

KARPAGAM ACADEMY OF HIGHER EDUCATION			
CLASS: I B.Com	COURSE NAME: BUSINESS COMMUNICATION		

COURSE CODE: 17AEC101

UNIT: II BATC

BATCH-2017-2020

### Agenda:

As stated earlier, an agenda is the list of items to be considered at a meeting. It is also called business or order of business. It comes from the Latin word agendum (singular) which means 'a thing to be done.' But agenda (the Latin plural) is used as a singular noun.

It is the route map of the meeting. The specimen notices above already contain a hint of how it is written. The agenda may be a part of the notice or may be attached as an annexure. The convenor/secretary prepares it in consultation with the chairperson and gets his approval.

The items of agenda should cover all that is necessary to be considered at that time. Meetings take time and effort to arrange; hence the agenda has to be well thought out.

### The items may be devised from:

- (a) Previous minutes
- (b) Suggestions received
- (c) Actions and events since last meeting
- (d) Correspondence of the organisation

The agenda contains routine items as well as special ones.

### Here are some guidelines for listing the items:

- 1. Apologies from absent members (need not be written previously)
- 2. Condolences if any (may or may not be written previously)
- 3. Reading and approval of minutes of the last meet
- 4. Matters arising out of previous meet's minutes (this need not always be mentioned)
- 5. Urgent and non-controversial items

UNIT: II

### CLASS: I B.Com

### COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101

BATCH-2017-2020

6. Matters requiring closer discussion and debates

7. Any new, on-the-spot items with the approval of the chairman

8. Date of the next meet.

The last item in a meeting is a vote of thanks to the chairman but this need to be mentioned. The items are mentioned briefly or elaborately according to the practice or need.

### Minutes of the Meeting:

The minutes of a meeting are the record of the discussions/decisions therein. They have an official status; they are useful in law, and in some cases required by law to be written. Minutes are final when they are approved by the members of the group to which they relate, generally in the next meeting, and signed by the chairperson.

Even if there are emotional moments in a meet, the minutes are written in an unemotional manner, are cool, factual, impersonal, and impartial. Moreover, such are the demands of time on most people that the minutes should be concise, boiled down to the essentials.

Only some organizations' require that they record the detailed discussions as well (i.e. who said what and what were the reactions... until the decision was reached). Normally, the body of the minute's records.

- (a) The motions and amendments thereto
- (b) The proposer and seconded of motions
- (c) The details of voting, if any
- (d) Recommendations
- (e) Decisions/ resolutions
- (f) Tasks assigned to individuals, sub-committees

KARPAGAM A	CADEMY OF HIGHE	R EDUCATION	
CLASS: I B.Com	COURSE NAME: BUSINESS COMMUNICATION		
COURSE CODE: 17AEC101	UNIT: II	BATCH-2017-2020	
The overall minutes should give:			
1. The name of the organisation/ unit			
2. Day, date, time and place	2. Day, date, time and place		
3. Number in order (e.g. 33 <sup>rd</sup> meeting of)			
4. Names of chairperson and secretary			
5. Names of members present			
6. Names of the absent			
7. Attendees by special invitation, e.g. auditor, caterer, etc.			
8. Record of the transactions (on the guidelines given above)			

9. Signature of secretary and, after approval, that of the chairman.

### Tips for writing minutes:

The minutes are written generally by the secretary from the notes taken during the meet. He/she can use the agenda as the framework for writing them and use short forms, shorthand etc. to take quick and accurate notes. He may have to ask members to repeat their words to get them right.

He should note down all the particulars needed for the fair copy of minutes. The items of the minutes can be written under short headings such as are used in the agenda.

(As for reading them, some committees circulate them in advance and take them as read. Otherwise the reader should read them loudly, clearly, and quickly.)

### Style wise, they use one of these constructions:

a. It was resolved that the minutes of the previous meeting be approved.

b. It was decided that a sub-committee be set up to consider

CLASS: I B.Com	COURSE NAME: BUSINESS COMMUNICATION
----------------	-------------------------------------

COURSE CODE: 17AEC101

UNIT: II BATCH-2

BATCH-2017-2020

c. Resolved that a blood donation camp be held on 15<sup>th</sup> August. (The verb is used in the subjunctive mood: "be done, be appointed", etc.)

### **POSSIBLE QUESTIONS**

### PART – A (ONE MARK)

1. Executives, professionals and politicians are difficult to be approached in person. But a

\_\_\_\_\_can find easy access to all.

a) gesture b) signature c) letter d) call

2. A business letter serves as a record for \_\_\_\_\_\_reference

a) current b) previous c) future d) day-to-day

- 3. Personal letters are \_\_\_\_\_\_and are written to exchange news or to seek favours.
  - a) formal b) informal c) official d) unfriendly
- 4. Form letters are also known as:
  - a) Bad news letter b) Circular letters c) Formal letters d) Persuasive Letters
- 5. Good business letters are characterized by the following personal quality of the matter:
  - a) Sincerity b) Formality c) Seriousness d) Humour
- 6. Modern business letters are usually written in:
  - a) Semi-block style b) Full-block style c) Simplified style d) Indented style
- 7. The ----- of business letter is called layout.

a) body b) Content c) Pattern d) All of the above

8. Which of the following comes under social correspondence:

a) Personal letters b) Business letters c) Letter of application d) Resume

9. The simplified style business letter has:

a) A salutation b) A subject line c) Intention d) Complimentary close

- 10. Which of the following can be parts of sales letter
  - a) Introductory paragraph b) The body c) Concluding paragraph d) All of the above

### PART B (TWO MARK)

CLASS: I B.Com

### COURSE NAME: BUSINESS COMMUNICATION

COURSE CODE: 17AEC101

UNIT: II BAT

BATCH-2017-2020

- 11. Give out the types of letter writing.
- 12. What do you mean by Minutes?
- 13. Write a short note on 'Placing Orders?'
- 14. What is the use of including reference initials in a letter?
- 15. What is office memo?

### PART C (SIX MARK)

- 16. Write a letter to the transport company asking for the compensation of loss sustained due to the negligence of the transport company.
- 17. Enumerate the legal notice of the meeting.
- "The success of a letter depends upon the effectiveness of its opening and closing paragraphs". Discuss and explain why it is so.
- 19. What do you mean by enquiries? Mention the different types of enquiries and their functions.
- 20. Draft a sales letter introducing a new model scooter.
- 21. "A tactfully written letter of complaint will alone bring a proper adjustment". Illustrate the truth of his statement.
- 22. Describe with illustrations the different parts of a letter.
- 23. Mention the various details to be included by organizations while inviting tenders?
- 24. Discuss the importance of a effective business letter.
- 25. Show how the success of a sales letter depends upon the effectiveness of its opening and closing paragraphs. Give suitable examples.

### CLASS: I B.Com

### COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101 UNIT: III BATCH-2017-2020

### SYLLABUS

**Report Writing:** Business Reports- Types – Characteristics – Importance- Elements of Structure- Process of writing - Order of writing- Final draft and check lists for Reports.

### Report

- According to Lesikar and Petit, "A business report is an orderly, objective communication of factual information that serves some business purpose."
- **Boone and Other** said, "A business report is a document that organizes information and a specific topic for a specific business purpose."
- According to **Murphy and Hildebrandt**, "A business report is an impartial, objective, planned presentation of a fact to one or more persons for a specific, significant business purpose."

So, a **business report** can be defined as an organized, written statement of facts related to specific business matter. It helps the interested persons to get insight into the problem and to overcome the problem.

### **Characteristics of Business Report**

Business reports carry information on facts related to business activities. The very nature of business report differentiates it from other reports. The unique characteristics of business report are discussed below-

- Specific Issue: Every report, including business one, is written on specific subject. It is written to fulfil certain need.
- Pre-Specified Audience: An important characteristic of report is that it has a prespecified audience. Usually a report is written for a limited number of audiences and the need of the audience is always kept in mind.
- Specific Structure or Layout: In preparing report, certain structure or layout or format is followed. The layout or structure of report is almost same in every case.
- Written on Past Events: In most of the cases, the reports are written on past events. Most of the business reports carry the reasons of happing the incident, the ways of recovery etc. Reports are also written in past forms.

### CLASS: I B.Com

### COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101 UNIT: III BATCH-2017-2020

- Neutral in Nature: In drafting reports, impartiality it strictly maintained. No biased or non-objective material is included in it. Biased report may lead to disastrous decisions.
- Factual Information: Business report is always written based on factual information. The data collected on specific events is factual, not factious.
- Joint Effort: A report is an outcome of joint efforts of a group of people. No one can personally or solely prepare a report. Now-a-days, in most of the cases, committee is formed containing three to seven people for furnishing a report on certain incident.
- Orderly Presentation: The information of a report is presented orderly so that the audience can get his needed information from where it is located.
- Upward Flow: The direction of a report is always upward in the organizational structure. The higher authority normally assigns the duty of preparing reports to their immediate lower authority and after preparing the report, they submit it to their boss or higher authority.
- Some Additional Aids in Presentation: A report is always presented in an attractive way. In addition, analytical reports contain executive summary, contents and index, necessary charts, graphs and design and conclusion and recommendation etc.
- Signature and Date: It is customary to put the signature of the reporter with date at the end of the report. If it is prepared by a committee, signature must be given by each member of the committee.

### **Types of Business Report**

Business reports allow you to present pertinent facts, figures and information for analysis. This allows companies to create business plans and budgets, and make marketing and advertising decisions as well as purchasing and human resources decisions. It is important to format information in a business report so it can be read quickly and easily.

### **Informational Reports**

### CLASS: I B.Com

### COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101 UNIT: III

BATCH-2017-2020

When you need to provide information without opinion or suggestions, an informational report is typically the best format. For example, if you need information about how many employees work in each department and their job function, you would create an informational report. You might include employee names, years of service and salary, as well as an organizational chart. Another type of informational report might provide spending breakdowns by department or types of spending. Informational reports can be further broken down into time frames, such as weekly, monthly, quarterly or annually.

### **Analytical Reports**

When a company is trying to solve a problem or make a decision, an analytical report might be necessary. These reports offer both a narration of facts as well as data, explanations and conclusions. For example, a quarterly sales analysis might detail corporate initiatives, sales, expenditures and profit and loss. It could include successful endeavours as well as not-sosuccessful endeavours. An analytical report of this type might describe the company's advertising and promotional activities and their results.

### **Research Reports**

When executives make decisions about new products and services, expanding personnel or layoffs, they might use research reports. Research specialists or teams are given an issue or topic and asked to create a report that provides all details about the topic, including relevant facts and statistics. The report typically offers the conclusions of the researcher(s) as well as alternate options and their potential outcomes, all backed up by the appropriate research.

### **Importance of Business Report**

A business report is a document that conveys specific information about your business to other individuals. Sometimes those other individuals are employees and sometime they are investors. The information it conveys may vary depending on audience, but the foundation of the communication centers around communication.

### Purpose

### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101 UNIT: III

BATCH-2017-2020

Business reports are written to communicate. Sometimes they are written as a means to attract investors to your organization. Business reports are also written for employees, to keep them abreast of a company's goals and achievements. Whichever audience the report is written for, the purpose is to communicate specific information about your business.

### **Problem Solving**

Many business reports are written to illustrate a specific problem within the company. These types of reports present a problem along with solutions to help correct the problems. This type of report is often directed at employees. An example problem that a business report may address for employees would be a situation in which the company may be looking to downsize. This affects employees. The business report might state the standing of the business and why it may be forced to downsize. The report may also enlist the help of employees to find ways to avoid the downsize.

### **Financial Reporting**

A business report might be written from a financial statement perspective. This type of business report will be aimed at advisers. To an extent, it can be used to inform employees about the financial standing of the company as well. A business report may be presented for this purpose at the end of each fiscal year.

### **Marketing Reports**

A business report can be important when setting up marketing strategies. Before entering a new market or targeting consumers, a company may write a business report that an advertising agency can use to help devise a marketing strategy. There may also be a separate report written to help obtain financing for a media push.

### **Business Communication**

While some smaller companies may not find themselves writing a great deal of business reports, larger companies use business reports throughout the year. A business report can be the best way a company has to communicate vital financial and background information to

### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101 UNIT: III BATCH-20

others. Many larger companies that write business reports throughout the year to employees and for board members hire a staff who do nothing but keep abreast of company changes and write current business reports. Depending on the situation, failing to have a well-written business report to present when you need one can make it difficult to acquire funding, cause company turmoil or may make it difficult to achieve company goals.

### **Elements of Structure of Business report**

To create a more useful business report if you first determine the key questions it should answer, the main information it should include and how you will organize it to get your messages across clearly and effectively. Breaking your document into different sections helps guide you as you prepare and write the report.

### **Cover Page**

Don't start a business report without letting readers know what it is and who wrote it. You can accomplish this with a simple cover page that includes the name of the report, author, business name, contact information and date. The name of the report can be a simple description of the contents, such as "Third-Quarter Sales Projections for Acme Manufacturing" or "Media Buy Recommendations for Launch of New Children's Shoe Line." If the document is proprietary and should not be shared, note that on the cover page.

### **Contents Page**

Depending on the length of the report and its shelf life, include a contents page. This helps readers quickly find information they want before they dive into the whole document and makes it easy to go back to find something they read earlier. If the report is long but has only several sections, the contents page can be just a few lines that help readers find the page numbers of each section's beginning. A longer document might require a contents page with section headings and sub-headings under each.

### **Executive Summary**

Let readers know why they should read your report by including an executive summary at the beginning of the document, after the contents page and before the rest of the report begins. The executive summary is a brief description of the reason for the report and bottom-line

BATCH-2017-2020

### CLASS: I B.Com

COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101

UNIT: III BA

BATCH-2017-2020

findings, recommendations or conclusions. The summary is usually a half-page or less and includes no documentation or support.

### Sections

Break your report into chunks of similar information to make it easy to understand and help it flow better from one topic to another. For example, an analysis of company sales might include sections on previous sales, current projections, marketplace changes affecting sales, performance by sales representatives, product, price point or distribution channel, key customers and recommendations.

### **Supporting Information**

If you have extensive research, statistics, financial documents, charts, graphs and drawings, consider putting them in an appendix if they are simply support documents readers might want after they've read your report for verification of claims you've made. If they are necessary to illustrate a point you are making, include them on the pages where you are making your points.

### **Process of Writing Business Report**

Business report in an essential medium of communicating factual information within and outside the organization. In writing a good report, the writer has to follow some sequential steps. The steps are as follows:

**Determination of purpose**: The first step in writing a report is to determine the purpose for which the report is being written. Every report deals with specific problem. Therefore, the writer should exactly know the nature of report problem. This step includes the answers of what, why, and when to write to write the report.

**Developing a working plan:** After defining the problem and determining the purpose clearly, a working plan should be developed. The working plan is used as a basis for outlining and writing the report. Here the writer determines and lists down the scope of work to be done for writing the report.

### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101 UNIT: III BATCH-2017-2020

**Collecting information**: In this step, the writer will select the possible sources of information. Information may be collected form primary and secondary sources. Primary information can be obtained through observation and enquiring. On the other hand, secondary information can be obtained from journals, newspapers, reports, books etc.

**Organizing and analyzing the information**: Here the collected information is organized according to its nature. In this step, a lot of data will have to be rejected while it may be needed to collect more additional data. In order to organize and analyze the information, the writer takes help of various statistical techniques.

**Arriving at conclusions**: Basing on the data analysis, the reporter arrives at a conclusion. The final pattern of report depends on this conclusion. If the writer fails to draw correct conclusion, the report will fail to serve its purpose. Therefore, arriving at conclusion is an important step in report writing.

Selecting the method of writing report: Once the writer has arrived at conclusions, the next step is to select the writing method. There are two methods of writing report such as inductive method and deductive method.

*a. Inductive method*: The inductive method arranges the report contents in the sequence of introduction of background information, discussion and analysis, recommendations and conclusions.

**b.** Deductive method: The deductive method arranges the contents in the sequence of summary and recommendations, introduction, discussion and analysis.

These two methods are suitable for different situations. After selecting the appropriate method, the writer goes for actual writing.

Writing and submitting the report: The process of writing a report ends with writing and submitting the report. Before drafting the final report, the writer develops rough copy for checking, editing and revision. In the rough copy, the writer checks the accuracy of

### CLASS: I B.Com

### COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101 UNIT: III

BATCH-2017-2020

information, formation of sentences, grammatical accuracy, and style of presentation, sequence of the contents etc. after all these checking and corrections, the final draft is prepared and submitted to the concerned authority.

### **Order of writing Business Report**

Writing a business report to an executive can be an important component to making a name for yourself at your company. It is vital that you write in a professional, clean and mistakefree manner. You also should present your findings in an objective manner and back up any recommendations you have with research and references. Your goal is to captivate the executive and demonstrate your writing skills and knowledge of the business.

1. Write a clearly defined executive summary. Include a summary of all key points of your business report along with a purpose statement. Also include a high-level overview of your recommendations at the end of your business report. Depending on the length of your report, you may want to include a table of contents, or at least a bulleted summary of the sections. The executive summary is one of the most important parts of a business report because it's the first thing an executive will look at, and will set the tone for the rest of the report.

2. Write an introduction and key findings. The introduction should only be a couple sentences that set up the upcoming content of the report. Write your key findings in a clear, succinct manner --- bullets or numbers work well here. Cater to your audience, meaning you should present your key findings based on information that is relevant to your audience --- the executive. Write objective statements and include facts and figures to back up these statements. For instance, "According to the all-company survey, 65 percent of employees are currently happy with our benefits package."

3. Write a conclusion section to summarize your key findings. Keep this section short, and support your conclusions with your key findings. For example, "Based on the fact that only 65 percent of employees are happy with our benefits package, there is an opportunity to improve employee morale by boosting our internal benefits package."

4. Develop the final recommendations section. Recommendations are more subjective in nature and are one of the most important parts when writing a business report to an executive.

### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101UNIT: IIIBATCH-2017-2020

Expand on the key findings and conclusions by offering your recommendations for solutions. Showcase your ideas and explain why you think these ideas can solve the problem. If possible, link your recommendations to potential benefits, including an increase in sales, a boost in employee morale or an increase in productivity.

5. Edit and proofread the report. Ask a trustworthy source to look it over for you as well. Reread it several times and make edits as necessary. Since your business report will be read by an executive, even the smallest mistake can reflect poorly on you, so don't let anything slip through the cracks.

### **Final draft of Business Report**

A final draft is a piece of writing that will be handed in as your best work. Students should treat crafting a final draft as a task of increased importance, because it is their last chance to enhance their paper and correct any flaws.

### **Steps for Crafting the Final Draft of an Essay**

- 1. Take a break after writing your second draft. You will have to revise your second draft at least three more times until it is put in order—have a rest before starting the final copy of your paper.
- 2. Do a spellcheck of your second draft. You should revise your paper in terms of misspelled words, typos, and accidental word repetitions; you could also perform a punctuation check at this interval.
- 3. Do a grammar check. It is a process that requires extreme caution, because grammatical mistakes may be far less obvious than spelling errors. This check implies correcting faulty parallelisms, problems with noun-verb agreement, dangling participles, improper usage of passive voice, and so on.
- 4. After you've checked the language of your paper, it is time to pay attention to its technical aspects. This includes the formatting style, your reference list, in-text citations, and the title page. Make sure all of these correspond with the requirements of your teacher or the publication you are submitting your essay to.

### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101 UNIT: III BATCH-2017-2020

5. Revise the whole piece of writing once again. Since it is the last time you will read through it with an intention to make corrections, be extra-attentive and check every little detail in the text. Evaluate the structure of your essay, the way your arguments are organized, and the credibility of these arguments. Check for poor or non-existent transitions between paragraphs, pay attention to grammar, stylistics, syntax, and punctuation.

### **Report Writing Checklist**

Format					
physical presentation, legibility, layout	stapled or comb-bound, folders should not be used				
heading and sub headings	developed logically and consistently at each level (eg. size and style of headings)				
decimal numbering system	used accurately and consistently, fourth level avoided				
Tables and figures					
key tables/figures	uses in text (others, if required, in appendix)				
zeros and rounded numbers	used for clarity sometimes				
captions of tables/figures	selected for specific differences between tables/figure				
caption information	consistent with text information				
data in tables/figures	consistent with data in report				
symbols/labels/signs	explained clearly				
asterisks	added explanatory notes of further information, abbreviations, sources etc. that do not fit into rows or				

CLASS: I B.Com

COURSE NAME: BUSINESS COMMUNICATION

COURSE CODE: 17AEC101

UNIT: III \_\_\_\_\_ BATCH-2017-2020

COURSE CODE: 17AEC101	UNIT: III BATCH-2017-2020				
	columns				
Structure	<b>_</b>				
names/titles of people etc	spelt correctly & acknowledged fully				
executive summary	written to highlight and summarise significant information				
table of contents	matched exactly to text (e.g. titles of headings with decimal and pages numbering)				
numbered sections with	introduction, body (divided clearly and developed				
headings	logically) and conclusions				
definitions of new terms	expressed accurately and clearly				
abbreviations & acronyms	written in full when first used				
report self-contained	include all relevant information				
appendices	each referred to in the text of the report				
Content					
	depth & appropriateness, use of sufficient reference				
information content	material, author's opinion/key finding clearly stated				
quality of discussion, conclusions	relationship to content, summative quality				
Referencing					
acknowledges all sources of	includes sources for diagrams and tables and wherever				
information (other than your	information is paraphrased or quoted in the text of the				
own)	report. Referenced correctly twice, both in text and in				

### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION COURSE CODE: 17AEC101 UNIT: III BATCH-2017-2020 reference list reference list

fully documented reference list	only one reference system used: author-date or numerical system-all elements included					
punctuation and elements	standardised exactly (e.g. order of elements, punctuation, capitals/case, formatting)					
Technical						
	the report has been adequately proof-read					
wordiness	redundant or unnecessary words and phrased omitted					
sentences	complete, tight, focued and varied in length					
passive voice	used appropriately to emphasise the object of action rather than the agent Passive: A large deviation was observed (object is large deviation - agent is unknown) Active: I observed a large deviation (agent is I - object is large deviation)					
parallel construction in lists	<ul> <li>Where practical, begin each point in a list with similar grammatical pattern.</li> <li>Density is reported in</li> <li>Blast-hole diameter is usually reported in</li> <li>Rock strength is reported in</li> </ul>					
agreement	Subjects and verbs are related in number and person e.g. She does/we do/it does					
other expression	gender inclusive language, grammar, spelling, punctuation,					

CLASS: I B.Com	COURSE NAME: BUSINESS COMMUNICATION			
COURSE CODE: 17AEC101	UNIT: III BATCH-2017-2020			
	consistent and appropriate tenses, fluency, correct word choice, conciseness, avoids cliches			

### **POSSIBLE QUESTIONS PART – A (ONE MARK)**

1. An account given or opinion formally expressed for specific purpose after proper inquiry,

investigation and consideration

# CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION COURSE CODE: 17AEC101 UNIT: III BATCH-2017-2020 a) Agenda b) Recommendations c) Conclusion d) None of the above a) Conclusion d) None of the above b) Recommendations c) Conclusion d) None of the above 2. Which type of reports facilitate solving complex and complicated problems through the combined judgement of expert members? a) Committee report b) Investigational report c) Directors report d) Progress report

3. Number of stages in business report writing-

a)	3	b)	4	c)	5	d)	2
a)	5	U)	+	C)	J	u)	4

- 4. Which of the following is likely to help readers to follow your report easily?
  - a) Contractions b) Repetition c) Topic sentences d) preposition
- 5. Which of the following parts of the formal report would be the BEST place to include proof for the recommendations
  - a) Body b) Methods c) Conclusion d) Purpose
- 6. You are writing a report that recommends renovation projects at each of your three locations in the city appropriate pattern will be
  - a) Geographic b) Pro and Con c) Functional d) Chronological
- 7. Which of the following report does not provide recommendation?
  - a) Annual report b) Investigational report c) Directors report d) Progress report
- 8. Reports present conclusions based on
  - a) Intuition b) Investigation c) Belief d) Impression
- 9. The terms of reference for producing a specific report are given by the
  - a) Writer b) Expert c) Organization d) Chairman
- 10. The index forms a part of the
  - a) Main body b) Front matter c) End matter d) Glossary

### PART B (TWO MARK)

- 11. What is meant by Business Report?
- 12. Give out the importance of business reports.
- 13. Write a short note on 'Agenda'?
- 14. What is a performance report?
- 15. What is called as a report?

### PART-C (SIX MARK)

16. Define reports. What are the characteristics of a good report?

UNIT: III

### CLASS: I B.Com

### COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101

BATCH-2017-2020

- 17. Discuss on what basis the reports are classified.
- 18. Outline the steps to be taken while preparing a report.
- 19. Describe the ways in which a report can be organised.
- 20. Distinguish between a letter report and a memo report.
- 21. Express your views on different types of reports.
- 22. In how many ways can a report be organised?
- 23. Explain the importance of 'Introduction' as a part of the body of the report.
- 24. Comment on process of writing.
- 25. Discuss the significance of Business report

## KARPAGAM ACADEMY OF HIGHER EDUCATION CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION COURSE CODE: 17AEC101 UNIT: IV BATCH-2017-2020 UNIT IV SYLLABUS SYLLABUS

**Application Letters** : Preparation of Resume – Interview- Meaning – Objectives and Techniques of Various Types of Interviews – Public Speech – Characteristics of a Good speech- Business Report Presentations.

### Interview

An **interview** is a conversation where questions are asked and answers are given.<sup>[1]</sup> In common parlance, the word "interview" refers to a one-on-one conversation with one person acting in the role of the interviewer and the other in the role of the interviewee. The interviewer asks questions, the interviewee responds, with participants taking turns talking. Interviews usually involve a transfer of information from interviewee to interviewer, which is usually the primary purpose of the interview, although information transfers can happen in both directions simultaneously. One can contrast an interview which involves bi-directional communication with a one-way flow of information, such as a speech or oration.

Interviews usually take place face to face and in person, although modern communications technologies such as the Internet have enabled conversations to happen in which parties are separated geographically, such as with videoconferencing software,<sup>[2]</sup> and of course telephone interviews can happen without visual contact. Interviews almost always involve spoken conversation between two or more parties, although in some instances a "conversation" can happen between two persons who type questions and answers back and forth.

### **Definition of Interview**

P.V. Young: A scientific method through which a person enters into the life of a stranger.

Good & Hatt: Interview a close face to face conversation or a dialogue between the investigator or interviewer and interviewee. OR It is a process of social interaction between interviewer and interviewee.

### CLASS: I B.Com

COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101 UNIT: IV BATCH-2017-2020

Kerlinger: A face to face interpersonal situation in which one ask questions from the other to get answer about a social problem.

In simple words we can say that interview is a verbal communication or two way conversation between two persons like interviewer and interviewee to get information's about a problematic situation.

Following are the main objectives of interview.

- 1. Collect information's about an existing social problem
- 2. Create relation between interviewer and interviewee
- 3. Gain inner feelings of the respondent
- 4. Create a source of knowledge
- 5. Provide rich hypothesis
- 6. Reduce the distance between human beings
- 7. Observe the situation quickly
- 8. Collect additional information's
- 9. Draw quantitative facts.
- 10. Gain new knowledge about an area.

### **Types of Interview Techniques**

Formal? Informal? Panel? Telephone? .... Getting ready for an interview? Take a read of these different types of interviews and make sure you're ready for you're next time to impress. He more you know about the style of the interview, the better you can prepare.

### The Telephone Interview

Often companies request an initial telephone interview before inviting you in for a face to face meeting in order to get a better understanding of the type of candidate you are. The one benefit of this is that you can have your notes out in front of you. You should do just as much preparation as you would for a face to face interview, and remember that your first impression is vital. Some people are better meeting in person than on the phone, so make sure

### CLASS: I B.Com

COURSE NAME: BUSINESS COMMUNICATION

COURSE CODE: 17AEC101

UNIT: IV BATCH-2017-2020

that you speak confidently, with good pace and try to answer all the questions that are asked.

### The Face-to-Face Interview

This can be a meeting between you and one member of staff or even two members.

### **The Panel Interview**

These interviews involve a number of people sitting as a panel with one as chairperson. This type of interview is popular within the public sector.

### **The Group Interview**

Several candidates are present at this type of interview. You will be asked to interact with each other by usually a group discussion. You might even be given a task to do as a team, so make sure you speak up and give your opinion.

### The Sequential Interview

These are several interviews in turn with a different interviewer each time. Usually, each interviewer asks questions to test different sets of competencies. However, if you are asked the same questions, just make sure you answer each one as fully as the previous time.

### The Lunch / Dinner Interview

This type of interview gives the employer a chance to assess your communication and interpersonal skills as well as your table manners! So make sure you order wisely (no spaghetti Bolognese) and make sure you don't spill your drink (non-alcoholic of course!).

All these types of interviews can take on different question formats, so once you've checked with your potential employer which type of interview you'll be attending, get preparing!

### **Public Speech**

**Public speaking** (also called **oratory** or **oration**) is the process or act of performing a speech to a live audience. This type of speech is deliberately structured with three general purposes: to inform, to persuade and to entertain. Public speaking is commonly understood as formal, face-to-face speaking of a single person to a group of listeners.

UNIT: IV

### CLASS: I B.Com

### COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101

### BATCH-2017-2020

There are five basic elements of public speaking that are described in Lasswell's model of communication: the communicator, message, medium, audience and effect. In short, the speaker should be answering the question "*who* says *what* in which *channel* to *whom* with what *effect*?"

Public speaking can serve the purpose of transmitting information, telling a story, motivating people to act or some combination of those. Public speaking can also take the form of a discourse community, in which the audience and speaker use discourse to achieve a common goal.

Public speaking for business and commercial events is often done by professionals. These speakers can be contracted independently, through representation by a speakers bureau, or by other means. Public speaking plays a large role in the professional world; in fact, it is believed that 70 percent of all jobs involve some form of public speaking.

There are few skills that will bring more opportunity into your life than the ability to speak well in public. Below are 12 tips that can make the difference between those speakers who leave a powerful, positive impression and those that are quickly forgotten.

- Speak with an intent to move people to action. Know what you want your audience to do immediately after hearing your speech. If nobody does anything different than they would have done before you spoke – the value of your speech is zero.
- 2. **Start strong with a "grabber"**. A personal story, a quote from an expert or a shocking statistic something that takes a hold of your audience and gets them hooked and opens their mind to your message. Give the audience a chance to see your personal connection to the topic.
- 3. **Structure your material in three sections** grabber, middle, close. Know your material. Get really interested in the topic. Find good stories.

### CLASS: I B.Com

### COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101

### UNIT: IV BATCH-2017-2020

- 4. **Practice.** Rehearse out loud with all equipment you plan on using. Work to control filler words; Practice, pause and breathe. Use a clock to check your timings and allow time for the unexpected.
- 5. **Know the audience.** Try to speak to one or two people in the audience as they arrive they will be your allies in the audience it is easier to speak to friends than to strangers.
- 6. **Know the setup.** Arrive in good time to check out the speaking area and get practice using the microphone and any visual aids.
- 7. **Relax.** Begin with a well prepared grabber. A relevant personal story is a great start. It establishes your credibility. It connects you to the audience and creates the right emotional atmosphere (and calms your nerves).
- 8. **Visualize yourself successful.** See yourself at the end of the speech surrounded by people asking questions, visualize the applause.
- 9. **Pauses.** Include 3-8 second pauses at key moments just before key statements or just after a story this really brings the audience into the speech.
- 10. Don't apologize- the audience probably never noticed it.
- 11. **Smile.** Look like the content matters to you if the audience don't feel that it is important to you, it will be really hard for them to feel that it should be important for them.
- 12. **Get experience.** Take every opportunity you can get to speak (and listen to other speakers). Prepare well ahead of time. Experience builds confidence, which is the key to effective speaking.

### **Characteristics or Qualities of a Good Speech**

Speech is one of the major medium of oral communication. We find different speeches in different situations but good speeches are not always found. A good speech is really

### CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

### COURSE CODE: 17AEC101 UNIT: IV BATCH-2017-2020

enjoyable and informative. But it is very tough to deliver a speech that can enthral the audience. A good speech has following characteristics or qualities-

- **Dynamic**: Dynamism is an important quality of a good speech. There must e variation in style, tone, voice, approach depending on the situation and timing otherwise audience will lose their attention and will suffer form monotonous presentation.
- **Informal Talk**: Speech should be like an informal talk. A good speech is closer to a personal and informal chat between two intimate friends. When you speak there should be a perfect rapport between you and your audience.
- **Clear**: Clarity is the first major characteristic of a good speech. A speech must be successful in conveying the (message) ideas or emotions, facts or arguments to the audience that the speaker wants to express. If the audience does not instantly grasp your point, you have failed as a speaker.
- Vivid and Concrete: A good speech is vivid and concrete in nature. Include facts in a concrete and comprehensive way. No irrelevant or in comprehensive mater should be included in a speech. For example, the population of India is growing at an accelerating rate of 2.3% is a vivid statement.
- **Brevity**: Brevity is an important characteristic of a god speech. Speech should be shorter and concrete but comprehensive. The concentration of average audience does not last more than fifteen to twenty minutes. So, it is better to wrap up your speech within five to twenty minutes.
- **Interesting**: A good speech is always interesting. Quotations, anecdotes and humors make a speech vivid and interesting. An interesting speech always wins the attention of the audience.
- Audience Oriented: A good speech is always audience oriented. The speaker must deliver the speech in such a way as desired by the audience. The speaker should consider the age, education, social and economic condition, number etc. of audience to prepare his speech accordingly.
- **Free From Error**: A good speech is always free from error. Error in speech can make the audience confused and loose the personality of the speaker.

## CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

## COURSE CODE: 17AEC101 UNIT: IV BATCH-2017-2020

- Authentic: The facts and figure presented in a speech must be authentic and true. False statement or information misleads the audience and hamper the acceptability of speech.
- Well Organized: A good speech is always well organized and well arranged. The pats or points of a speech should be organized in logical sequence to attract and retain h attention of the audience.

### **Business report presentation**

The best way to start that process is to go first to the end of your report. That's where your conclusions and recommendations are to be found—and where you're likely to find the most salient parts of your report. Work to pare down the report's most essential findings. Keep these to as few points as possible.

## Your objective

Start by being clear about your goals. Was your report designed primarily to pass along information-perhaps to bring your audience up-to-date or make them aware of some business issues? Or was it intended as a call to action? What specific response do you want from your audience? The answers to those questions will help shape your presentation. Write down your objective. Make it as clear and concise as you can. Keep it to a few sentences, at most.

## Your audience

Know your audience thoroughly. Check for anything that can affect how they're likely to respond. Find out also what they may be expecting from your report. You'll have to address in your presentation whatever expectations or preconceived notions your audience may have.

## Your road map.

Your best bet is to begin by mapping out the logic underlying the presentation, especially when dealing with extensive and detailed material. Think of this as your road map.

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101 UNIT: IV

BATCH-2017-2020

It'll help you stay focused on the key elements of your report—the main ideas and messages, the conclusions, and recommendations. List those points from your report that best support your key messages. You don't want to get bogged down in more detail than you'll need in your presentation, so be ruthless in cutting out what you don't need. Remember: you are not presenting the report; you're creating a presentation based on the report.

#### Structure your talk.

When you're dealing with a lengthy report that later will become an oral presentation, it helps to break the material into several distinct parts, based on the structure you've defined in your road map. That way, you can address each main idea as an entity, before moving on to the next idea. That'll help your listeners better comprehend and remember each key idea. Pay attention here to transitions; these should provide a natural link from one idea or section to another. Your transitions can also serve both as a summary of each section and a glimpse of what's coming next. With a well-thought-out outline, building the body of your presentation should not pose a great challenge. You should now be able to move on logically, step-by-step, to your conclusion.

#### Create a strong opener.

It's essential that you begin any presentation with a strong opener. It's even more essential when your audience thinks it's about to sit through what could be a long, tedious exposition. You can quickly dispel any such notion with an opener that immediately grabs everyone's attention. So plan your opening comments carefully. Find something in the report—a statement, a claim, a conclusion—that's likely to have a particular impact on this audience. That may require no more than going straight to the report's key conclusion, and stating it as concisely as you can. You may want to think of an elevator speech. Imagine you've got 10 seconds to make your pitch. What would you say? Once you've got the opener down cold, you can move on smoothly to the body of your presentation.

#### Keep those visuals lean and mean.

Prepared By: DEEPTHI.K Assistant Professor, KAHE

## CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101

# UNIT: IV BATCH-2017-2020

Chances are your report contains lots of detailed data. Be on the alert to include only the most essential data in your visuals. As you create your visuals, keep in mind the fundamental rules. Use only at-a-glance visuals that support your key messages. As much as possible, avoid visuals crowded with lots of data, charts, and graphs that add nothing of real value. Here again, you'll need to be somewhat ruthless in cutting out all but the must essential material.

# **POSSIBLE QUESTIONS**

## PART – A (ONE MARK)

1. The primary purpose of speechmaking is to

- a) gain a desired response from listeners. b) learn more about the speech topic.
- c) gain experience as a speaker. d) display the speaker's knowledge.
- 2. Audience analysis is an important factor in which of the following?a)selecting a topicb) organizing the speech c)choosing supporting materialsd) all of the above
- 3. Audience adaptation is an important factor in which of the following?
  - a) choosing the speech topic b) preparing the speech c) presenting the speech
  - d) all of the above
- 4. Which of the following is a demographic characteristic of a speech audience?a) interest b) attitude c) size d) gender
- 5. Which of the following is a demographic characteristic of a speech audience?

CLASS: I B.Com	COURSE NAME: BUSINESS COMMUNICATION				
COURSE CODE: 17AEC101	UNIT: IV	BATCH-2017-2020			
a) interest b) attitude c) size d) gender					
6. The will usually dictate how long	a speech should be.				
a) size of the audience b) occa	asion c) physical setting	d) topic			
7. All of the following are dimension	ns of the speaking situatio	on that a speaker			
should analyze except:					
a) Public or private sphere b) Formal or informal demeanour c) Monologic					
or dialogic d) Monologic and dialogic					
8. The following are all generic speaking skills that are taught and practiced in					
introductory speech classes except:					
a) Analysis b) Style c) Organization d) Research					
9. In a resume,includes name and date of birth.					
a) contact information	a) contact information b)personal data c)work experience				
d)extra-curricular activities					
10. In an interview,	10. In an interview,is as important as welcoming.				
a) arriving b)ar	guing c)defending	d)parting			

# PART B (TWO MARKS)

- 11. What do you mean by Public Speech?
- 12. Mention two characteristics of Good speech.
- 13. How should a candidate dress himself/herself for an interview?
- 14. Mention and explain at least two important characteristics of a good speech.
- 15. Discuss the importance of a selection interview for a candidate
- 16. Explain the characteristics of a good speech.

## PART C (SIX MARKS)

- 17. What are the characteristics of a good speech?
- 18. What are the types of interviews?

## CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

# COURSE CODE: 17AEC101 UNIT: IV BATCH-2017-2020

- 19. How should a candidate behave during a selection interview?
- 20. Discuss the various heads under which information is provided by a resume.
- 21. What are the various techniques employed for selection interviews? Discuss their relative merits and demerits.
- 22. "A good speech requires planning." Discuss.
- 23. Discuss the objectives interview.
- 24. Briefly explain the differences between formal and informal speeches.
- 25. Discuss the importance of a selection interview for a candidate
- 26. Explain the characteristics of a good speech.

#### CLASS: I B.Com

COURSE NAME: BUSINESS COMMUNICATION

COURSE CODE: 17AEC101

UNIT: V BATCH-2017-2020

## SYLLABUS

**Oral Presentation:** Importance- Characteristics- Presentation Plan - Power Point Presentation- Visual Aids.

### **Oral Presentation**

An oral presentation is more than just reading a paper or set of slides to an audience. How you deliver your presentation is at least as important in effectively communicating your message as what you say.

## **Importance of oral Presentation**

Communication skills are among the intangible skill sets most valued by employers. The ability to communicate effectively, especially during oral presentations, can boost your marketability and viability for work in a variety of careers. To develop strong presentation skills, you need to consider both the verbal and nonverbal factors involved in delivering your message.

## The Message

The ability to present an effective message with useful content is obviously important to a good oral presentation. This requires planning for your presentation, and doing research to make sure your message is well-constructed. You want to deliver a message that considers your audience and the goals of your presentation. An oral presentation without good substance will accomplish very little.

## **Body Language**

A major component of the message your audience perceives is based on your body language. Your posture, facial expressions and gestures affect the way your message is received. Consistent eye contact with members of your audience; a calm, confident posture; and relaxed arms and hands held near your side are among body language techniques that deliver

#### CLASS: I B.Com

COURSE NAME: BUSINESS COMMUNICATION

## COURSE CODE: 17AEC101

UNIT: V BATCH-2017-2020

positive vibes. Folding your arms, avoiding eye contact, frowning, and nervous movements can signal nervousness, indifference or worse.

#### **Vocal Tone**

How you say something carries a lot of weight. Speaking in a clear, confident and assertive tone helps project your message and keep your audience engaged. Emphasizing specific points and varying your rate of delivery brings out key points in your presentation and attracts your audience's attention. Avoid speaking in a low voice or a monotonous tone.

#### Awareness

Your communication skills in a presentation can also help you understand how well your message is hitting home. By observing the body language and feedback of audience members, you can adjust your approach. If audience members are sitting back in their chairs, not paying attention or distracted by other things, your message probably is not getting through. Consider projecting yourself more and finding ways to better engage the audience. It helps to ask audience members questions and keep them involved. If your presentation is lengthy, you might need to take a break.

## **Characteristics of Oral presentation**

## **Pre Planned**

Before transmitting any message, the speaker must have pre-plan to send the message properly to the audience or receiver. Pre-Planned communication is always fruitful.

## Certainty

The speaker must speak properly while communication with the audience. The subject matter or speech must be certain in oral communication to avoid confusion.

#### Conciseness

## CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

# COURSE CODE: 17AEC101 UNIT: V BATCH-2017-2020

Information should be /Enriched with concrete, logical and relevant data in case of oral communication. The subject matter should also be simple to catch the attention of the audience.

#### Attractive presentation

The message in oral communication should be presented through nice tone. The Speaking attitude should be catchy to hold the attention of the receiver.

## Consideration of the Receiver or Audience

During oral communication, the qualification, knowledge, experience and motive should be considered by the speaker. The language should be simple and understandable to the audience.

## Neutrality

The audience or receiver should be silent while the speaker in delivering A his speech. The audience must analyze arid evaluate the message provided and then he should answer properly. The neutrality of the audience is must in oral communications.

#### Free from error

If the information in oral communication contains any error then it makes the audience confused. Moreover, the audience will lose their confidence upon the speaker. So, information must be free from errors in oral communication.

#### Patience

Patience is the key to success for effective communication. Both the speaker .and the audience must have proper patience while making oral communication.

#### Free from emotion

Prepared By: Deepthi.K Assistant Professor, KAHE

#### CLASS: I B.Com

#### COURSE NAME: BUSINESS COMMUNICATION

#### COURSE CODE: 17AEC101

UNIT: V BATCH-2017-2020

Oral communication should be free from emotion. Because emotion makes the subject matter to be complicated. Therefore, the audience will make wrong interpretation of the message techniques or Way of Oral Communication.

## **Presentation plan**

Presentation planning is a useful and necessary skill in the professional world as well as school. Whether you need to sell a product, or get a passing grade in your class, planning a presentation takes time and dedication. You will want to figure out the best way to construct your material, considering your audience and your presentation's point. From there, work on building your slides and materials. Assemble information in a logical order that best illustrates your point. Practice your presentation regularly before delivering it. This can help you figure out any information that should be cut or restructured.

Think about the goal of your presentation. You should always begin with the end in mind when it comes to planning a presentation. Think about what you're trying to convey, and the best means to do so in the time you have.<sup>[11]</sup>

- Try jotting down your most important points. See if you notice a key point emerging. If you wanted your audience to take away one thing from this presentation, what would it be?
- Presentations often involve sharing information. However, it isn't enough to just bombard your audience with facts. What do these facts do? What bigger point are you making with the information you have?

**Consider your audience.** Your audience will come into the presentation with certain expectations. Know a bit about your audience, their background, and their beliefs. This can help you structure your presentation based around audience needs.<sup>[2][3]</sup>

- One major question is, "How much background information will my audience have about this topic?" You need to be able to fill in some blanks for the audience, so keep in mind what your audience may not know.
- Also, what does your audience expect from the presentation? Are you trying to sell them a product, introduce them to a new idea, alter their way of thinking? Think about

#### CLASS: I B.Com

## COURSE NAME: BUSINESS COMMUNICATION

 COURSE CODE: 17AEC101
 UNIT: V
 BATCH-2017-2020

the kind of people in your audience. Do you have a tougher crowd, or do you have a group of enthusiastic people excited about what you're going to say?

**Select your main points.** What statements, facts, and points best illustrate the theme of your presentation? These should be included in the body of your work. Think about the length of your presentation. A 10-minute presentation, for example, should include no more than 3 points.

What points best speak to one another? Information should flow in a cohesive fashion. Say you're trying to convince a company to implement a recycling program. You have the three following points: corporate pollution is a major contributor to global warming, recycling can help the company save money, and global ice caps are melting at an alarming rate.

• While they're all good points, the third does not fit. The first two involve how to improve the company's public image and profits, while the third is just a fact.

Try to pick another point related to the company's relationship with recycling.

**Find your best supporting information.** Comb through the research you are presenting. Look for your most solid supporting information. This should be the information that will really get the audience thinking, and can inspire change. Supporting information should do three things:<sup>[5]</sup>

- It should add clarity to your argument, meaning it will explain anything the audience may not understand. For example, a brief overview of pollution's effect on climate change.
- Information should also add authority. You should make connections with existing research, studies, and information. For example, you could mention there is a consensus in the scientific community that global warming is manmade, and briefly overview a few studies.
- Lastly, information should add colour to your argument. No one likes to sit through a lecture. Try incorporating visuals, like pictures and videos. You could, for instance, show a picture of the amount of waste the average corporation produces in one month.

## **PowerPoint Presentation**

# CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

# COURSE CODE: 17AEC101 UNIT: V BATCH-2017-2020

PowerPoint presentations work like slide shows. To convey a message or a story, you break it down into slides. Think of each slide as a blank canvas for the pictures, words, and shapes that will help you build your story.

## Choose a theme

When you open PowerPoint, you'll see some built-in themes and templates. A theme is a slide design that contains matching colors, fonts, and special effects like shadows, reflections, and more.

1. Choose a theme.

2. Click Create, or pick a color variation and then click Create.

## Insert a new slide

On the Home tab, click the bottom half of New Slide, and pick a slide layout.

## Save your presentation

- 1. On the File tab, choose Save.
- 2. Pick or browse to a folder.
- 3. In the File name box, type a name for your presentation, and then choose Save.

## Add text

## Select a text placeholder, and begin typing.

1. Do one of the following:

2. To change the color of your text, choose Text Fill, and then choose a color.

3. To change the outline color of your text, choose Text Outline, and then choose a color.

4. To apply a shadow, reflection, glow, bevel, 3-D rotation, a transform, choose Text Effects, and then choose the effect you want.

## CLASS: I B.Com

## COURSE NAME: BUSINESS COMMUNICATION

 COURSE CODE: 17AEC101
 UNIT: V
 BATCH-2017-2020

## Add pictures

## On the Insert tab, do one of the following:

• To insert a picture that is saved on your local drive or an internal server, choose Pictures, browse for the picture, and then choose Insert.

• To insert a picture from the Web, choose Online Pictures, and use the search box to find a picture.

### Add speaker notes

Slides are best when you don't cram in too much information. You can put helpful facts and notes in the speaker notes, and refer to them as you present.

1. To open the notes pane, at the bottom of the window, click Notes .

2. Click inside the Notes pane below the slide, and begin typing your notes.

### Give your presentation

## On the Slide Show tab, do one of the following:

• To start the presentation at the first slide, in the Start Slide Show group, click From Beginning.

• If you're not at the first slide and want to start from where you are, click From Current Slide.

• If you need to present to people who are not where you are, click Present Online to set up a presentation on the web, and then choose one of the following options:

o Present online using the Office Presentation Service

o Start an online presentation in PowerPoint using Skype for Business

#### Visual aids

A n instructional device (such as a chart, map, or model) that appeals chiefly to vision; especially :an educational motion picture or filmstrip

Almost all presentations can be enhanced by the effective use of visual aids. These can include handouts, overhead transparencies, drawings on the whiteboard, PowerPoint slides,

## CLASS: I B.Com COURSE NAME: BUSINESS COMMUNICATION

## COURSE CODE: 17AEC101 UNIT: V BATCH-2017-2020

and many other types of props. Visual aids are an important nonverbal aspect of your speech that you can control. Once you have chosen a topic, you need to consider how you are going to show your audience what you are talking about.

## Visual aids accomplish several goals:

- Make your speech more interesting
- Enhance your credibility as a speaker
- Serve as guides to transitions, helping the audience stay on track
- Communicate complex or intriguing information in a short period of time
- Reinforce your verbal message
- Help the audience use and retain the information
- 1. Select the text.
- 2. Under Drawing Tools, choose Format.

## **POSSIBLE QUESTIONS**

## PART – A (ONE MARK)

1. The summary or conclusion in a presentation should take up aboutper cent of					
the time available.					
a) 30	b)10	c)40	d)50		
2. The information inclu	uded in the prese	entation depends	upon theof the		
person who makes	the presentation				
a) objectives	b)knowledge	c)ideas	d)assumptions		
3. In a presentation, too	many visuals pr	rove to be a			
a) distraction b)attention c)performance d)service					
4. The success of a presentation will depend on the kind of created with the					
Audience					
a) attention	b)surprise	c)rapport	d)formality		
5. Crossing the arms at the chest or clutching them at the elbow during a presentation are					
signs of					
a) confidence b)anxiety c)anger d)faith					
Prepared By: Deepthi.K Assistant Professor, KAHE					

KARPAGAM ACADEMY OF HIGHER EDUCATION			
CLASS: I B.Com	Com COURSE NAME: BUSINESS COMMUNICATION		
COURSE CODE: 17AEC101	UNIT	: V	BATCH-2017-2020
6. Power pointis a way life on the screen.	of bringing obj	ects such as text	s and pictures to
a) animation b)transition	c)design	d)slide	
7. Selecting a background, font type, co	lour scheme and	l style for the pr	esentation is called
a) formatting b)colouring	c)enhancing	d)highlightin	g
8. In a presentation, the development of the main themes should take upper cent			
of the time available.			
a) 50 b)40	c)20	d)5	
9. Oral communication is the interchang	ge of	between the	he sender
and receiver.			
a) written messages b) signs and gestures c) verbal messages d) cues and clues			
10. Body talk is also known as:			
a) physical communication b) leakage c) overflow d) noise			

## PART B (TWO MARKS)

11. What do you mean by presentation?

12. Define Visual Aids.

13. How should visual aids be used while making a presentation?

14. Write any two points that denote the significance of oral presentation.

15. What is known as oral presentation and power point presentation?

## PART C (SIX MARKS)

16. Discuss the importance of power-point presentation.

17. Express the need of Visual Aids.

18. Discuss the importance of power-point presentation.

19. Express the need of Visual Aids.

20. How can power point be used to enhance a person's presentation skills?

21. "Practice and rehearsal are indispensable for a good presentation." Discuss.

22. What does planning for a presentation include?

Prepared By: Deepthi.K Assistant Professor, KAHE

CLASS: I B.Com	COURSE NAME: BUSINESS COMMUNICATION	
COURSE CODE: 17AEC101	UNIT: V	BATCH-2017-2020
23. Describe the characteristics o	of oral presentation.	
4. Comment of presentation pla	n.	
25. Briefly explain on oral preser	ntation.	

Prepared By: Deepthi.K Assistant Professor, KAHE

### KARPAGAM ACADEMY OF HIGHER EDUCATION (Established Under section 3 of the UGC Act 1956) Coimbatore – 641021 DEPARTMENT OF COMMERCE POSSIBLE QUESTIONS BUSINESS COMMUNICATION (17AEC101) UNIT – I PART – A (ONE MARK)

<ul> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> </ul>					
<ul> <li>a). Sender b). Third party c). Receiver d) Officer</li> <li>3. The use of technical terms in verbal communication is referred to as</li></ul>	2 Feedback is the response or reaction from the				
<ul> <li>3. The use of technical terms in verbal communication is referred to as</li></ul>	2. I coulder is the response of reaction from the				
<ul> <li>a) slogan b) jargon c) slang d) metaphor</li> <li>4. Orders and notices do not have thestage in the communication process <ul> <li>a) feedback b) interpretation c) encoding d) receiving</li> </ul> </li> <li>5. Reading refers to which element of the communication process <ul> <li>a) Encoding b) decoding c) idea d) channel</li> </ul> </li> <li>6. The following are the advantages of oral communication except</li></ul>					
<ul> <li>a) slogan b) jargon c) slang d) metaphor</li> <li>4. Orders and notices do not have thestage in the communication process <ul> <li>a) feedback b) interpretation c) encoding d) receiving</li> </ul> </li> <li>5. Reading refers to which element of the communication process <ul> <li>a) Encoding b) decoding c) idea d) channel</li> </ul> </li> <li>6. The following are the advantages of oral communication except</li></ul>	3. The use of technical terms in verbal communication is referred to as				
<ul> <li>4. Orders and notices do not have thestage in the communication process <ul> <li>a) feedback</li> <li>b) interpretation</li> <li>c) encoding</li> <li>d) receiving</li> </ul> </li> <li>5. Reading refers to which element of the communication process <ul> <li>a) Encoding</li> <li>b) decoding</li> <li>c) idea</li> <li>d) channel</li> </ul> </li> <li>6. The following are the advantages of oral communication except</li></ul>					
<ul> <li>a) feedback b) interpretation c) encoding d) receiving</li> <li>5. Reading refers to which element of the communication process <ul> <li>a) Encoding b) decoding c) idea</li> <li>d) channel</li> </ul> </li> <li>6. The following are the advantages of oral communication except</li></ul>	4. Orders and notices do not have thestage in the communication process				
<ul> <li>5. Reading refers to which element of the communication process <ul> <li>a) Encoding</li> <li>b) decoding</li> <li>c) idea</li> <li>d) channel</li> </ul> </li> <li>6. The following are the advantages of oral communication except</li></ul>					
<ul> <li>a) Encoding b) decoding c) idea d) channel</li> <li>6. The following are the advantages of oral communication except</li></ul>					
<ul> <li>a) Control over receiver's attention b) immediate feedback</li> <li>c) Time saving d) Quick delivery of information</li> <li>7. Verbal communication refers to the use of</li></ul>	•				
<ul> <li>a) Control over receiver's attention b) immediate feedback</li> <li>c) Time saving d) Quick delivery of information</li> <li>7. Verbal communication refers to the use of</li></ul>	6. The following are the advantages of oral communication except				
<ul> <li>c) Time saving</li> <li>d) Quick delivery of information</li> <li>7. Verbal communication refers to the use of</li></ul>					
<ul> <li>7. Verbal communication refers to the use of</li></ul>					
<ul> <li>a) Signs b) words c) symbols d)signals</li> <li>communication flows between employees of equal or comparable status <ul> <li>a) vertical</li> <li>b)horizontal</li> <li>c)downward</li> <li>d)diagonal</li> </ul> </li> <li>9. The indicates the degree of accuracy with which the idea is replicated in the receiver's mind.</li> <li>a) Formulation b) Feedback c) Interpretation d) Channel</li> <li>10. Para language is non-verbal because it does not consist of</li> <li>a) tone b) words c) pitch d)stress</li> <li>PART B (TWO MARKS)</li> </ul> 11. What is meant by communication process? 12. Write two importance of communication. 13. Briefly mention the main objectives of download communication. 14. What are the formal channels of communication? 15. What is written communication? 16. Write a note on the need and importance of business Communication. 17. How does grapevine operate in an organization? How can its harmful effects be controlled?	7. Verbal communication refers to the use of				
<ul> <li>8communication flows between employees of equal or comparable status <ul> <li>a) vertical</li> <li>b)horizontal</li> <li>c)downward</li> <li>d)diagonal</li> </ul> </li> <li>9. Theindicates the degree of accuracy with which the idea is replicated in the receiver's mind.</li> <li>a) Formulation</li> <li>b) Feedback</li> <li>c) Interpretation</li> <li>d) Channel</li> <li>10. Para language is non-verbal because it does not consist of</li> <li>a) tone</li> <li>b) words</li> <li>c) pitch</li> <li>d)stress</li> <li>PART B (TWO MARKS)</li> </ul> 11. What is meant by communication process? 12. Write two importance of communication. 13. Briefly mention the main objectives of download communication. 14. What are the formal channels of communication? 15. What is written communication? 16. Write a note on the need and importance of business Communication. 17. How does grapevine operate in an organization? How can its harmful effects be controlled?	a) Signs b) words c) symbols d) signals				
<ul> <li>a) vertical b)horizontal c)downward d)diagonal</li> <li>9. The indicates the degree of accuracy with which the idea is replicated in the receiver's mind.</li> <li>a) Formulation b) Feedback c) Interpretation d) Channel</li> <li>10. Para language is non-verbal because it does not consist of a)tone b) words c) pitch d)stress</li> <li>PART B (TWO MARKS)</li> <li>11. What is meant by communication process?</li> <li>12. Write two importance of communication.</li> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> </ul>	8 communication flows between employees of equal or comparable status				
<ul> <li>9. The indicates the degree of accuracy with which the idea is replicated in the receiver's mind.</li> <li>a) Formulation b) Feedback c) Interpretation d) Channel</li> <li>10. Para language is non-verbal because it does not consist of a)tone b) words c) pitch d)stress</li> <li>PART B (TWO MARKS)</li> <li>11. What is meant by communication process?</li> <li>12. Write two importance of communication.</li> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> </ul>					
<ul> <li>in the receiver's mind.</li> <li>a) Formulation b) Feedback c) Interpretation d) Channel</li> <li>10. Para language is non-verbal because it does not consist of</li></ul>					
<ul> <li>10. Para language is non-verbal because it does not consist of</li></ul>					
<ul> <li>10. Para language is non-verbal because it does not consist of</li></ul>					
<ul> <li>a)tone b) words c) pitch d)stress</li> <li>PART B (TWO MARKS)</li> <li>11. What is meant by communication process?</li> <li>12. Write two importance of communication.</li> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> </ul>					
PART B (TWO MARKS)         11. What is meant by communication process?         12. Write two importance of communication.         13. Briefly mention the main objectives of download communication.         14. What are the formal channels of communication?         15. What is written communication?         PART C (SIX MARKS)         16. Write a note on the need and importance of business Communication.         17. How does grapevine operate in an organization? How can its harmful effects be controlled?					
<ul> <li>11. What is meant by communication process?</li> <li>12. Write two importance of communication.</li> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> </ul>	-				
<ul> <li>12. Write two importance of communication.</li> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> </ul>					
<ul> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> </ul>	• •				
<ul> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> </ul>					
<ul> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> </ul>	12. Write two importance of communication.				
<ul> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> </ul>	13. Briefly mention the main objectives of download communication.				
<ul><li>16. Write a note on the need and importance of business Communication.</li><li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li></ul>	<ul><li>13. Briefly mention the main objectives of download communication.</li><li>14. What are the formal channels of communication?</li></ul>				
17. How does grapevine operate in an organization? How can its harmful effects be controlled?	<ul><li>13. Briefly mention the main objectives of download communication.</li><li>14. What are the formal channels of communication?</li><li>15. What is written communication?</li></ul>				
controlled?	<ul> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> </ul>				
	<ul> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> </ul>				
	<ul> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be</li> </ul>				
1	<ul> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> </ul>				
	<ul> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> <li>18. Upward communication is very useful but very difficult. Discuss.</li> </ul>				
	<ul> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> <li>18. Upward communication is very useful but very difficult. Discuss.</li> <li>19. Discuss the forms of communication.</li> </ul>				
	<ul> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> <li>18. Upward communication is very useful but very difficult. Discuss.</li> <li>19. Discuss the forms of communication.</li> <li>20. What do you understand by the grapevine? What is its importance in an organisation?</li> </ul>				
23. Explain the importance of upward communication.	<ul> <li>13. Briefly mention the main objectives of download communication.</li> <li>14. What are the formal channels of communication?</li> <li>15. What is written communication?</li> <li>PART C (SIX MARKS)</li> <li>16. Write a note on the need and importance of business Communication.</li> <li>17. How does grapevine operate in an organization? How can its harmful effects be controlled?</li> <li>18. Upward communication is very useful but very difficult. Discuss.</li> <li>19. Discuss the forms of communication.</li> </ul>				

- 24. Explain verbal and Non-Verbal communication.
- 25. What is business communication? Why it is needed?

## KARPAGAM ACADEMY OF HIGHER EDUCATION (Established Under section 3 of the UGC Act 1956) Coimbatore – 641021 DEPARTMENT OF COMMERCE POSSIBLE QUESTIONS BUSINESS COMMUNICATION (17AEC101) UNIT – II

## PART – A (ONE MARK)

1. Executives, professionals and politicians are difficult to be approached in person. But a \_\_\_\_\_\_ can find easy access to all.

## a) gesture b) signature c) letter d) call

- 2. A business letter serves as a record for \_\_\_\_\_\_reference a) current b) previous c) future d) day-to-day
- 3. Personal letters are \_\_\_\_\_\_ and are written to exchange news or to seek favours. a) formal b) informal c) official d) unfriendly
- 4. Form letters are also known as:

a) Bad news letter b) Circular letters c) Formal letters d) Persuasive Letters

- 5. Good business letters are characterized by the following personal quality of the matter: a) Sincerity b) Formality c) Seriousness d) Humour
- 6. Modern business letters are usually written in:

a) Semi-block style b) Full-block style c) Simplified style d) Indented style

- 7. The ----- of business letter is called layout.
- a) body b) Content c) Pattern d) All of the above
- 8. Which of the following comes under social correspondence:
- a) Personal letters b) Business letters c) Letter of application d) Resume
- 9. The simplified style business letter has:

a) A salutation b) A subject line c) Intention d) Complimentary close

10. Which of the following can be parts of sales letter

#### a) Introductory paragraph b) The body c) Concluding paragraph d) All of the above

#### PART B (TWO MARK)

- 11. Give out the types of letter writing.
- 12. What do you mean by Minutes?
- 13. Write a short note on 'Placing Orders?'
- 14. What is the use of including reference initials in a letter?
- 15. What is office memo?

#### PART C (SIX MARK)

- 16. Write a letter to the transport company asking for the compensation of loss sustained due to the negligence of the transport company.
- 17. Enumerate the legal notice of the meeting.
- 18. "The success of a letter depends upon the effectiveness of its opening and closing paragraphs". Discuss and explain why it is so.
- 19. What do you mean by enquiries? Mention the different types of enquiries and their functions.
- 20. Draft a sales letter introducing a new model scooter.
- 21. "A tactfully written letter of complaint will alone bring a proper adjustment". Illustrate the truth of his statement.
- 22. Describe with illustrations the different parts of a letter.
- 23. Mention the various details to be included by organisations while inviting tenders?
- 24. Discuss the importance of a effective business letter.
- 25. Show how the success of a sales letter depends upon the effectiveness of its opening and closing paragraphs. Give suitable examples.

## KARPAGAM ACADEMY OF HIGHER EDUCATION (Established Under section 3 of the UGC Act 1956) Coimbatore – 641021 DEPARTMENT OF COMMERCE POSSIBLE QUESTIONS BUSINESS COMMUNICATION (17AEC101) UNIT – III

## PART – A (ONE MARK)

1. An account given or opinion formally expressed for specific purpose after proper inquiry, investigation and consideration

a) Agenda b) Recommendations c) Conclusion d) None of the above

- 2. Which type of reports facilitate solving complex and complicated problems through the combined judgement of expert members?
  - a) Committee report b) Investigational report c) Directors report d) Progress report
- 3. Number of stages in business report writinga) 3 b) 4 c) 5 d) 2
- 4. Which of the following is likely to help readers to follow your report easily?a) Contractions b) Repetition c) Topic sentences d) preposition
- 5. Which of the following parts of the formal report would be the BEST place to include proof for the recommendations
  - a) Body b) Methods c) Conclusion d) Purpose
- 6. You are writing a report that recommends renovation projects at each of your three locations in the city appropriate pattern will be
  - a) Geographic b) Pro and Con c) Functional d) Chronological
- 7. Which of the following report does not provide recommendation?a) Annual report b) Investigational report c) Directors report d) Progress report
- 8. Reports present conclusions based ona) Intuition b) Investigation c) Belief d) Impression
- 9. The terms of reference for producing a specific report are given by the a) Writer b) Expert c) Organization d) Chairman
- 10. The index forms a part of the a) Main body b) Front matter c) End matter d) Glossary

## PART B (TWO MARK)

- 11. What is meant by Business Report?
- 12. Give out the importance of business reports.
- 13. Write a short note on 'Agenda'?
- 14. What is a performance report?
- 15. What is called as a report?

## PART-C (SIX MARK)

- 16. Define reports. What are the characteristics of a good report?
- 17. Discuss on what basis the reports are classified.
- 18. Outline the steps to be taken while preparing a report.
- 19. Describe the ways in which a report can be organised.
- 20. Distinguish between a letter report and a memo report.
- 21. Express your views on different types of reports.
- 22. In how many ways can a report be organised?
- 23. Explain the importance of 'Introduction' as a part of the body of the report.
- 24. Comment on process of writing.
- 25. Discuss the significance of Business report

## KARPAGAM ACADEMY OF HIGHER EDUCATION (Established Under section 3 of the UGC Act 1956) Coimbatore – 641021 DEPARTMENT OF COMMERCE POSSIBLE QUESTIONS BUSINESS COMMUNICATION (17AEC101) UNIT – IV PART – A (ONE MARK)

- 1. The primary purpose of speechmaking is to
  - a) gain a desired response from listeners. b) learn more about the speech topic.
  - c) gain experience as a speaker. d) display the speaker's knowledge.
  - 2. Audience analysis is an important factor in which of the following?a)selecting a topicb) organizing the speech c)choosing supporting materialsd) all of the above
  - 3. Audience adaptation is an important factor in which of the following?a) choosing the speech topic b) preparing the speech c) presenting the speechd) all of the above
  - 4. Which of the following is a demographic characteristic of a speech audience?a) interest b) attitude c) size d) gender
  - 5. Which of the following is a demographic characteristic of a speech audience?a) interest b) attitude c) size d) gender
  - 6. The will usually dictate how long a speech should be.
    - a) size of the audience b) occasion c) physical setting d) topic
  - 7. All of the following are dimensions of the speaking situation that a speaker should analyze except:
    - a) Public or private sphere b) Formal or informal demeanour c) Monologic or dialogic d) Monologic and dialogic
- 8. The following are all generic speaking skills that are taught and practiced in introductory speech classes except:
  - a) Analysis b) Style c) Organization d) Research
- 9. In a resume, \_\_\_\_\_\_includes name and date of birth.
  - a) contact information b)personal data c)work experience d)extra-curricular activities
- 10. In an interview, \_\_\_\_\_\_is as important as welcoming.
  - b)arguing c)defending d)parting

#### PART B (TWO MARKS)

11. What do you mean by Public Speech?

a) arriving

- 12. Mention two characteristics of Good speech.
- 13. How should a candidate dress himself/herself for an interview?
- 14. Mention and explain at least two important characteristics of a good speech.
- 15. Discuss the importance of a selection interview for a candidate
- 16. Explain the characteristics of a good speech.

### PART C (SIX MARKS)

- 17. What are the characteristics of a good speech?
- 18. What are the types of interviews?
- 19. How should a candidate behave during a selection interview?
- 20. Discuss the various heads under which information is provided by a resume.
- 21. What are the various techniques employed for selection interviews? Discuss their relative merits and demerits.
- 22. "A good speech requires planning." Discuss.

- 23. Discuss the objectives interview.
- 24. Briefly explain the differences between formal and informal speeches.
- 25. Discuss the importance of a selection interview for a candidate
- 26. Explain the characteristics of a good speech.

KARPAGAM ACADEMY OF HIGHER EDUCATION					
(Established Under section 3 of the UGC Act 1956)					
Coimbatore – 641021					
DEPAR	DEPARTMENT OF COMMERCE				
PO	<b>OSSIBLE QUE</b>	STIONS			
BUSINESS (	COMMUNICA	TION (17AEC101)			
	UNIT – V	V			
PA	ART – A (ONE	MARK)			
1. The summary or conclusion in a pres	sentation should t	ake up aboutper cent of			
the time available.					
a) 30 b)10	,	d)50			
2. The information included in the pres		upon the of the			
person who makes the presentation		1) (*			
a) objectives b)knowledge					
3. In a presentation, too many visuals p					
a) distraction b)attention					
4. The success of a presentation will de Audience	pend on the kind	of created with the			
a) attention b)surprise	c)rapport	d)formality			
5. Crossing the arms at the chest or clut	ching them at the	e elbow during a presentation are			
signs of					
a) confidence b)anxiety	c)anger	d)faith			
6. Power pointis a way	of bringing obje	ects such as texts and pictures to			
life on the screen.					
a) animation b)transition					
7. Selecting a background, font type, co	olour scheme and	style for the presentation is called			
the presentation.					
a) formatting b)colouring	· · · · · ·				
8. In a presentation, the development of	f the main themes	s should take upper cent			
of the time available.		1) 5			
a) 50 b)40 9. Oral communication is the interchan	c)20	a)5			
and receiver.	ge of	between the sender			
a) written messages b) signs a	nd gestures c) ver	bal messages d) cues and clues			
10. Body talk is also known as:					
a) physical communication	b) leakage c) ov	verflow d) noise			
PA	ART B (TWO M	MARKS)			
11. What do you mean by presentati	on?				
12. Define Visual Aids.					
13. How should visual aids be used	while making a	presentation?			
14. Write any two points that denote the significance of oral presentation.					
15. What is known as oral presentation and power point presentation?					
P.	ART C (SIX M	IARKS)			
16. Discuss the importance of power-p	oint presentation				
17. Express the need of Visual Aids.					
18. Discuss the importance of power-point presentation.					
19. Express the need of Visual Aids.	_				
20. How can power point be used to enhance a person's presentation skills?					
21. "Practice and rehearsal are indis		good presentation." Discuss.			
22. What does planning for a presen					
23. Describe the characteristics of oral presentation.					

- 24. Comment of presentation plan.25. Briefly explain on oral presentation.

S.NO	OPTION OPTION OPTION D	ANSWER
1	UNIT-1	, ,
1 2	Risk is po outcome o consider damage or potential hazard risk loss uncertaini consideration	damage or a loss risk
3	Claims ari covered specified t certain typ provide	specified type
4	What are three five two one	three
5	Peril refer particular certain evoutcomer specific event	specific event
6	Insurance insurable reconomic uninsurablicisk transfer	risk transfer
7	Hazards a physical a physical a moral entity	physical and moral
8	Peril refer insurance liability income loss	loss
9	Hazards is insurance peril premium loss	peril
10	Risk are cl five three six seven	six
11	Risk that c fundament financial r speculativ particular risk	financial risk
12	The risks particular financial r fundamentspeculative risk	fundamental risk
13	Speculativinsurable reconomic uninsurablnone	uninsurable risk
14	amount premium sum assurcincome	premium
15	amount premium sum assur(consideration	consideration
16	A husbanc assets amount premium viceversa	viceversa
17	banking commerce insurance insurer	insurance
18 19	In a husba amount viceversa premium asset A person l insurable i insurer own life other life	viceversa own life
20	It is the chlimited po age occupation sample population	
20		sample population law of large number
21	Partners ir insurable money uninsurable reditor	insurable
22	The object agreement legal assure contract	legal
23	The contrapartners both the p insurer parties	both the parties
25	Life insuragreement contract of contract of value	contract of value
26	Premium i maximum considera premium lapsed	consideration
27	The defit insurace agreement insurer insured	insurance
28	Claims is tfulfillment demand, fupromise ft Agreement, fulfillment	demand, fulfillment
29		The oriental life insurance company
30	the oriente 1818 1899 1890 1912	1818
31	in 1870 fit The life as Bombay n General in The corporation of india	Bombay mutual assurance society ltd.
32	in 1912 tl The India: General in The assurer life insurance company	The Indian life assurance companies act 1912
33	the life ins 215 273 211 245	245
34	at the time Life insur: General in The indiar New Assurance	General insurance council was formed
35	the genera General in Insurance GIBNA-G New Assurance	GIBNA-General insurance corporation of india
36		RN Malhotra committee
37	the RN M public private India Pakistan	India
38 39	IRDA insucontrol to insured postatutory b Corporate body business u 11 12 3 20	statutory body
40	the party t insurance non-life in life insura reinsurance	reinsurance
40	The Gener 1972 1987 1935 1936	1972
42	Insurance Insurance Stautory b Corporate Financial body	Stautory body
43	life insura Property business casualty in human lives	travel insurance
44	under life monthly p death covepremium sum assured	death cover
45	Insurance superannu insured po Health ins annuity	annuity
46	e Profit Assets Liabilities Loss	Assets
47	The comp Reassuran Insurance Liability in Reinsurance company	Reinsurance company
48	deviProduct te Actuary Sales team Purchase team	Product team
49	rea Sales team Actuary Product te Marketing team	Sales team
50	Actuary product te Marketing Sales team	Actuary
51	new busin sales team Marketing product team	new business team
52	invSales tean marketing actuary teanvestment team	investment team
53	p Sales team legal team actuary terinvestment team	legal team
54	The applic Sales team marketing new busin investment team	new business team
55	The Policy ser Claims new busin investment	Claims
56	is Policy re-i Policy ren Policy reir Policy lapse	Policy renewal
57	Reinsuran reinsurer coinsurance Liability insurance	Insurance for Insurers
58 59	The insuraceding corceded con Insurance coinsurance	ceding company reinsurer
59 60	the party t insurer reinsurer coinsurant Insurance for Insurers	
00	There is no Insured coinsurer insurer insurance company	reinsurer

S.NO	<b>OPTION </b> <i>A</i> <b>PTION DPTION D</b>	ANSWER
,	UNIT-11	
1 2	shares premium payment receipts	premium
3	morbidity expense mortality policy term morbidity expense mortality policy term	mortality morbidity
4	the minim grace periosum assurpolicy terr premium payment term	sum assured
5	the period grace periosum assurpolicy terr premium payment term	policy term
6		premium payment term
7		free-look-in period
8	mortality grace periopolicy terr sum assured	grace period
9		non forfeiture
10	the discon surrender policy laps assignmen assigner	policy lapse
11	assignee assignmen assigner assured sum	assignment
12	assignee assignmen life assure assignor	assignee
13	the person assignee assignmen life assure assignor	assignee
14	the person assignee assignmen life assure assignor	assignor
15	assignee life assure assignmen assignor	life assured
16	proposer i proposer nominee insurance assignment	insurance policy
17	beneficiar proposer nominee assignment	proposer
18	beneficiar proposer nominee assignment	beneficiary
19	proposer ROP plan term insur endownment insurance plan	term insurance plan
20	insurance nominee beneficiar assignee	insurance company
21	insurance assignmen assignee nominee/blife assured	nominee/beneficiary
22	if the life ¿sum assur sum ensur insurer insured	sum assured
23	some com premium bonus interest shares	interest
24	there is on endownm pure endo ULIPs money bank policy	pure endownment
25	in the endownm pure endo ULIPs money bank policy	endownment insurance plan
26 27	a plans whendownme without pr with profit pure term plan a plan whendownme without pr with profit pure term plan	without profit with profit
27	the survive maturity b premium shares variable percentage	variable percentage
28	insurer insuree insured rider	rider
30	for additio weaver of term rider accidental critical illness rider	term rider
31	Premium is Convience Considerati punishmen Re-Insurance	consideration
32	In 1870 1919 1920 1818	1818
33	A default p Re instaten Re-Insuran Lapse Continuation	lapse
34	There are 9 5 3 4	3
35	The person Insured Insurer Third party Annuitant	annuitant
36	Annuitant Insurer Insured Beneficiary	Beneficiary
37	Maturity Lapse Payout per post period	Payout period
38	There are 5 4 3 6	5
39	Higher risk Return off Return trac Trade on Return trade on	Return trade-off
40	The proces Asset deter Asset alloca Asset reval Asset deduction	Asset allocation
41	is the investment diversificationsurance reimbursment	diversification
42	stock money mar bond asset	money market
43	stock sub a foregin domestic internation foregin and domestic	foregin and domestic
44	life and noi joint and selife only an life income with refund annuity	joint and serviver
45 46	In Fixed Variable Both a and Irregular	Variable
46 47	Expand IRA Industrial n Individual F International Retirement Account	Individual Retirement Arrangement
47	A group ins Single grou Master gro Individual ¿life insurance Group insu Non-contri Contributoi fixed variable	Master group insurance Contributory
49	Group insu 5 4 3 2	3
50	ra experience blended manual variable	manual
51	gr. 50 - 51 90 - 91 30 - 31 100 - 101	30 - 31
52	which of th The plan plan admin funding vere insurance	re insurance
53	How many 3 2 4 5	3
54	A retiremei defined coi saving plan funding verstock bonus plan	defined contribution plan
55	In automatic voluntary stock bonu saving plan	automatic plan
56	Thus type combo blended joint variable	blended
57	what are th Traditional internation traditional inoth and domestic	Traditional and roth
58	An Individual FIndustrial ri All the abo International retirement arranger	
59	Traditional Advantage: Disadvanta Drawback None of the above	drawback
60		

 59
 Traditional Advantage: Disadvanta Drawback. None of the above
 drawback..

 60
 On retirem Accurate
 Equity
 Accumulat: Debt
 accumulated

S.NO	OPTION APTION OPTION OPTION D UNIT III	ANSWER
1	life insura non-life in non-life in life insurance or insurance	non-life insurance or general insurance
2	anything thazard perils effects policy	hazard
3	anything tleffect hazard perils pdicis	perils
4	unless par named per open peril insurance open policy	open peril policy
5	only those open peril named per open polic insurance policy	named peril policy
6	under insuinsurance indeminty inventory	indeminty
7	limit indeminty inventory under insurance	underinsurance
8	if the prop principle c principle c commencement	principle of average
9	in the everproximate salvage subrogatic deductable	proximate cost
10	subrogatic salvage deductuble multiple	deductable
11	a single pesingle ded multiple d inventory salvage	multiple deductables
12	after payir salvage subrogatic claim annuity	salvage
13 14	in the ever deductable hazard subrogatic insurance maximum unlimit limit hazard perils	subrogation limit
14	insurance one phase two phase three phas four phase	two phase
16	insurance hard and s hazard ance deductable insurance and non insurance	hard and soft market
17	insurance soft marke hard mark market time	hard market
18		hard market
19	insurance limit salvage soft markehard market	soft market
20		soft market
21	The soft is Soft time Hard time Beneficial Difficult time	Beneficial time
22	Property li Life insura Non-life ir Insurance Benefits	Non-life insurance
23	Property/c Insurance Property Casualty	Property/Casualty Insurance
24	Insurance Property Leasualty in Claim	Property insurance
25	Casualty I Property I Insurance Loan	Casualty insurance
26	Casualty is Property is Claim Loan Insurance	Insurance
27	There are Two Three Four Five	Three
28	Vehicle in Auto insul Claim Semi insul Loan	Auto insurance
29	Personal i Bodily inj Property I Collision	Bodily injury liability
30	——— Property d Collision Personal inComprehensive	Personal injury
31	Comprehe Property d Collision Bodily injury liability	Property damage
32	Collision Property d Comprehe Injury	Collision
33	Coverage Comprehe Collision Property damage	Comprehensive
34 35	Insured m Uninsured Coverage Motorist coveraged	Uninsured motorist coverge
36	Personal p Important Unimporta Movable i Immovable item Majority c Acts of go Acts of ch Acts of ins Acts of parliament	Movable itams Acts of god
37	Actual cas Appreciati Duable en Depreciati Fixed amount	Depreciation
38	Personal p Replacem Cash value Value Actual cash value	Actual cash value
39	Insurance Property Assets ins Liability insurance	Liability insurance
40	Non-life it Lines & b: Commerci Commerci Actual & specific	Commercial lines & personal lines
41	Personal li commercialines Artificial lines	Personal lines
42	include in: Lines Artificial Commerci Personal lines	Commercial lines
43	means spliRe-insura: Co-insura: Captive in Non- captive insurance	Co-insurance
44	is a wholly Captive in Quote Re-insurar Co-insurance	Captive insurance
45	is basicall Re-insura Co-insura Captive Non- captive	Re-insurance
46	The terms Equity cor Debt contr Insurance Re-insurance contract	Re-insurance contract
47	is tnot an Assignme Quote Notes Application	Quote
48	Additional Policy isst Premium Insurance Assurance	Policy issuance
49	refers to the Policy hol Insurance Under wri Adjustment	Under writing
50	refers to a Actuary Adjustmer Applicatio Assignement	Adjustment
51	of the poli Renewal Non- rene Policy re-i Re-issue	Renewal
52	is the term Policy re-i Renewal Non-renev Issue	Non-renewal
53	refers to the Reinstaten Cancellati Policy re-i Re-issue	Cancellation
54	is a transa Claim Renewal Non-renev Reinstatement	Reinstatement
55	generally (Policy re-i Claim Re-insurar cancellation	Policy re-issue
56 57	A is a dem Policy terr Claim Actuary Hazard	Claim Focultative and treaty re-incurrence
57 58	Forms of I Facultative Insurance Natural an Re-insurance	Facultative and treaty re-insurance Facultative re-insurance
58 59	Re-insurat Treaty re-iFacultativ(Insurance Re-insurance Re-insurat Re-insurat Insurance Facultativ(Treaty re-insurance	Treaty re-insurance
39 60	Re-insural Re-insural insurance Facultative I really re-insurance	Patrocession

Re-insurat Retrocessi Re-instate Re-insurat Re-concellation

60

Retrocession

S.NO	UNIT IV	OPTION A	OPTION E	OPTION C	OPTION D
181	compensa	policy	premium	agreement	health insurance
182	specifies h		agreement		
183					out of pocket maximum
184					copayment
185	how many		five	four	one
186			providers	organisers	insurer
187	for govern			communit	
188	a common	risk rated	communit	agreement	policy rated premium
189					pet insurance
190					public coverage
191		risk rated	communit	income rat	policy rated premium
192	private hea	employer :	health insu	medical co	medicare
193	patient pro	2012	2010	2005	2002
194	HITECH i	1995	1999	2000	2009
195	HIPIA sec	confidenti	claims	plans	costs
196	real time h	ARRA	ACA	AMA	HIPAA
197		medicare	social heal	private hea	public health
198	part A pro				
199	medicare J				
200	most peop				
201					Part D medicare
202	There are	1	2	5	10
203	How many		10	15	20
204					Medical insurance
205	Individual				Savings a/c
206	of U.S por		70%		None
207 208	Medicare The group		Part B		All of these
208	Medicare		Fluctuatin		
209	Real time				Trancparency
210	Concept of		insurare	policy hold	
212	coverage is				nominate
212	-				coverage limits
214			co insurare		none
215	co paymen			small	medium
216	co sharing		insured	member	policy holder
217	The covera	minimum	limits	maximum	high
218	out of pock	coverage li	co insurare	co paymen	payment
219	Benefits of	coverage e	lump sum a	treatment	none
220		every	certain	condition	none
221	cashless ho	3rd party a	2nd party	none	insurance company
222	Health insu		3	4	
223	A person w		equal	higher	medium
224	Inherent pr		moral haza	-	illeness
225	public heal		HIPE	SCHP	CSIP
226	more is spe		Australia	India	US
227 228		HIPAO	HIPAA	SCHIP	SCHP
228	Americian ı		2003	2009	
229	patient pro		2010		policy company
230	In commun		insurance beneficail		unequal
231	They are ba		3	4	7
232	medicare is		spouse pay		claims
233	medicare p				none
235	medicaid is			-	expenses
236	In individua			document	•
237				secondary	
238	medicare p				none
239	compreher		МОН		managed care
240	co sharing	insurare	insured	member	policy holder

premium policy co payment deductable four providers organiser community rated premium social health insurance moral hazard income rated premium employer sponser 2010 2009 confidentiality AMA medicare skilled nursing facilities blood test part B medicare Part C medicare 2 5 Medicaid individual 60% Part A & B Employee Vary Automation member policy deductible co payment small insured maximum coverage limit coverage expenses of hospitalization certain 3rd party administrators 4 higher moral hazard SCHIP US HIPAA 2009 2010 provider common 2 federal drugs low incomes & insurance evidence hybrid dentl care and dentures Managed care plans insured

ANSWER

S.NO	OPTION DPTION DPTION OPTION D UNIT V	ANSWER
1	planning working retirement investment	retirement
2	one contin less sufficient more standard	sufficient
3	one may e tax financial future retirement	tax
4	individual comfortab important critical burden	comfortable
5	fund retirement pension retired	pension
6	planning finance investmen allocation	allocation
7 8	higher the potential income events plans debts equities pension money	potential
8	debts equities pension money risk means allocation uncertainic certainity power	equities uncertainity
10	bonds pro flexiable fixed specified perfect	specified
11	liabilities operating asset future	asset
12	pension is short-term long term short periclong period	long term
13	the life investmen annuity debits profit	annuity
14	IRA DB TAX SAP	IRA
15	IRA is a tr tax payers tax receive tax incomtax added	tax payers
16	governmeistate district taluka	state
17	employers workers nominer participants	participants
18	voluntary 60% 100% 70% 98%	100%
19	undefined pecular defined period	defind
20	retirement payment money return pay	return
21 22	IRA is cor Investmen Individual Investmen Individual retin These are $5$ $6$ $7$ $3$	rement account Individual retirement account
22	Each asset Risk Date Retiremen Power	3 Risk
23 24	These are Rules and Services a Tools and Orders and rule	
24	Pension is Politics Urban Rural Financial	Financial
26	— Equity Bond Asset Cash	Bond
27	Annuity Defined b(Defined c(Assets	Defined contribution
28	Annuity Defined b Defined c Assets	Defined benefit
29	InUS UK Canada Japan	UK
30	To get full 45 40 35 30	30
31	is (Life time Retiremen Job technical	retirement
32	To lead a Retiremen Life time Job technical	Retirement
33	fc Saving mc Retiremen Life time Job	Saving money
34	Saving mc Past present future present and pa	
35 36	Governme standard o present future present and pa In a husba amount viceversa premium asset	st standard of living viceversa
30	A person l insurable i insurer own life other life	own life
38	It is the ch limited po age occupation sample popular	
39		
40	a common risk rated communit agreement policy rated pr	
41	health inst medical in social healpet insurance	social health insurance
42	complex c health carcmoral haz: private co public coverag	e moral hazard
43	risk rated communit income ratpolicy rated pr	
44	private he employer health inst medical comedicare	employer sponser
45	patient prc 2012 2010 2005 2002	2010
46	A group ins Single grou Master gro Individual glife insurance	Master group insurance
47	Group insu Non-contri Contributo fixed variable	Contributory
48	Group insu 5 4 3 2	3
49 50	ra experience blended manual variable gr. 50 - 51 90 - 91 30 - 31 100 - 101	manual 30 - 31
51	which of th The plan plan admin funding verte insurance	re insurance
52	the period grace periosum assurpolicy terr premium paym	
52		premium payment term
54		free-look-in period
55	Life insuragreement contract of contract of value	contract of value
56	Premium i maximum considera premium lapsed	consideration
57	The defit insurace agreement insurer insured	insurance
58	Claims is tfulfillment demand, fupromise fu Agreement, fulfi	
59	Bombay n The Indiar The corpo The oriental life	
60	Group insu Non-contri Contributo fixed variable	Contributory