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# Unit -1

## THE CONCEPT OF COMMUNICATION

### Learning Objectives:

- To enable students to apply the skills of communication.
- To clarify the meaning, process and elements of Communication.
- To convey the need and importance of communication
- To present the communication process and the elements Involved in varied communication situations.

### Introduction:

Human beings communicate. So do animals, birds and even insects. We have examples of such communication in the chirping of birds, their warning calls at the approach of danger; apes' cries expressing anger, pleasure, fear; honey bee communication, such as the queen bee's figure 8 type dance inside the hive to teach the rest of the bees about the direction and distance of the nectar; a dog's response to the ringing of the door bell at different times.

However, the special qualities specific to human beings separate the human world from the animal kingdom. That is why human communication differs from animal communication.

For our purpose of study we will restrict ourselves to human communication and the technical means used. A good starting point is recognition of the fact that man is a social animal who prefers to live in society. He is, in fact, born with the capacity to communicate he simply cannot isolate himself. He feels the need all the time to express himself and share his ideas with others. And this attempt we see even in the case of an infant who communicates his needs by cooing, crying, smiling etc. Man's very survival depends on communication. This is because, as a member of society, a human being is dependent on others and has to take help from others.

So essential is communication to mankind that life without communication is unimaginable. Absence of opportunities to communicate would constitute a kind of punishment. That is why punishment of solitary confinement is given to criminals. They experience all the related mental tortures and agonies and are inclined to repent for their misdeeds.

Is communication a new phenomenon? Definitely not. Communication is as old as man himself. Man felt the need to communicate right from the beginning of human history when, in the absence of language, signs, symbols, and sounds were the only means of communication at his disposal.

With progress, man's needs and communication requirements also increased, which led to the invention of more advanced means of communication. Thus the evolution of communication can be traced from the prehistoric period to our present times.

Cave paintings, drawings, pictorial representations etc. stand testimony of early man's attempts at communicating over space and time. The use of these was gradually replaced by language.

Invention of languages gave rise to oral communication which was the sole means of communication in society at one time. Gradually, the written script came to be used and propagated, thus giving communication a more lasting value. In those days, dried leaves, marble, stone, papyrus, etc. were used as writing materials. Books, in ancient times, were in the form of manuscripts, which obviously had a very limited circulation. Also, as the means of transportation had not developed, the spread of knowledge and information was very restricted.

Then, in 1437, came Johann Guttenberg's invention of the process of printing, as a result of which communication took a quantum leap. The discovery of electricity gave a further boost to communication, and extended its sphere of influence.

And with the development of science and technology in the 20th century, electronic devices provided a further spurt. The advent of radio, television, telephone, Fax, computer, Internet have changed the face of communication altogether.

A communication revolution has, indeed, taken place. While, earlier, man had very limited facilities and access to knowledge and information, modern man faces the problem of an Information Explosion – there is so much available that he has to sift through and select what he wants from the mass of information available.

But what exactly is communication? It is both interesting and informative to consider the origin and meaning of the word Communication.

### I. **The Word Communication: Its Origin and Meaning:**

The English word communication comes from the Latin word, *Communicare* which means to impart or participate or to transmit. The word *Communicare* is derived from the root *Communis* which means to make common or to share.

So, communication is i) the activity or process of sharing or exchanging ideas, feelings, information, experience between two or more persons; ii) an act or instance of transmitting; iii) the information actually communicated by some means.

Communication occurs all the time. In fact, it is an ongoing activity. For example, interaction between the members of a family, friends, relatives; communication through letters, telegrams, telephone; stopping one's vehicle at the red signal and starting it at the green signal; response given to the ringing of the bell by the students in a school. It is clear, then that communication may be either verbal or nonverbal.

### **Definitions of Communication:**

The term communication is ambiguous, despite the fact that it is a daily phenomenon. Definitions of communication vary widely. Besides human communication, some definitions cover animal communication with members of the species, as well as with human beings.

Some selected definitions of communication are presented here to facilitate the understanding of the concept of communication. They cover different aspects of communication, not necessarily unified.

The **Oxford English Dictionary** defines communication as the action of conveying or exchanging information and ideas.

**Peter little** in his book *Oral and Written Communication* defines communication as the process by which information is transmitted between individuals and or organizations so that an understanding response results.

In this definition, the stress is on i) communication as a changing or dynamic process, ii) transmission of information between individuals and or organizations, and iii) the receiver's understanding response.

Here, the communication process involves systematic activity which leads to proper communication of information creating understanding of the message and the receiver's expected action. The word information here implies news, knowledge, as well as the sender's attitude or frame of mind.

According to **Allen Lui (Louis)**, Communication is the sum of all the things one person does when he wants to create understanding in the mind of another. It is a bridge of meaning. It involves a systematic and continuous process of telling, listening, understanding and responding.

This definition gives importance to communication as a systematic and continuous two way process, which links the sender of the message and the receiver who understands the message as is expected by the sender. Thus the process of communication includes transmission, reception, perception, and understanding.

**Keith Davies** definition of communication as given in Business and Industrial Communication, Communication is involved in all human relations. It is the nervous system of an organized group, providing the information and understanding necessary for productivity and morale.

Communication is the transfer of information and understanding from one person to another. (**Keith Davis**)

This definition emphasises on interaction, sharing of information and understanding between the sender and the receiver.

## II. What is Business Communication?

As Business Communication plays an important role in any business organization, it is necessary to focus on its meaning. Business Communication is the sharing of information related to business activities and their results.

The following definition is more concerned with organizational communication. Therefore, it can be considered as a more satisfying and comprehensive definition of **Business Communication**.

Administrative communication is a process which involves the transmission and accurate replication of ideas ensured by Feedback for the purpose of eliciting actions which will accomplish organizational goals. (**William G. Scott, Organisation Theory**)

This definition emphasises on i) the sender's or receiver's capability of accurate transmission or reception of ideas ii) feedback, iii) eliciting action which will accomplish goals. According to this definition, transmission and reception of ideas should match. For example, if the sender recalls the happy experiences of the past, the receiver should relate and recall similar experiences.

All the above mentioned definitions may vary in scope; but they familiarize us with important elements like interaction, interchange, dialogue, sharing, communion, commonness and so on. They, no doubt, enhance our understanding of the concept of communication, which comprises speaking, reading, writing, expressing ideas and opinions, and exchange of ideas, response to signs, signals, symbols and gestures. We may, thus, define communication as a process of sharing facts, ideas, opinions, thoughts and information through speech, writing, gestures or symbols, between two or more persons.

Such an analysis and consideration of the varied aspects of communication is essential for effective communication. Because, unless one understands and appreciates, fully, its nature, scope, and range of possibilities, one will not be able to master the art of communication, which is a matter of prime importance today.

### **The Process of Communication:**

Communication is a remarkable process in which we are all involved. It is complex which is why it distinguishes us from the members of the animal kingdom. Being a two-way transactional process, it occurs between two or more persons. Since this is an on-going, creative, dynamic developmental process, it comprises a varied set of processes, a series of actions involving a sender, a receiver, a message. It is more than a single act. It spills into all areas of life. It may take place verbally or non-verbally, for the purpose of sharing ideas or messages.

All communication has some purpose which should be known to both the sender and the receiver. Communication does not take place haphazardly in an organization as it is not a random exchange of information. It requires a vast repertoire of intrapersonal and interpersonal skills involving listening, observing, speaking, questioning, analyzing and evaluating.

### **The components or elements of the Process of Communication:**

- **The Sender or Communicator:** This is the WHO of the process. The sender plays an important role since he is the source of the message. The process begins with him. He initiates communication using a variety of speech acts, some of which are: expressing ideas, feelings, thoughts, opinions directing the participants to do something persuading providing information sharing something with someone (i.e. the receiver)
- Making the receiver take the action expected of him or her.

The sender controls the communication process in the sense that he, firstly, decides to put across some idea, and selects

the medium or channel which he thinks will be most suitable to the receiver and the situation.

- **The Message:** This is the WHAT of the process, and is an essential element in the communication process because, unless there is some thought or idea to share, there would be no communication.
- **Encoding:** The message has to be formulated in some way to make it possible for it to be put across. This process is called encoding, which involves selecting, organizing information in a suitable way. Often, language, which is itself a kind of code, is regarded as a suitable means of conveying the message. By code is meant a set of words acting as symbols, agreed upon by all speakers of that particular language, to stand for, or represent certain entities. This is Verbal communication. However, non-verbal means of communication may also be used, and would be encoded in other ways. Telegrams use Morse code, the language of dots and dashes for sending the message.
- **The Medium / Channel:** Since human beings cannot communicate telepathically, they need to use some channel or medium to put across the message. The terms channel Or medium would imply the physical form that the message takes. A message must necessarily travel through a specific channel. Of course, a choice of channels is available to the communicator. He may use the verbal (oral or written) method, or may use non-verbal ways (e.g. body language, facial expressions, gestures, silence etc); or he may use the visual means (e.g. pictures, maps, graphs, computer graphics); or he may use audio-visual devices like Radio, T.V., Computer. Selecting an appropriate medium or channel (taking into account the receiver's age, background, education, gender etc.) is of paramount importance. A wrong choice could actually prevent communication from taking place, or may result in an unintended message going across to the receiver.
- **The Receiver:** The receiver is also an important component in the process of communication because, unless there is someone to receive the message, it cannot be said that communication has taken place. The receiver is the person or group of persons to WHOM the message is directed.
- **Decoding:** As the sender has to encode the message, that is, put it into some form to facilitate communication, the receiver has to decode the message, that is, interpret the symbols, and understand the meaning of the message. This he does against the background of his age, gender, past experiences, culture, attitudes etc.



- **Feedback:** After getting the meaning of the message, the receiver provides feedback which he encodes in the form of a response/reaction/reply to the message. Feedback plays an important part in the communication process, because it is desired and expected by both the sender and the receiver. The sender wants to know whether and how his message has been received, and the receiver, either consciously or unconsciously, usually provides a sign indicating that he has received the message.

It should be noted that feedback may be positive or negative. Positive feedback indicates to the sender the fact that his message has been received, understood, and accepted; and that he can proceed to the next point. Negative feedback tells the sender that his message has not been properly understood. It, therefore, functions as a corrective, as it makes the sender realize the defects or flaws in his manner of encoding. He will, therefore, have to encode the same message in a different way, so as to enable the receiver to understand it.

Feedback may be immediate or delayed. In the case of interpersonal communication it is quick, as the sender is able to observe the response/reaction (e.g. a smile, nod, frown etc.) when he is conveying the message. He can also guess whether the receiver agrees or disagrees with him. However, in the case of a letter, feedback may be delayed as the receiver will take time to reply.

Sometimes, feedback is obtained indirectly, by observing the subsequent change of behavior on the part of the receiver.

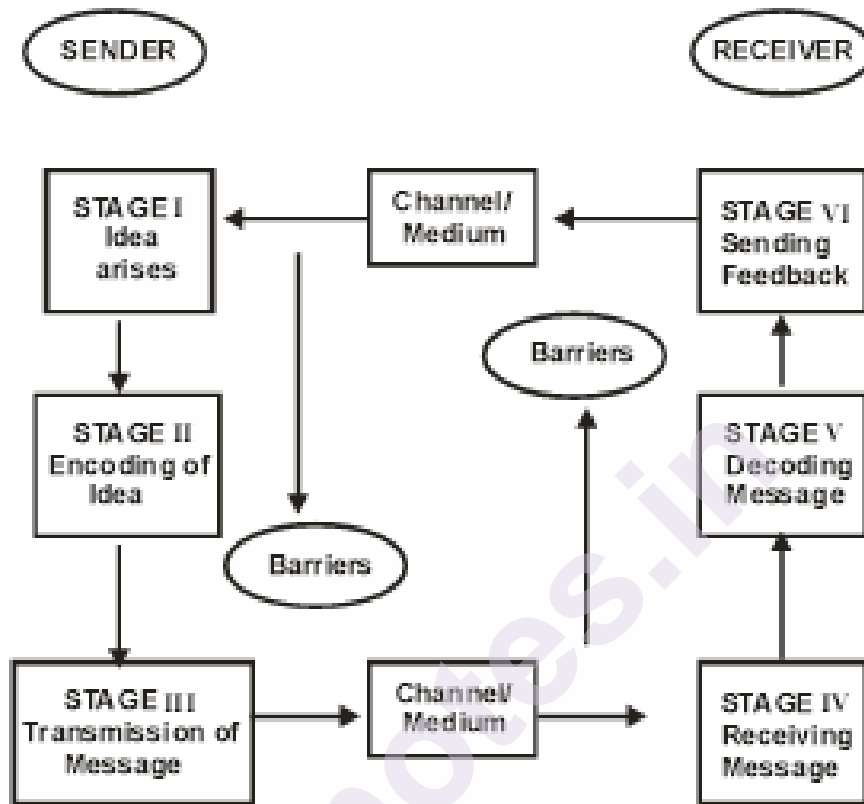
Feedback is very important in business. It is important for the businessperson to know whether his/her clients and customers are satisfied with the products and services, or whether s/he needs to make changes. Feedback from employees is also necessary to improve the performance of an organization.

**The process of communication involves a series of stages:**

- An idea arises in the mind of the sender, which he wants to share.
- The sender encodes the idea in the form of a 'message'.
- The sender chooses some channel/medium to put across his message.
- The receiver receives the message.
- The receiver decodes, absorbs, understands, interprets the message.
- The receiver sends feedback or his response.



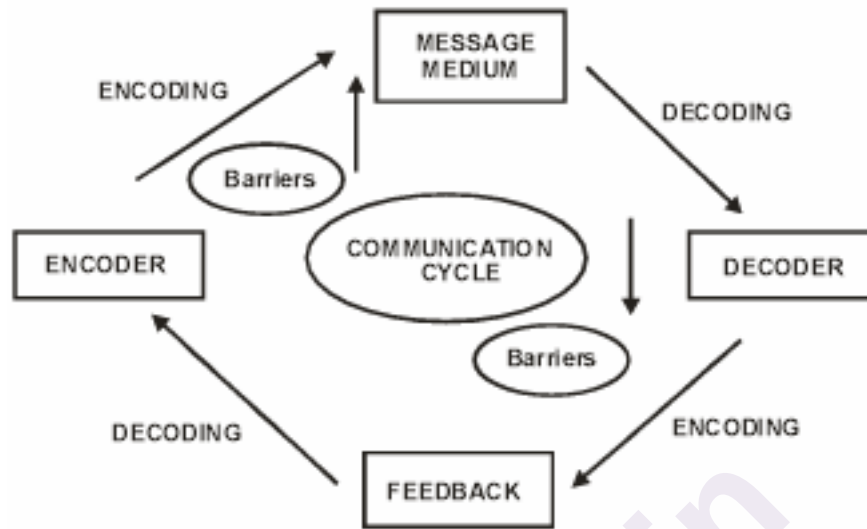
From the above, it is clear that in a communication situation, a connection is formed between the sender and the receiver. The first three steps are initiated by the sender while the next three involve the receiver.



**The process of communication may be elaborated as follows:**

The communication begins with an idea that arises in the mind of a person (the sender), which he wants to share. But, since human beings cannot communicate telepathically, the sender has to put the idea into some form (that is using some channel/medium) by using signs, signals, words. Words are, in fact, symbols which stand for ideas or objects. When a set of symbols is agreed upon by two or more people, it is called a code. Each language is a code which people unfamiliar with that language will not understand. When a message is sent out in such a code, the process is called encoding. When this set of symbols and signs is interpreted and understood by the receiver, the process is called decoding. After this, the receiver provides some feedback in the form of a response/reaction/reply to the message, which the sender must note. With this, a round of communication is completed. Usually, the whole process repeats itself several times over, with the sender initiating the process each time, till he finishes expressing all that was in his mind at the time. We, therefore, talk in terms of a **Communication Cycle**.

The Communication Cycle may be diagrammatically represented in the following way :



A **barrier** means a hurdle, a disturbance, or an obstacle, in fact, anything which interferes with or blocks the smooth flow of communication. Due to some form of interference, a speech act may not achieve its desired effect, and the communication cycle is disrupted. It is, therefore, necessary to control the influence of the barriers, if not overcome them completely. Since the nature and types of barriers are dealt with elsewhere in this book, they are not being discussed here.

### Need for Communication:

A man is as alive as he can communicate. (L. Ron Hubbard)

This quotation emphasizes the importance of communication and its corresponding need.

Communication plays a significant role in our lives at all levels. It is, in fact, an integral part or facet of our life. Communication is the only activity which is performed or indulged in all the time, and not occasionally or sporadically.

The list of its benefits is endless. A glance at just a few of them will, however, suffice to underscore the importance and need for effective communication.

Effective communication and success go together, for an individual as well as for an organization. It facilitates human endeavor and enhances all aspects of human life.

Healthy working human relationships are the result of effective communication, as it influences and moulds human thinking, beliefs, frame of mind and value systems. It decides good

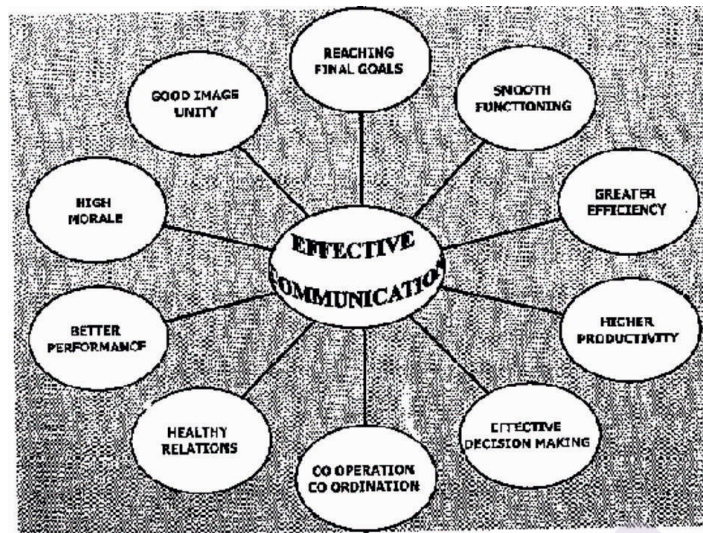
human behaviour as well as social behaviour. In a way it helps to develop an effective democratic and multicultural society. It will not be an exaggeration to say that our personal, professional and civic lives revolve around communication.

Communication has a definite role to play in business, as a business person spends 75-90% of his work-time in communication, whether it be speaking, reading, writing, or listening. Today, technological development, globalization and team-based organizational structures have given rise to a culturally diverse workforce in an organization. This, again, intensifies the need to communicate effectively. Higher administrative jobs require effective communication to a greater extent. It resolves conflicts between organizational complexity and individual needs. It encourages people to think in new ways. It boosts morale; motivates people; produces greater efficiency, leading to higher productivity; creates a healthy atmosphere, bringing about unity; maintains smooth functioning; promotes the control of factors necessary for successfully achieving the final goal of the organization; and so on. It helps quick decision-making. Reaching the final goal ensuring profitability is possible only with effective communication.

Conversely, inability to communicate effectively will weaken the administration. It will result in problems like miscommunication, low morale, lack of motivation, inefficiency, chaos, lack of control, reduced productivity, lack of unity, and non-achievement of the final goal, and perhaps total failure.

That is why effective communication is a must. Neglecting communication or underestimating its value and importance will take us back to the dark ages and will deprive us of all the latest developments. Good communication is today's need. Its absence would make success unattainable.

The following diagram focuses on the benefits of effective communication:



### Communication in the Global Context:

Marshall McLuhan's prophecy is now a reality. The global village is shaping its own language. The global market, the corporate world, science and technology are all using this handy lingua-franca, which is not the language of Shakespeare or Churchill, nor that of R. K. Narayan (**Arun Sadhu**), The Times of India, January 17, 2007)

This quotation is very relevant in today's context. It should always be remembered that communication is the kind of word that changes in scope according to the demands of the person and situation, and it is as elusive as the Unicorn as pointed out by Peter Little and Peter Drucker.

The technological development of the 21<sup>st</sup> century has brought about development in communication. Its evolutionary process can be traced from prehistoric modes of communication like sounds and symbols, to conventional modes, and then to the modern modes like electronics, IT, and the computer. We are now experiencing a communication revolution, which has totally transformed the face of this century. Devices like computer, internet, fax, have brought the whole world under their spell. Gone are the days of slow means of transport affecting the speed of communication. Today, communication travels at superfast speed. That is why there is an Information Explosion. The traditional concept of communication is completely replaced by the latest, wider, contemporary, modern approach to communication, which has influenced every sphere of life, and business in particular.

**Wieklein** aptly describes what is taking place in the field of communication. All modes of communication we humans have

devised since the beginning of humanity are coming together into a single electronic system, driven by computers. There is a noticeable shift from print media to electronic media, satellite and internet. The traditional basic communication skills like listening, speaking, writing and reading are converted into multi-tasking. A variety of latest concepts such as a paperless office, and video conferencing, have come into use in business organizations the world over.

Thus, today, thanks to scientific and technological advancement, communication has developed to such a large extent, that our world can be said to have become a global village. Globalisation has taken place.

Globalisation is a process of increasing integration between units around the world, including nation states, households / individuals, corporations and other organizations. Progress in the field of communication has accelerated this process of globalization, which is bringing people all over the world under one roof by forming one interdependent community.

Today we live in an age of global communication; therefore, communication, today, knows no national boundaries. It has a significant role to play everywhere. Its importance is increasing day by day, as it is a key to success. An ability to communicate effectively with all types of people guarantees success. Effective communication skills are helpful not only at the organizational but also at the individual level. For efficient management, the modern organizations need to think globally. Professionals need to sharpen their communication skills to communicate major economic, and other related issues. The employment market demands good communicators who can communicate with people of varied backgrounds. In the absence of the relevant communication skills, a person is left behind.

Over the last few decades, an ability to communicate effectively with people of a variety of cultures, internationally and domestically, has gained attention and importance. Internationally, we communicate and work with people from different cultures, national, religious and ethnic backgrounds, because of new technology (internet, communication satellites etc.) There is an increase in intercultural conversations all over the world, as quick and constant contact can easily be established. People have realized the importance and need to work together. Economic development has accelerated market globalization and, as a result, people are doing business with, working for, or sharing work space with someone from another culture. Companies producing and selling goods are no more restricted to local patronage, but have worldwide markets. Numerous job opportunities are available, bringing together people of different national, ethnic, and religious

backgrounds. People can work from wherever they are. Thus, market globalization has wiped out all national, natural borders, and has contributed to the importance of intercultural business communication.

Cultural diversity and a multicultural work force have created the need for intercultural business communication. The global market today needs successful intercultural communicators who are sensitive to cultural differences and possess good intercultural skills. Therefore, companies give special training to their employees to make them understand cultural differences, so that they are able to communicate successfully with people in the organisation and all over the world.

However, communication across cultures is a challenge to many multinational companies, as there is the possibility of miscommunication and misunderstanding. People from different cultural backgrounds may misinterpret verbal / nonverbal cues. The greater is the difference between cultures, the greater the chances of misunderstanding.

For example, an employee of a multinational company used to ask questions about hairstyle and nose piercing, which made a lady employee uncomfortable. This happened because the employee was ignorant of cultural differences in assessing what was regarded as personal.

Here is another example. At a trade fair, sales personnel were asked to give away green hats to passersby, in the hope of attracting customers to their stall, generating interest in their products, and, of course, effecting and promoting sales. However, it was observed that the Chinese visitors did not stop at their stall. Later it was discovered that, to the Chinese, a green hat represents infidelity. The Chinese expression He wears a green hat || means a man's wife has been cheating on him. The practice of distributing green hats was soon stopped. Here again, cultural differences were responsible for creating misunderstanding and, perhaps, giving offence where none was intended.

The above mentioned examples clearly indicate that to be successful in the global market place, cultural, linguistic and other barriers need to be minimized. The use of custom designed international websites to recognize and accommodate cultural differences is an attempt in this direction. People's cultural differences need to be recognized and respected.

Another problem of global communication is that developing nations are unable to benefit fully from it, as they lack technology and suffer from financial constraints. Similarly, the expansion of



modern electronic communication systems may be a threat to their national, regional, local / tribal heritage. Though the technological or communication means are a boon to development, they can prove to be a curse, if not used properly. We should be able to handle different barriers to avoid related problems. The available resources should be carefully and tactfully utilized, so that we can rule this global communication world.

### **Communication in the Context of Technology:**

In these early years of the third millennium, we find ourselves real inhabitants of the global village that **Marshall McLuhan** had envisaged over thirty years ago. Advances in technology have facilitated the process of market globalization. New technology has permeated every sphere of life, especially the corporate world. Business today has widened its horizon and overstepped its former boundaries, and so has communication. The old scene has been replaced by a new landscape: the modern world is buzzing with activity, and the face of Business Communication has also changed as a result.

In the 21<sup>st</sup> century, following in the footsteps of the revolution in Business and Commerce, the Communication Revolution has assumed greater significance. The electronic means of communication have evolved from the printing press, which was invented some 500 years ago. A few years ago, terms like RAM, MODEM, DISC would have carried other connotations. But today, even if people do not understand their exact meaning, they are, at least, able to associate them with technology of some sort. Technological developments have thus contributed towards revolution of digital electronics. This revolution has influenced information transmission since World War II. A new approach to communication is taking the place of the conventional approach, so that, what was unimaginable earlier is a reality today. No wonder that this revolution has entered the business scene, and, in turn, the business world has taken hold of it and exploited it for its expansion. Electronic means of communication have brought about a radical change not only in organizational working but also in communication. More sophisticated means of communication have mushroomed over the last few years. A study of Business Communication without a proper understanding and cognizance of this fact would be unimaginable.

Information Technology including the Internet (intranet and extranet), e-mail, voice mail, fax, tele (audio and video) conferencing, desktop computing, wireless devices, instant message have electronified commerce and thereby revolutionised the way we communicate.

Consequently, the old telecommunication devices like telegraph, telex are now outdated, just as are letters and other



such forms. Availability of a variety of electronic media has increased the options open to us as communicators.

Today, with electronic means, communication can be effected in the blink of an eye and at the stroke of a key. The electronic media have facilitated communication among people all over the world, enabling them to reach widely dispersed publics personally. The electronic media's ability to overcome time zone barriers, their speed, frequency, multi-tasking and efficiency are simply laudable. Advanced means like earth and environmental service allow people from opposite ends of the world to collaborate with each other, work together, seamlessly as it were, thus bringing the resultant benefits to numerous other people. This collaborative group effort ensures quick decision-making, which is of great importance for success in the global competitive market. This enables companies to promote the sales of their products / services in a quicker and more economical way, thus facilitating commercial operations and activities.

The Modern Era is becoming an office less world as the concept of workplace and method of working are changing. Now when an employee says, I'm at work, s/he is referring to what S/he is doing and not to the place. The line between home and office is now blurred. This is because people need not confine themselves to traditional workspaces for working. They can work from home and, at the same time, they can maintain contacts with their colleagues. Thus, a constant attempt is being made to bring all aspects of the office under one umbrella. Henceforth, technology, and not the traditional glass-box office layout, will bring the employees together.

Thus, flexi-time/place, mobility, adjustability, miniaturization, paperless, automated, horizontal, democratic organization are the order of the day. Direct one-to-one and one- to-many transfer of information, storing data, retrieving it at anytime and anywhere are all the miracles of this digitalized / electronic communication. That is why, on-line trading, banking, e-recruiting, cyber recruiting are gaining popularity. In short, telecommunicating has become the norm. All this has made today's professional more of an infocrat, rather than an autocrat/ technocrat / bureaucrat. In fact, the driving force behind the business world is, no doubt, technology.

However, new technologies have given rise to communication challenges. In addition, the growing global access to electronic means has magnified these challenges. Though electronic means have come as a blessing, they are not devoid of problems and disadvantages. They are afflicted by problems such as viruses, worms, theft, information overload, lack of privacy, reduced productivity, and waste of time. They are responsible for some of the tension of in the workplace. With them, confidentiality

is endangered. Yet the benefits of electronic means of communication usually outweigh the disadvantages. They are, therefore, preferred to the conventional ones.

If we want to reap the full benefit from the potential of Communication and Technology, we have to train people to be proficient in the art of electronic communication. As the need is for an effective, rather than a nominal communicator, the selection of a suitable tool, and its effective, appropriate and judicious use, should be insisted upon. Furthermore, it is important to realize that technology showcases a person's communication and presentation skills as far as speaking and writing are concerned, and facilitates the listening process; it can never be a substitute for the person himself. The person needs to develop his/her basic communicative competence which goes beyond aspects of clarity and circumvention of barriers to include a consideration of the reader's or listener's viewpoint, and a sensitivity to cultural differences and their potential areas of misunderstanding. For example, in some countries, video conferencing is not accepted in business dealings. So, we may say that the best method of handling matters and problems related to communication would be one wherein effective skills are coupled with, and enhanced by, the use of modern technological devices.

Of course, this approach is not without its difficulties and challenges. However, the corporate world attempts to face these by developing global leaders, supporting global teams, being aware of changes, and taking timely action; besides training their personnel to be effective inter-cultural communicators. Indeed, the modern world is tossed between the positivity and negativity of Communication Technology.

The following quotation from Charles Dickens's *A Tale of Two Cities* (1859) describes this situation very aptly:

It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of Light, it was the season of Darkness, it was the spring of hope, it was the winter of despair, we had everything before us, we had nothing before us, we were all going direct to Heaven, we were all going direct the other way in short, the period was so far like the present period, that some of its noisiest authorities insisted on its being received, for good and for evil, in the superlative degree of comparison only.

### **Conclusion:**

We may conclude by asserting that, for survival in this high-tech global world, a mastery over communication in general and

business communication in particular, is of prime importance. It is the key to success at both personal/individual as well as organizational levels as it makes for all-round development by promoting co-operation, co-ordination, unity, high morale, motivation, good image, better performance, and general efficiency.

**Tasks :**

1. Define the word communication. (Give any four definitions with examples).
2. Analyze briefly the communication process involved during a lecture period, and that of a tutorial period.
3. Read the following communication situations and state whether they can be called communication situations? If yes, explain the process and the elements of communication with the help of the communication cycle. If no, explain in detail why it cannot be considered a communication situation:
  - a. You are reading a book.
  - b. A madman is talking to himself.
  - c. A speaker is delivering a speech to an audience that appears to be disinterested.
4. To be an effective communicator is the order of the day. Explain.
5. How is technology responsible for changing communication in the workplace?
6. Technological developments and globalization are intensifying the need to communicate effectively. Discuss.
7. Fill In the Blanks:
  - i. Sharing of information regarding business activities and their results is known as\_\_\_\_\_.
  - ii. Business communication helps in providing information to customers regarding\_\_\_\_\_.
  - iii. A person who encodes the message is called\_\_\_\_\_.
  - iv. A receiver's response to the message is called\_\_\_\_\_.
  - v. Subject matter of communication may contain\_\_\_\_\_.
  - vi. The word communication originates from the \_\_\_language.
  - vii. A person who decodes is called a\_\_\_\_\_.
11. Answer in one sentence:
  - i. What is communication?
  - ii. What is the origin of the word communication'?
  - iii. Give the components of the communication process.
  - iv. Give any one example of a communication situation.
  - v. Define business communication.
  - vi. What is the special feature of human communication that separates it from animal communication?



# Unit -2

## CHANNELS AND OBJECTIVES OF COMMUNICATION

### Learning Objectives:

- The enable the students to understand the role of communication in the corporate world.
- To see the directions that transmission of communication takes within an organization.
- to identify the nature and purpose of the messages within the organization.

### A. Channels of Communication:

Administrative communication is a process which involves the transmission and accurate replication of ideas ensured by feedback for the purpose of eliciting actions which will accomplish organizational goals.— William Scott.

Communication transmits a thought, an idea, or a concept of the sender, which is replicated in the mind of the receiver. The aim of communication within an organisation is to lead to actions that fulfill organisational goals. Organisations are concerned with two types of communication: external and internal. This chapter will focus on the nature and purpose of internal communication.

According to Peter Drucker Objectives are needed in every area where performance and results directly and vitally affect the survival and prosperity of a business.

Organisational communication, broadly speaking, is to facilitate achieving the objectives of an organisation. The primary goal of any organisation is to grow, which can only happen when the organisation produces quality output. Managements must communicate effectively with the workforce to ensure that the quality of output is maintained. The workforce should understand that survival of an organisation depends on efficiency of individuals and groups, and produce actions that will achieve these goals. These goals may range from completing a task or mission, to creating and maintaining satisfying human relationships.

Most organisations have a hierarchy, levels of authority and power within the ranks. Communication is perhaps the unique link that runs through the structure and holds these levels together. Organisations transmit messages with the help of formal and informal networks that exist within its structure. There are normally four communication directions: downward, upward, diagonal and

horizontal. The effectiveness, functions and limitations of the various patterns of communication need to be examined.

### I. Formal Communication

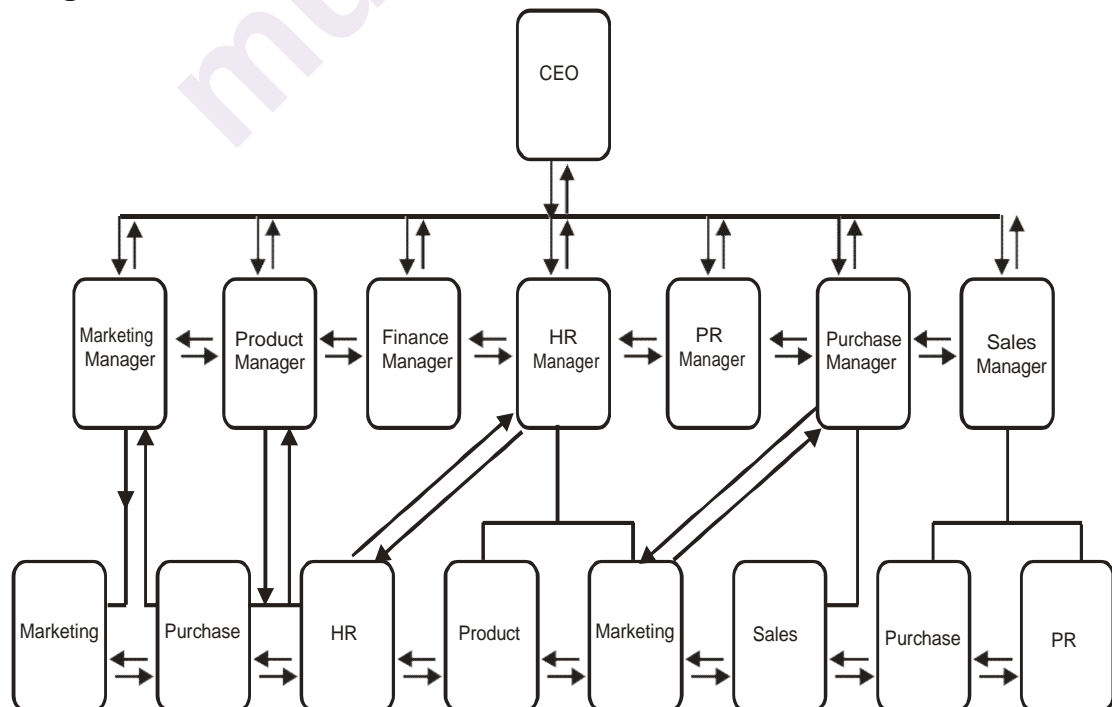
Messages that move along predefined and regulated pathways comprise formal communication. Formal communication may be verbal or written, and may be in the form of letters, telephone calls, computer messages or memos. At times, a gesture may communicate as effectively as writing or speaking. Messages convey decisions and can be transmitted personally, or in writing, or by machines. From the sender, the messages move along designated routes to designated receiver/s, who must act on these messages.

As a general rule, all formal communication is recorded and filed and becomes a part of the organization's record. File copies are retained by the sender and the receiver. Some examples of formal communication include work orders, notices, accounting records and reports, inventory and sales reports, policy statements, job descriptions, work-method protocols.

Communication in an organization serves several purposes. It provides a road map for senders and receivers who must know about the planned action, work in progress, and work results. Next, it provides a place for storage of information that may be required for planning, operations and control.

Formal Channels of communication constitute the formal network of communication in an organisation.

#### Diagrammatic Illustration of formal network



### **i) Downward Communication:**

In Downward Communication, top management of an organization transmits decisions taken by it, along with its intended goals, vision, culture and ethics through various levels of authority. All decisions taken by the top management are passed down the ladder of authority for their implementation.

The messages that flow through this channel are orders, memos, rules, practices, procedures, circulars, regulations. Written orders, bulletins, bulletin-boards, posters, house-journals are commonly used modes of this communication. As it proceeds from superiors to the subordinates, this communication is also called Top-Down Communication.

Downward Communication is needed

- to get the work done
- to prepare the workforce for challenges
- to tackle misinformation and suspicion arising out of it
- to create a feeling of pride and confidence in the workforce in order to motivate it and to boost its morale.
- to transmit work ethics and the organisation's culture

### **Advantages:**

This type of communication demands complete obedience and ensures disciplined, orderly implementation of orders. It leads to efficient functioning of the organisation and eliminates dissent. Tasks and positions of authority are well defined. This brings clarity in the minds of people who are responsible for taking action, thus avoiding confusion. It helps in uniting different levels of authority and brings in team spirit.

[For example, an American or British Crisis Management team in action, or the NSG commandos in action in Mumbai during the terror attack, illustrate how downward communication ensures effective implementation of ideas. Many family-run business houses, too, work efficiently for this reason.]

### **Requirements:**

It is important that the decisions are taken after due deliberation. The vision of the authority must be effectively percolated, so that it correctly and completely reaches the last person in the chain. The authority must set a good example so as to inspire confidence in the subordinates and win their co-operation.

### **Disadvantages:**

Being one-way communication, it can have some glaring disadvantages.

Lack of vision and arbitrary decision-making can prove detrimental and harmful to the organization. Balance in sharing information is important, so is judicious use of discretion. Unnecessary information leaks can jeopardize organizational goals. A reticent authority, unable to share necessary details with subordinates, could prove equally harmful.

A hierarchical transmission of information delays implementation of decisions. Similarly, oral communication leads to information loss, distortion and lack of accountability.

Absence of a feedback mechanism at the subordinate level leads to frustration. As a result, subordinates develop lack of trust in the authority, and feel exploited, leading to a tense relationship.

## **ii) Upward Communication: ↑**

Communication from lower levels of an organization to the top is called upward communication. An organization needs suggestions and feedback from its employees on its routine work, and this system of obtaining employee reactions is known as upward communication.

Upward communication is needed

- to forward employee-feedback
- to report on official matters
- to give voice to the difficulties, grievances, dissatisfaction and work-related demands of employees
- to invite suggestions, creativity and participation in problem-solving
- to create a sense of belonging through participation

Suggestion schemes, complaints, grievance-procedures, counseling, open door policy, exit interviews are some of the common modes of this communication.

### **Advantages:**

It completes the communication chain, as it is essentially a two-way process. Employees feel valued as part of organisational decision-making and their participation becomes constructive. There is trust, and emotional bonding between management and employees, along with understanding and co-operation. When managements invite employees to play their specific roles in achieving the larger organizational goals, they respond with enthusiasm.

The authority earns subordinates cooperation. It benefits from the suggestions and feedback on the decisions taken, helps in evaluating the decisions and modifying them wherever necessary.



**Requirements:**

If an organisation wants upward communication to be effective, it has to cut down the lines of authority and allow subordinates an easy access to the top management. It has to make the atmosphere in the organisation conducive for upward communication. This involves training executives to listen to communication from employees with empathy and respond to the communication promptly.

[Emergence of the Business Processing Units (BPOs) to address customer complaints and queries is precisely for this purpose. Such mechanisms are needed within the organization as well.]

**Disadvantages:**

It must be admitted that no mode of communication is fool proof, and this mode, too, is no exception.

Upward communication may not fetch results if subordinates fail to take initiative and participate in the decision making. Long lines of authority, inability of the seniors to listen or to act, create further barriers. Delays due to slow transmission, distortion of communication further hamper the process.

Employees often fail to understand and handle upward communication. For instance, if the employees feel that the management is incapable of taking decisions without their help, or that it is lenient, it might lead to indiscipline and an attitude of non-cooperation in the organization.

**iii) Vertical Communication: ↑↓**

Most organizations follow a vertical pattern of communication a healthy mix of Downward and Upward Communication. While decisions are finally taken by the top management, there is room for employee feedback. Communication, wherein the management interacts with employees, invites their participation in decision making, creates mechanisms to address their concerns without compromising on its measures of control, is called vertical communication. An understanding of this structure is necessary to appreciate the effectiveness of vertical communication for as Mr. Davar puts it “the lines of authority become the lines of communication for the information”

Such a model of communication avoids the disadvantages of both downward as well as upward communication, and tries to gain from the advantages of both.

#### **iv) Horizontal / Lateral Communication:**

Communication between persons of equal or comparable status is known as Horizontal communication, viz., clerk to clerk, manager to manager, etc. In every organisation unimportant and routine matters are dealt with other employees without troubling their seniors. Since an organisation is not an arrangement of vertical levels of authority alone, and the nature of work requires team effort, it is imperative that employees at the same level of authority exchange official information.

Horizontal communication is communication that takes place between employees belonging to the same or comparable status. Communication between two marketing managers, or between two directors, is horizontal communication.

Meetings, seminars, inter-office-memos, e-mails are some of the modes of this communication.

Horizontal communication takes place between persons of the same level in the organisation hierarchy—manager to manager, department head to department head, clerk to clerk, worker to worker. Communications between management and trade unions are also horizontal as the philosophy of socialism has given great importance to the role of trade unions in democratic and welfare states. (Externally, horizontal communication takes place when their counterparts in other organisations). In a company in Calcutta a truck driver was the secretary of the trade union. On working days he took orders from the manager (downward communication) about where he should drive the truck but when he entered the manager's cabin to speak on behalf of the union he spoke as an equal (horizontal communication).

Horizontal Communication is needed

- to exchange official information
- to create understanding and team-spirit among member
- to solve difficulties
- to seek and extend co-operation
- to save time when quick decisions have to be made.

#### **Advantages:**

Horizontal communication helps in clarifying doubts, taking quick decisions and eliminating mistrust that may hamper the pace of work in an organisation. It brings about better coordination, builds team spirit and ensures faster implementation of decisions. It also checks the grapevine.

#### **Requirements:**

For horizontal communication to be successful, employees must learn to extend cooperation and work towards achieving

collective goals. The authority should delegate responsibilities to subordinates in order to quicken the pace of work. Horizontal communication, however, needs to be monitored, as its uncontrolled transmission can invite problems for the organisation.

**Disadvantages:**

Ungoverned horizontal communication disrupts the lines of vertical communication, which in turn leads to indiscipline. Employees also tend to waste precious time arguing and debating over issues and decisions.

**v) Diagonal / Crosswise:**

Diagonal or crosswise communication takes place when individuals from different levels interact with one another, outside their reporting relationships. An example of diagonal communication is when a purchase manager, instead of communicating with the assistant purchase manager, or the sales manager, communicates directly with the assistant sales manager. In a complex and multilayered organization diagonal communication

- speeds up the flow of information
- creates healthy work relationships
- brings in proper co-ordination among different sections
- makes problem-solving easy
- Controls distortion and dilution of message because of direct, inter-level communication.

**Requirements:**

For diagonal communication to be effective, the organisation needs to create an atmosphere of trust and transparency. Proper Training or orientation to employees to handle this system of communication can lead to their wholehearted participation in the communication process without any reservation or resistance.

**Disadvantages:**

It is likely to bypass the vertical chain of commands. This may create doubts in the minds of by-passed superiors. For example, an Area Marketing Manager taking a report from the assistant production manager, or sales, or purchase manager, will make their immediate heads/bosses suspicious

It may be seen as interference

It may create doubts about the superior's accountability and co-operation

Decisions thus taken may be resisted by the by-passed authority, and could vitiate the atmosphere of the organization

Thus, diagonal communication could lead to a breakdown of vertical lines of communication and cause complete chaos, or anarchy in the organization

Diagonal communication, though useful, has the basic disadvantages of psychological resistance and leakage of information

## **II. Informal Communication:**

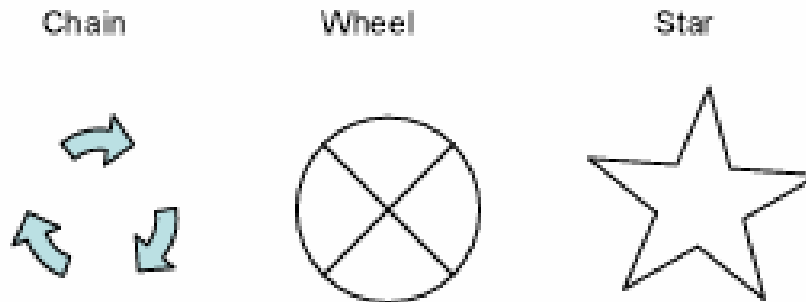
While formal communication channels provide structural direction for transmission and storage of messages required in operations of an organization, it is often unable to meet entire organizational requirements. This gap between the needs of the formal system and that of the total system is bridged by an informal communication system. This system exists along with the formal system and comprises messages, bits of information, opinions, and expressions chosen for convenience and necessity rather than for propriety, or conformity with formal communication patterns. Without these informal pathways it would be difficult to accomplish work. Similarly, meeting the technological, social, economic and psychological needs would be difficult in the absence of this alternative system of communication.

Leon Festinger, [*Informal Social Communication, Psychological Review*] in reporting the results of a number of studies on social communication, found that there are three General sources of pressure that generate informal communication in human groups

1. People need to share and agree on important opinions and attitudes to feel that they belong to a group. Hence, much information is exchanged unofficially within an organization and among members of subgroups, which satisfies the need to conform and to share positions on various issues
2. People need to share their hopes and ambitions with superiors. These communications arise from forces to locomote within a group.
3. People need to express emotions such as joy, anger, hostility, and the like as a means of blowing off steam.

A fourth source of informal communication could be added and is related to the rigidity of the formal bureaucratic structure: the need to bypass official channels for the sake of expediency in getting and giving information about performance on the job.

The different patterns of informal communication network are: Chain Wheel Star



### **Grapevine:**

This is a major informal channel of communication network found in any organisation. This is personal communication which is transmitted between individuals or groups and comprises personal interpretations, opinions, gossip, reactions, hearsay, half-truths. It is an unofficial circulation that makes the rounds in an organisation and, though it lacks credence, the receiver finds it hard to resist.

This kind of communication travels the fastest and has a vast reach. The contents, because of its immense personal appeal, are readily believable.

Since, more often than not, negative information, half-truths, personalized accounts of events, gross distortions are passed on by the sender and taken as true by the receiver, this kind of communication poses a big challenge to any organisation. It often leads to lack of motivation and morale of employees. Management could face greater challenges to maintain trust and factual positions between itself and its employees.

Managements must be fully aware about the potential power of the grapevine. This can often fail formal communication, as it is difficult to trace its origin and is difficult to control or stop completely.

How does management tackle the grapevine? Since it becomes active in the absence of correct and complete information, the grapevine takes over when official channels fail to function properly. Therefore, management must circulate information that is accurate and strengthen upward channels of communication.

To avoid unnecessary grapevine, the organisation must take prompt note of communication from employees. Moreover, if employees feel confident about the management, instances of grapevine will reduce. Management, therefore, must delegate responsibility and entrust employees with specific responsibilities to strengthen trust between itself and its employees. Some measures to control the grapevine are inviting suggestions, forming

grievance and redressal cells, publishing house journals, making effective use of bulletins, notice-boards and an array of employee welfare schemes.

Finally, the management has to be alert and take note when the grapevine becomes active. It has to cut the grapevine with official communication. Or, use the grapevine itself to circulate official information.

## **2. Objectives of Communication:**

Having understood the official and unofficial directions in which communication flows in an organisation, the next step is to understand what is communicated, the nature of official messages, the reasons for their circulation, and their objectives.

According to Keith Davis, Communication is involved in all human relations. It is the nervous system of any organised group, providing the information and understanding necessary for productivity and morale. ||

It can be claimed that the two fundamental objectives of communication are to survive and to prosper. The next step is to understand how management uses messages to boost productivity and morale. The following are the objectives of communication:—

**1. Information:** Keeping employees informed about various developments within the organisation and the milieu in which it operates is the key objective of organisational communication. Equipping employees with the right kind of information helps to empower them.

Employees need to know many things about the organisation. They need to know its culture, its rules and regulations. They need to know about the decisions that require action, about the job, about the prospects, about how the organisation is faring in the market, about their own performance.

Management must provide information that helps employees understand these issues.

To achieve this, both verbal and non-verbal means of communication must be used, and the information circulated should be adequate, correct and complete,.

**2. Advice-Counseling:** Providing guidance is yet another objective of downward communication. Apart from information, employees also need guidance to effectively handle various assignments. Seniors, experts, experienced persons need to help employees with troubleshooting and crisis management, assisting

them in solving problems can forge bonds between employees and the management.

At times, difficulties in work or on the personal front may interfere with the performance of employees. Providing counseling by a professional who can help the employee handle such problems is the responsibility of management.

**3. Order and Instructions:** Another objective of downward communication is giving directions to the workforce. Any authoritative communication issued by a superior in order to monitor/govern the behavior of a junior is known as an order. When an order is split further to meet specific issues, it becomes an instruction. Orders and instructions are directives that spell out the expected behavior of an employee. These act as measures of discipline and control in the organisation.

While orders are broad, instructions are detailed and specific. Efficacy of this communication depends on how it is spelt out. It should be precise and easily comprehensible, so that it answers all the questions that may arise in the mind of the receiver.

**4. Suggestion:** To suggest is to put forth an idea as a possibility or an alternative. Instead of communicating to inform or advise, management could choose to make suggestions to its employees. This can help in reducing the distance with the employees, especially because orders and instruction create distance.

Suggestion, however, is used as an objective of mobilising upward instead of downward communication. In order to bring in employees constructive participation, their involvement in the organisation, managements implement programmes like suggestion schemes. Under this programme, employees are invited to put forth their suggestions on the systems of governance and processes within the organisation. Suggestion boxes are installed at various places. Employees are invited to forward their suggestions in writing. They can choose other means, like e-mails, to forward their ideas. These suggestions are scrutinized, tested and, if found practical, the suggested is given a reward in cash or kind.

What is the advantage of such a programme? Besides employee- participation and involvement, such programmes encourage creative thinking and give an exposure to employee talent. Employees feel valued and develop a sense of belonging, as well as responsibility towards the organisation. Managements benefit by being able to pool in ideas that help in the strengthening of its functioning. Such schemes also help in bringing management and employees closer to enable them to work as a team.



**5. Persuasion:** This is yet another objective of downward communication. Persuasion is an effort to influence the mind, belief system or attitude of a person and to bring about the desired change in his behaviour. Forcing people to accept change does not help. Change has to come from within. Managements have to persuade the public to buy their products and services. They also have to persuade their workforce to adapt itself to the changing demands of the work.

It is a cliché that the only thing which is constant is change. Pace of change is tremendous in today's world. Technology, knowledge is changing constantly, and therefore it becomes imperative for managements to persuade their employees to accept change.

However, changing people is very challenging. People are reluctant to accept changes. They feel threatened and become defensive when their accepted ways are challenged.

A management has to adopt a strategy while introducing any change. To start with, it has to prepare the mind of the employees. This has to be done subtly by winning their confidence and demonstrating how the change will ultimately serve their own interest. Persuasion works only when it appeals to the receiver's sense of reason, and when he is convinced of the sender's sincerity. A sincere appeal to self-interest impels people to perceive things differently. Finally, management can adopt gentle tactics, instead of using hard reasoning to bring about the desired outcome.

**6. Education and Training:** Training the personnel and educating them to take up the responsibilities of a given job becomes one of the major objectives of downward communication.

Educating employees is a continuous process in an organisation and is meant for all the levels of authority. Discarding outdated techniques, technologies and installing more efficient systems has become imperative in the current age. Training the workforce to update their knowledge and skills is a challenge to every management. Organising workshops, demonstration lectures, film-shows, and seminars are done on regular basis to meet this objective.

Apart from the work-front, education on the personal front – on grooming, manners, and etiquettes is imparted to employees to enhance the image of the organisation.

**7. Motivation:** Inducing employees to give their best is one of the major objectives of downward communication. Management has to motivate its employees to ensure highest levels of quality.

Motive is a powerful force, an inner drive that energizes an individual to make a focused effort to achieve her/his goal. To motivate is to appeal to this force, so that dedication towards a particular job is at the highest level. It is not possible to achieve this by either coaxing or commanding. Motivation means that inner state that energizes, activates, or moves and which directs or channels behaviour towards certain goals. Self-motivation involves drive and effort on the part of an employee.

An employee takes up a job to earn her/his livelihood, to win recognition, to reach the peak of her/his/ abilities, to achieve excellence, to establish satisfying relationships, to earn job satisfaction. If management could appeal to this strong aspirational force and channelise it to fulfill organisational goals, it can achieve wonders. Motivating employees by creating conditions so that their potential is maximised becomes one of the major strategies of downward communication.

An employee feels demotivated when his effort goes unnoticed and unrewarded, when s/he is unable to fulfill personal goals, when there is no support from the management, when there is a lack of communication between her/him and the management. Such a worker discharges her/his duties in a listless manner, and is not particularly bothered about the quality of her/his output. The corporate world cannot afford to work with a bunch of demotivated employees.

Motivating employees is a continuous process. The first task of management is to help employees set goals [personal as well as organisational] and create conditions that will help them to reach these. Setting up the right kind of justice and reward system and inviting the employee's participation in decision-making is yet another way of motivating the employees. While managements have to work towards creating external conditions for motivating employees, they also have to work towards creating conditions that self-motivate the employees. It can work towards creating the right kind of emotional environment, where there is clear communication between itself and the employees, and where employees feel free, trusted and secure.

**8. Raising the Morale of Employees :** The dictionary meaning of the word morale is confidence, determination. Morale, as commonly seen, is the mental strength of an individual. The state of morale impacts work performance of the individual. If morale is high quality of work is high. If morale is low, the quality of work is poor.

Morale is that factor which gives the individual confidence. Employee confidence is high when there is adequate infrastructural

support, facilities for training, opportunities for growth; where systems of rewards and punishment are in place, and there is a strong leadership that generates a sense of direction and control. In such an atmosphere employees learn to view their work positively.

Poor morale results from distrust in management on account of its failure to provide basic work standards, such as lack of facilities for training, absence of prospects, absence of systems of governance, lack of direction on the part of top leadership, and lack of trust in management on account of its poor communicating skills.

In the field of sports, one can see the difference in the morale of the Indian hockey and cricket teams. Indian hockey, or any other sport, is not able to produce the kind of result that is produced by cricket, because the morale of the hockey team/ other sports persons is low.

Since the state of morale adversely affects the work performance of the organisation, boosting the morale of the employees is one of the most important objectives of downward communication.

Management can boost the morale of its employees by giving basic infra-structural support, creating systems that reward effort, strengthening its official channels of communication, encouraging upward communication, controlling the grapevine, and taking measures to earn the trust of the employees.

**9. Warning and Reprimand:** Management, at times, has to issue a warning to an erring employee. To warn is to inform a person of unpleasant consequences. When all other alternatives fail, warning the erring employee becomes imperative. Management uses this form of communication sparingly, and only when it desperately needs to control, or modify certain behaviour that interferes with the organizational norms and discipline.

Management begins by bringing a misdemeanor to the notice of the employee concerned. S/he is asked to change her/his behaviour; but if the employee fails to do so, the management issues a soft, oral warning. From reprimands to warning is how managements proceed to discipline an employee. This gives the erring employee an opportunity to correct himself. If the employee ignores this opportunity and keeps repeating the improper behaviour, he is given a warning in writing. This written warning is called a memo in Indian parlance. The employee can always answer a memo and explain. Normally, after two such memos are issued, the service of the employee is terminated. A written memo

makes the employee aware of the seriousness of his offence, and he can choose to correct his ways. A written communication gives the management an opportunity to build a case or charge-sheet against such an employee. This facilitates taking any subsequent legal action against him at a later stage.

### **Summing Up:**

An organisation uses official and unofficial channels of communication to circulate messages. The purpose of such communication is to build a healthy partnership with its employees, which lead to enhanced performance individually, and better results collectively.

Organisations communicate information, advice and counseling, orders and instructions to equip the employees with necessary skills. It also educates employees, imparts training so that they can better understand the organisational demands made on them, and are able to carry out specific, assigned tasks. Persuasion, inviting suggestions, motivation helps employees to have the right attitude and willingness to work so that output is maximized.

### **Let us consider the following situation:**

1. Suppose Western Railways local train services develop a system failure at 4:00 p.m. in Bandra, just before the peak traffic hour. What kind of communication plan will the Station Master at Bandra have to devise?

Inform superiors: Upward Communication

Inform and instruct juniors: Downward communication  
Inform other station masters: Horizontal Communication  
Inform commuters: Horizontal Communication

Inform Police, Other Emergency services, News channels: Horizontal Communication.

Think of the Objectives of Communication:

To instruct concerned personnel to attend to repairs, make announcements, draw up a contingency plan.

To report to higher authorities about action taken to provide information to commuters

2. Consider the emergency measures the Railways had to adopt after the serial blasts that took place on July 11.

Deal efficiently with an unexpected emergency situation  
Restore rail-services within the shortest possible time  
Regain the confidence of the public.

These situations demonstrate how communication weaves a close web of messages which are necessary if the action plan has to work and produce results; they also demonstrate

How objectives and channels of communication function in routine as well as emergency situations.

**Tasks:**

1. XYZ organisation wishes to introduce computerized services for its customers. Before introducing the new decision, management will have to chalk out a communication plan. What would it communicate to its employees? Which of these objectives, namely, Warning, Information, Education and Training, Persuasion would help?
2. Explain which of the channels of communication should be used in the following situation:
  - (a) The Welcome Committee discussing the forthcoming intercollegiate festival.
  - (b) The Principal informing the Admissions Committee on various modalities of the admission procedure.
  - (c) The Captain of a Cricket Team strategizing with teammates while preparing for the final match
  - (d) Commuters on the railway platform when they hear a loud burst of firecrackers and panic, thinking it's a bomb blast.
3. What objective of communication will work best in the following situations:
  - (a) Kingfisher's CEO addressing the employees of Air Deccan, which he has planned to take over.
  - (b) The Manager of Bank of Maharashtra addressing his staff to inform them about the management's decision to extend work hours from 8.30a.m. To 7.45p.m., in order to survive competition from private banks.
  - (c) Captain of an IPL team communicating with teammates before the match.
4. An average family uses vertical mode of communication while communicating with its members. Illustrate, with examples, how this is done. Do you think it is an effective pattern of communication?
5. Imagine you live in an extended (joint) family. What are the levels of authority? How is a decision reached?

6. There are newspapers reports about the merger of ABC Company Ltd with Pro Ltd. Employees at ABC are worried as they have not been given any official information about the merger. They are concerned about their future. What do you think will happen in such a situation? How will this situation affect the employees?
7. Explain / define in one sentence :  
Order, Morale, Motivation, Warning, Persuasion, Information, Counseling.  
Formal and Informal communication.  
Vertical, Diagonal, Horizontal Communication.
8. Compare the formal and informal networks of communication in the organisation.



# Unit -3

## METHODS AND MODES OF COMMUNICATION

### Learning Objectives:

- To enable students to understand the application and effectiveness of various methods and modes of communication.

### I. Methods of Communication

#### Introduction :

In the process of communication, the ideas that we wish to express need a device through which they can be sent. Thus any message must necessarily have a medium. The selection of the medium is determined by a variety of factors like context, purpose of communication, the needs of the receiver, the speed and cost of the message, time taken in the transmission and the urgency of the message. A businessman may need to use different methods or media in different situations to suit his needs. The choice of the right medium will increase the effectiveness of the message.

There are two methods of communication: verbal and non-verbal. A message, when expressed in words, either spoken or written, is an example of verbal communication. A message can also be expressed non-verbally, using gestures or signs, where no words are used. Today, transmission of messages is speeded up with the advent of the electronic media. Thus electronic media has become a major mode of communication.

(I) VERBAL	(II) NON-VERBAL	(III) ELECTRONIC
Oral, Written	Body language, Silence	Fax
Face-to face, Letters	Facial expressions, Signs	Computers
Telephone, Memos	Gestures, Visuals, Postures,	Internet
Notices	Poster Colours	E-mail
Circulars	Dress & Grooming, Maps	
Reports	Proxemics, Graphs,	
	Charts	



### **i). Verbal Communication:**

Verbal Communication uses language to communicate messages. Language uses spoken and written words; therefore verbal communication includes oral and written communication.

#### **A. Oral communication:**

Oral communication is communication by means of the spoken word. It can take place as a face-to face meeting or over the telephone. It could be a personal and informal communication, or a formal interview, business meeting, a conference or a speech before an audience.

#### **Principles of effective oral communication:**

Oral communication is a very effective and powerful medium. Effective oral communication depends on the speaker following certain principles. These principles are as follows :

- **Know your objective:**

You must know what you want your message to do you may need to inform, to entertain, to convince, to express an opinion, or to explain.

- **Know your audience:**

Consider carefully the nature of your audience their age, level of understanding, their occupations and their level of interest in your message.

- **Know your subject:**

Prepare your message thoroughly. See that you know your main ideas and key points. You must also know your facts and figures.

- **Know (how to use) your voice:**

A good speaker uses his voice to maximum advantage. Attention must be paid to volume, pitch, speed of speaking and correct pronunciation of words. Your voice must be clear, pleasing; and varied in volume, pitch and speed, to be interesting. Good delivery depends on using your voice well.

- **Know when to stop:**

The length of the oral message has a lot to do with its success. The message must aim for just the right length, neither too short nor too long. All points must be covered and yet there should be no repetitions or unnecessary elaboration.

#### **Advantages of oral communication:**

Oral communication is generally more preferred, as compared to written communication. Its popularity is due to its several advantages.

1. It is direct and time-saving. The listener understands the words as soon as they are spoken. Oral communication is the best way to transmit messages quickly and to save time.
2. It saves money. It is economical as it does not require costly equipment or stationery.
3. It conveys the exact meaning of words. A great advantage of oral communication is its use of non-verbal elements like body language and paralanguage. Body language includes facial expressions and posture. Paralanguage includes features like voice volume, pitch and speed of speaking; it also includes the sounds we make while speaking, like sighing or clearing the throat. These non-verbal elements allow the speaker to express his/her meaning more accurately.
4. It provides immediate feedback from the receiver. The sender gets the receiver's response immediately, even on the telephone. This also explains why oral communication is so effective in teaching and coaching.
5. It is more persuasive in nature. Oral communication is more useful when arguments and reasons have to be given to convince someone, as in sales and marketing, or in a court of law.
6. On-the-spot additions and corrections are possible. The speaker has the scope to change, improve and add to her/his message as s/he is speaking.
7. Confidential messages can be communicated. When subjects of a delicate and confidential nature cannot be written, one can take recourse to oral communication.
8. It is informal and friendlier. It can build friendly relations with people and develop social contacts.

#### **Disadvantages of oral communication:**

Oral communication, however, has several drawbacks.

1. It lacks legal validity. Oral messages have no legal proof.
2. It lacks accountability. In oral messages, we cannot fix responsibility. The speaker can deny that he said something.
3. Possibility of misunderstanding. This happens when the listener is not attentive to the message.
4. Problem of retention. People do not remember oral messages for a long time. Or they may retain only a part of the message.
5. Not always effective. Oral communication is not effective when the distances are great or when the message is very lengthy.
6. The need for good speaking skills. Oral communication cannot be effective, if the speaker does not have the necessary skills.

**B. Face-to-face communication** takes place when two or more people meet personally.

**Advantages of face-to-face communication**

1. It is a combination of verbal and non-verbal factors. This makes the message more effective, due to the use of paralanguage and body language.
2. Immediate feedback is possible.
3. The speaker can modify his message immediately if the receiver's response tells him it is necessary. The receiver can also ask questions and clear his doubts immediately.

**Disadvantages of face-to-face communication:**

1. Face-to-face communication is difficult to practice in large organisations where there are many people in different departments, and in different places.
2. It is not effective when the receiver does not pay attention to the message.
3. It is not effective when the gathering consists of too many people.

**C. Written Communication:**

Written communication is the expression of language by means of visible signs. Despite the far wider use of oral communication, modern civilization cannot function without the written form. Business organisations need it to run their systems efficiently and effectively. It should be noted that written communication is not merely oral communication written down. It has its own dynamics. Its importance is mainly in organising and documenting knowledge.

**Advantages of written communication:**

1. Reference: Written communication provides a permanent record. It can be filed and stored for future reference whenever needed.
2. Legal validity: It provides legal proof. Documents of importance are always stored in written form.
3. It aids memory and retention: the reader can go to the written matter again and again. This aids understanding as well as retention.
4. It is more accurate and organised. Written messages are drafted with greater time at our disposal; they are more accurate. The writer can edit and alter his message to make it

as perfect as possible, and add the details needed. Words are chosen carefully to convey the exact meaning and matter is organised properly. This makes written communication an essential part of every business organisation.

5. Fixing responsibility: Written documents are always signed; hence it is possible to fix responsibility on a certain person or group of persons.
6. Wider reach: Written messages have a wider reach than oral messages, as printing and photocopying make it possible to transmit messages easily to a very large number of people.
7. Goodwill: Good written communication can create a good impression and generate goodwill for a business organisation.

**Disadvantages of written communication:**

1. Time, trouble, expense: A written message needs more time and care to prepare. It is also costlier as it needs machinery and stationery.
2. Feedback is slow: Feedback is slow and often delayed in written messages sometimes it may even be absent. Getting answers to queries and clarifications may become difficult.
3. Written communication can create problems of storage: The number of documents is almost always far greater than the space and means available for storage.
4. Lacks friendliness: Written communication is essentially formal in nature. It cannot have the warmth and personal touch of oral communication.
5. Unsuitable to countries where there is a great degree of illiteracy: Written communication is a literate skill. The lack of literacy makes it impossible to use written communication.

**ii). NON – VERBAL COMMUNICATION:**

Non-Verbal communication is communication without words. It has been defined as any message you give other than the literal interpretation of your words the way you move, speak, appear ||. Non-verbal elements form an important part of oral communication.

The major forms of non-verbal communication are as follows:

1. Kinesics or Body Language
2. Dress and Grooming
3. Proxemics
4. Paralanguage
5. Silence
6. Visual and Auditory Signs and signals
7. Posters
8. Colours
9. Maps, Graphs and Charts

### 1. Body Language or Kinesics:-

Body language or kinesics is a vital part of communication. It includes several factors like facial expressions, eye contact, gestures, posture and even dress and grooming.

**Facial Expressions:** The face of the person mirrors the emotions and conveys a host of different messages. Facial expressions also include eye contact. Smiling, frowning, widening the eyes, raising the eyebrows, pursing the lips are all examples of facial expressions. Such expressions communicate in one of two ways. Sometimes, they act as a complement to the words used and add to their meaning. They can also act as a substitute for the words. Facial expressions often reveal the true feelings of a person, even when his words are saying something else.

**Gestures:** A gesture is an action of the hand, head or body, which conveys a message. Gestures can convey a greeting, such as folding one's hands in a 'Namaste'; it can pass information, such as holding up your hand to indicate —wait ||, or nodding your head to say —yes || and shaking it to say —no ||; gestures can also show emotion with a clenched, raised fist which indicates anger.

**Posture:** Posture is an important part of body language. It means the manner in which we carry ourselves, i.e. the way we walk, sit and stand. Posture says a lot about a person's personality, her/his mood and general nature. Hunched shoulders, slouching in a chair can mean lack of self - confidence and low energy levels, or shyness; an erect stance shows positivity and confidence; standing with hands on the hips and head thrust forward shows aggression and anger.

**2. Dress and Grooming:** The clothes we wear and the level of our grooming play an important role in giving people an impression about us. Our choice of clothes on different occasions and in different places, our attention to neatness and to details like well combed hair and clean nails, all provide important clues to others about our personality. It is said that clothes make a man; how we wear clothes and how we carry them is what makes the real impact. Thus, dress and grooming play a vital role in providing a clue to the man behind the appearance.

**3. Proxemics:** Proxemics can be called the language of space. It is the study of space and how we use it in communication. The manner in which we use space, in personal as well as in group communication, creates different kinds of meaning and sends different messages to others. Experts have identified different kinds of areas or zones of space: Intimate space, for immediate family members and close friends. Personal space, for friends and colleagues. Social space, for one's senior or junior colleagues.

Formal or Public space, for meetings and gatherings. The closer the relationship, the closer the space we allow the individual.

**4. Paralanguage:** Paralanguage includes pitch, volume, intonation, and such non-verbal elements of communication which modify meaning and convey emotion. e.g. the vocal sounds hmmm or ah . The study of paralanguage focuses on how you say what you say .The tone of voice, rate of speech, pause, accent can not only communicate but alter the meaning significantly.

**5. Silence:** Silence is a powerful form of communication. We convey our ideas and emotions very clearly and eloquently when we remain silent in certain situations. Silence can be used to convey agreement or disagreement, approval or disapproval, anger, shyness, sympathy or respect.

#### **6. Visual and Auditory Signs and Signals:**

The word Signs is derived from the Latin word signum which means a mark. Both signs and signals are symbols, which are given some meaning .Signs are fixed and static symbols, while signals are dynamic and have an element of change or movement. Signs are used in Chemistry, Mathematics, Music and in Road signs to guide motorists. Signals use colour, light or sound for communication, as in traffic signals, or the school bell or the ambulance siren.

**7. Posters:** Posters are a combination of verbal and non-verbal factors, because they consist of pictures as well as words. However, they are considered a form of non-verbal communication because it is the visual or non-verbal part which plays a key role in posters.

Posters are used in advertising or for educational purposes, to spread awareness on subjects of public interest like literacy programmes, importance of protecting the environment, and other such issues e.g. Save the Environment or Say No to Drugs etc.

Posters use visual appeal to make their message effective.

A well-designed poster consists of 3 parts:

- a) **Headline:** This is the short but catchy slogan which conveys the main message.
- b) **Illustration:** This is the visual part consisting of pictures or photographs. It must be striking enough to catch the attention of the viewer.
- c) **Copy:** This is the written matter, which gives necessary details. Copy can sometimes be avoided.

**8. Colours:** It is impossible to imagine life without colours. They are an unavoidable part of our lives. Colours can convey direct messages, such as the traffic signal, or the red flag that workers carry to indicate that they are on strike. Colours also have an important symbolic role. The symbolism of colours finds a place in every aspect of our lives; the colours of flags of various nations stand for different qualities; in most countries, the colour red symbolizes something good and auspicious, white symbolizes peace, and green stands for prosperity, and so on. Being symbolic, the same colour may mean different things in different cultures. For example, an Indian bride wears red, but a bride in a western country wears white, which represents purity. Colours also have an important psychological role in our lives. There is scientific evidence to show that bright colours excite and soft, light colours soothe and calm the mind, and dark, dull colours can be depressing.

### **9. Maps, Graphs and Charts:**

**Maps :** A map is a drawing on paper that shows the location, size and other features of countries, towns, as well as natural features like rivers and mountains. Maps use a scale and a key to give us information about places, and even stars and planets.

**Line-Graphs:** A graph is a diagram consisting of lines which display the variation of two quantities. Graphs are used to show variations of temperature, production and sales, prices and profits etc.

**Charts:** A chart is used for displaying maps and graphs, for better visual effect. A chart can be pasted on cardboard or drawn directly on chart paper. Charts are widely used in schools.

### **iii) ELECTRONIC MEDIA OR TECHNOLOGY-ENABLED COMMUNICATION :**

Man has always strived to achieve better means and ways of communicating with others. The telegraph and the telephone marked the beginning of what became the age of information technology. The last century has seen a revolution in communication technology, especially due to electronics and electronic media. Computers, E-mail, Internet and Fax machines are not only used in business houses, they are equally popular with individuals for their personal use. This information technology revolution has changed the way we do business, the way we work, play and live. There is a dramatic increase in the amount of information available to us, as also an increase in the speed and ease of receiving and sending the information. One's physical location is now not as important as before in doing business; one can do it from one's home. Computer literacy is now a basic



requirement in almost all fields, and business organizations need to change their structures and systems to incorporate these new methods.

**The major media and modes to be considered are :-**

**A. Telephone:**

Telephone is a device that transmits speech at a distance through the medium of electro-magnetic waves. The first telephone was invented in 1876 by Alexander Graham Bell. Today's telephone is a very sophisticated instrument with different applications and services. We also have different types of telephones.

1. **Landline or standard telephones:** These phones operate through a network of cables controlled by telephone exchanges. Variations of this phone are the cordless' phone which allows more mobility to the speaker within a limited space, and answering machines, which record messages and the names and phone numbers of callers when the receiver is not able to take the call.

2. **Cellular or Mobile Phones:** These are wireless devices that use radio waves to transmit sounds. The cellular system divides a particular geographical area into sections called cells; the purpose is that maximum number of people can make maximum use of a limited number of radio frequencies. The cellular system allocates a set number of frequencies for each call. Thus, two cells can use the same frequencies for different conversations. The two main cellular systems in operation are GSM- Global System for Mobile Communications, and CDMA – Code-Division Multiple Access. Cellular phones provide voice communication, SMS (Short Messaging Service), MMS (Multimedia Messaging Service) and also Internet services such as E- Mail and Web surfing. While SMS can transmit textual messages, MMS can transmit images, audio and video clips in addition to text.

3. **Satellite phones:** These are used to enable communication for large international firms, ships and disaster relief work in areas where communication links are absent or destroyed.

4. **Ethernet Phones:** These are digital phones which connect directly to a computer network. They allow phone calls to be placed over the Internet and save money.

5. **Multimedia phones:** These are phones which add video facilities to the telephone network.

## **Telephone Services:**

### **Modem telephones provide different kinds of services:**

1. **Networking:** A telephone network is a connection of two or more stations that wish to communicate. Networking is a service which allows us to establish contact with more than one user at a time. The telephone network also becomes a base for computer networks and Fax transmissions.

2. **Teleconferencing and Videoconferencing:** These are the modern day alternatives to traditional face-to-face meetings. Sounds and video are transmitted via phone lines or satellites, so that people in different places and different countries can communicate with one another at the same time. Videoconferencing involves both viewing and speaking and teleconferencing only involves speaking however, both terms are used interchangeably. Video-conferencing and Teleconferencing are a form of electronically enabled group communication.

**Telephone etiquette:** The only tool of communication in a telephonic conversation is our voice. It is therefore important to create a good impression on the listener by using our voice correctly. We must speak clearly, politely and pleasantly, with a smile in our voice. Our speech must be precise. We must also listen carefully and politely to the other person. Before making a call, we must mentally prepare the message we want to convey. When we answer a call, we must first announce ourselves – our company's name, department and so on, then greet the caller with a Good Morning or Good day. To sum up, our voice must make a good impact on the listener.

### **Advantages of the telephone:**

1. It saves time.
2. We can communicate without leaving our seat.
3. It provides immediate feedback.
4. It provides immediate proof to the caller that his message has been received.
5. It provides a large range of services to its subscribers such as STD and ISD (Subscriber Trunk Dialling and International Subscriber Dialling respectively); call-waiting and call-forwarding, morning alarm etc.

### **Disadvantages of the Telephone:**

1. It may not always save time, e.g. When there are wrong numbers or mechanical disturbances.

2. It does not have legal validity a telephonic talk cannot be used as legal proof.
3. Facial expressions and gestures cannot be communicated over the telephone.
4. A telephone call can be made at a wrong or inconvenient time for the receiver.

#### **B. Fax:**

Fax is the popular name given to the facsimile machine. (Facsimile means copy). It is like a copying machine linked to a telephone. It is used to transmit written material, visual material like photographs, charts, drawings, and diagrams, artwork, documents and certificates. A facsimile machine scans a printed page, converts it into a signal and transmits this signal over a telephone line to the receiving Fax machine. The receiving machine reproduces an exact copy of the original document on its in-built printer. Thus, the fax acts like a long distance Xerox machine. The received copy contains the date, time and the sender's fax number. The sender also receives a printout confirming the date, time, and receiver's number. The latest digital fax machines allow communication through computers and are much faster. Fax machines can transmit documents across the world through satellite networks. The Fax machine is the fastest method of transmitting documents and technical data. Its main drawbacks are its cost and, at times, the quality of print on the fax paper.

#### **C. Computers:**

A computer is an electronic device used to gather, organize, modify and generate information. It processes the information given to it and gives the desired results.

Computers perform several functions. They can enter data; calculate; store data for later use; retrieve the stored data; compare data and display data in the desired format. A computer comprises Hardware and Software. Hardware is the general name for all the equipment including both the computer and its parts, such as the printer, keyboard, monitor and disk drives. Software is the name used to describe all the programs which can be used on the computer. A program is a set of instructions written in the language of the computer.

A computer consists of certain essential devices.

1. The input devices, which include the electronic keyboard and the compact disks (CDs) and microfloppy disks. Input devices feed data into the computer.

2. The output devices, through which processed information can be received and seen. These are the monitor screen and the printer.
3. The processing device, which is called the central processing unit (CPU), is the brain of the computer. It performs the main functions of the computer.
4. The storage devices, which consist of the hard disk, which forms the main storage, and the floppy disks, compact discs and pen drives which store less information than the hard disk.

### **Computers Networks:**

Computers connect with one another through a telephone network. But the job of transmitting the digital information of the computer over a telephone network is done by a device called a Modem. Thus, a modem is a device which helps computers to connect with each other. Computer connections are called Networks. There are several kinds of networks, large and small, such as:

**a) LAN (Local Area Network)**, as the name suggests, connects a number of computers spread over a relatively small area. LAN is used in companies to connect several offices within one building, or to connect several buildings in one complex, LAN is typically used in colleges, libraries etc.

**b) WAN (Wide Area Network)** are networks that cover entire states, and countries.

**c) THE INTERNET** is the largest network of computers in the world, connecting individuals and groups to information and to services all over the world. The computers are connected through servers; a server being a central computer that contains shared information.

The Internet originally began as a part of the military research department of U.S.A. in the 1960s. Today the Internet is open to the public at large. It came to India in the 1990s, and from 1995, Internet services in India are offered through VSNL, (Videsh Sanchar Nigam Limited) on a commercial basis for a fee. Currently there are private service providers too who offer this facility. Normally, the telephone line links you, but for faster linkage, the use of a cable connection or a digital subscriber line is made.

### **The Uses of the Internet:**

The Internet helps us to access information on almost any subject from anywhere in the world. It gives us factual information, enables us to research topics, do distance learning, network with friends and business associates, and conduct business. The net

can put us on an Information Superhighway, where we can study for a degree or diploma, advertise goods and services, conduct meetings online, watch films, read books, shop, and get the latest news. It also has other important uses, such as E-Commerce, Videoconferencing and E-mail. E-commerce or E-Business may be described as using electronic methods and means to conduct business activities. The Internet has made E-Commerce possible where the web-sites of the Net can be used to make enquiries, place orders, market and advertise goods and services, in short, to buy and sell. The Net has thus created a new international community which is electronically connected. It is claimed that each day, throughout the world, more than one trillion U.S. dollars are transferred electronically and more than 300 billion U.S. dollars by foreign exchange transactions. E-commerce is here to stay, thanks to the Net.

**Videoconferencing** is done through the Internet. It is a mode of communication where people use their computers and web cameras (webcams) and conduct meetings where they can speak with one another and see one another. Videoconferences enable face-to-face communication between people who are far away from each other. It can be used to make presentations, for on-line teaching, and to enable colleagues to work on a shared project. It can also be used to communicate with family and friends.

**E-Mail** is one of the most significant uses of the Internet. E-mail or electronic mail is available free of cost to all Internet users. It has an address and the format of a letter, although the address is more compact. An E-mail address is a combination of the sender's or receiver's name and the site address.

**E.g. vardharai@yahoo.com.**

E-mail is the fastest way of transmitting messages with quick feedback. Messages can be filed, deleted or trashed. Text messages can be accompanied by photos, graphics, and sounds, e.g. sending animated greeting cards with sound and graphics. E-mail messages may also contain emoticons. An emoticon is a representation of an emotion using keyboard characters.

E.g. A smiley face is denoted as

E-mail also uses abbreviations and acronyms to convey messages.

E.g. BTW means by the way; ITA means thanks in advance – and so on. E-mail has become extremely popular as a mode of communication due to its many advantages. Internet Messenger (IM) enables members to chat with one another, discuss important matters, send photographs, and transfer files.

**The World Wide Web** is a part of the Internet. It provides a great deal of varied information. From the World Wide Web the user can get information from different locations or web-sites.

The Internet also makes communication within an organization and outside the organization more efficient and easy, using either the intranet or the extranet.

**D) Intranet** is a private internal network within an organization, meant only for its own employees. It uses the same technology as the Internet, but the information provided is accessed only by the people in the organization. Outsiders using the Internet cannot access the intranets.

**E) Extranet** is just an external intranet, which allows certain authorized people from outside the organization to enter the network by using a password. Such people include suppliers, customers, financiers etc.

Intranet and extranet make internal and external communication easier and save time, effort and money.

In conclusion one can say that the sender has a variety of options to choose from when he wishes to communicate. He has to evaluate his needs and select the best method or mode of communication.

Mary Allen Guffey in *Business Communication : Process and Product* (pg.107) gives a succinct overview of choosing communication channels.

	Channel	Best Use
1.	Face to Face Communication	when you want to be persuasive, deliver bad news, or share a personal message
2.	Telephone Cell	When you need to deliver or gather information quickly, when non-verbal cues are unimportant, and when you cannot meet in person
3.	Voce mail Messages	When you wish to leave important or routine messages that the receiver can respond to, when convenient
4.	Fax	When your message must cross time zones or international boundaries, when written record is significant, or when speed is important.

5.	E-mail	When you need feedback, but not immediately. Effective for communicating with a large, dispersed audience. However insecurity makes it problematic for personal, emotional, or private messages.
6.	Face-to-face group meetings	When group decisions and consensus are important.
7.	Video or Teleconference	When group consensus and interaction are important, but when members are geographically dispersed.
8.	Memo	When you want a written record to clearly explain policies, discuss procedures or collect information within an organization.
9.	Letter	When you need a written record of correspondence with customers, the government, suppliers, or other outside organizations.
10.	Report or proposal	When you are delivering considerable data internally or externally.

### Tasks :

- What method or mode of communication would you choose in the following situations? Give reasons for your answer.
  - When you wish to check with the telephone department why your telephone line was disconnected.
  - When you wish to inform your project group that you will not be able to attend a scheduled meeting.
  - When you wish to send your testimonial to an overseas university.
- Ms. Patil has been recently appointed as Customer Relations Officer at a BPO. What are the things that she should remember while interacting with clients on the telephone?
- Answer the following questions in one sentence.
  - What is an intranet?
  - What is an extranet?
  - What is verbal communication?



- (d) What is non-verbal communication?
  - (e) Explain the term/s paralanguage / proxemics / kinesics.
4. Write short notes on :
- (a) Silence
  - (b) Use of posters
  - (c) Advantages/Disadvantages of oral communication /written/non-verbal communication
  - (d) Telephone / Fax / Computer as a means of communication.



# Unit -4

## BARRIERS TO COMMUNICATION

### Learning Objectives :

- To learn about the various hurdles that block the process of effective communication
- To understand how to overcome these barriers.

### Introduction:

The word barrier means an obstacle, a hindrance or simply a problem that comes in the way of transmission of a message and blocks the process, either completely or partially. In the process of communication, it is necessary that the sender's message is not only received but also understood, because it ensures proper feedback. However, sometimes the message is not sent properly or received properly, or it is not fully or correctly understood. When any such thing happens, we say that a barrier has arisen in the process. A barrier, therefore, is any factor which interrupts the process of communication.

Barriers may arise at any point in the process of communication from the sender or the receiver, in the message, the medium, or the feedback. A barrier can even arise outside the process and still cause an interruption. This means that there are different kinds of barriers. These can be divided into four main groups.

1. Physical or environmental barriers.
2. Language or semantic barriers
3. Psychological barriers
4. Cross – cultural barriers

### 1. Physical or Environmental barriers:

Physical barriers can be caused by environmental factors like noise, time and distance. The noise created by external factors like traffic, playing of loud music, trains and aeroplanes, or by crowds of people, affects our communication. Time becomes a physical barrier when people have to communicate across different time zones in different countries. The physical distance between people who need to communicate can also cause problems because it does not allow oral or face-to-face communication.

Physiological defects and limitations like stammering, hearing defects, mumbling while speaking, are examples of physical barriers. Mechanical problems and defects in instruments of communication also create physical barriers, as in a faulty fax machine or typewriter. Similarly, a computer that hangs, or a dead telephone line can lead to non-transmission of messages.

## **2. Language or Semantic Barriers:**

Language is the main medium of communication and words are its tools. Language proves to be a barrier at different levels, such as semantic (meaning), syntactic (grammar), phonological (pronunciation, intonation, pitch etc.) and finally linguistic (across languages) Thus, language barriers can arise in different ways:

(a) Words are of two kinds: extensional and intentional words. Extensional words are clear in their meaning and therefore do not create barriers such as words like boy, chair, garden etc. Intentional words are words that describe and they can be understood differently by different people, according to the meaning that a person gives to the word. Thus good, bad, beautiful are intentional words, and a simple sentence like she is a good girl can create confusion because the meaning of the word -good is unclear.

(b) Sometimes, the same word is used in different contexts, giving rise totally different meanings. A word like hard, for example can be used in different ways: hard chair, hard-hearted, hard drink, having a hard time all these use the same word but the meanings are different.

(c) Barriers can be created when we come across words, which have the same sound when pronounced, but which mean very different things. Examples: words like fair and fare; bear and bare; council and counsel.

(d) Unfamiliar language becomes a barrier when people do not know each other's language. This barrier can be overcome by using a common medium of communication, as in a classroom. Translation is also an important way of overcoming this barrier.

(e) Jargon or Unfamiliar Terminology: There are some special terms or technical words used by people belonging to a certain group or field of work such as doctors, lawyers, computer software engineers or college students. They use words which are their own, specialised argon which cannot be understood by anyone outside their group.

## **3. Psychological Barriers :**

Psyche means mind. Psychological barriers are created in the mind. Communication is a mental activity and its aim is to create understanding. But the human mind is complex and not all

communication can result in understanding. There are several kinds of psychological barriers which can come in the way of understanding.

(a) **Emotions:** Emotions are among the most common psychological barriers to communication. The emotion may be connected to the communication received or it may be present in the sender's or receiver's mind, even before the communication takes place. In both cases, it acts as a barrier. Emotions can be positive, like happiness and joy, or negative, like fear, anger, mistrust etc. Both positive and negative emotions act as barriers, if they are not kept in check.

(b) **Prejudice:** A prejudice is an opinion held by a person for which there is no rational basis or valid reason. It can be against something or someone, or in favour of it, but it becomes a barrier to a meaningful communication. Prejudices are based on ignorance and lack of information, e.g., prejudices about certain communities or groups of people.

(c) **Halo effect:** Sometimes our reactions to people are not balanced or objective; they are of an extreme nature. Either we like a person so much that we can find no shortcomings in her/him, or we dislike someone so much that we can see nothing good in her/him. In both cases, we commit errors of judgment and fail to understand the person.

(d) **Self-image or different perceptions:** Every person has in her/his mind a certain image of herself/himself. S/he thinks of herself/himself in a certain way. This is their perception of themselves, their self-image. One's self-image is the product of one's heredity, one's environment and one's experiences, and thus every person's self-image is unique and different from the others. Self-image can create a barrier because we accept communication which is compatible with our self-image. We avoid or reject communication, which goes against our perception of ourselves.

(e) **Closed Mind:** A closed mind is one which refuses to accept an idea or opinion on a subject, because it is different from his idea. Such persons form their opinion on a subject, and then refuse to listen to anyone who has something different to say about it. A closed mind may be the result of some past experience or just habit. It is very difficult to remove this psychological barrier.

(f) **Status:** Status refers to rank or position. It could be economic, social or professional status. In any organisation, hierarchy creates differences in rank, and this is a normal situation. Thus, status by itself does not cause barriers; but when a person becomes too conscious of his status, whether high or low, then status becomes

a barrier. For instance, in a business organisation, a senior executive who is unduly conscious of his seniority will not communicate properly with his juniors, and will refrain from giving them the required information. Similarly, if a junior is acutely conscious of his junior status, he will avoid communicating with his seniors, even when it is necessary

(g) **Inattentiveness and Impatience:** Sometimes the receiver may not pay attention to the sender's message, or he may be too impatient to hear the message fully and properly. Such barriers are common in oral communication.

#### **4. Cross – Cultural Barriers :**

**Mary Allen Guffey** defines culture as the complex system of values, traits, morals and customs shared by a society. [*Business Communication : Process and Product* , pg. 120]

Cultural diversity within a country, and cultural differences between people from different countries, are a major cause of barriers. This is because people are conditioned by their cultures, and they develop certain habits of working, communicating, eating, dressing etc. according to their cultural conditioning. They find it difficult to get through to people who come from an alien culture, and who have different habits. A simple thing like a greeting to welcome a person is vastly different in India from a greeting in, for example, an Arab country, or in Japan. Food and dress habits of a different culture can make a person uncomfortable. Concepts of space and time are also different across cultures; for example, Indians do not mind sitting close to each other and sharing space in offices or in public places. However, a European would not be able to tolerate such intrusive behaviour. Similarly, people who come from a culture where time is very valuable will be impatient with those who come from a culture with an easygoing attitude towards time, where everything is done in a slow, unhurried way.

#### **II. Overcoming Barriers:**

Barriers disrupt communication and interfere with understanding. They must be overcome if communication has to be effective.

Physical barriers are comparatively easier to overcome. The use of loudspeakers and microphones can remove the barriers of noise and distance in crowded places like railway stations. Traffic signals and non-verbal gestures of the traffic policeman remove physical barriers on the roads. Technological advancement has helped in reducing the communication gap arising due to time and distance. It is possible to make an alternative arrangement, should the technological instruments fail. A back-up plan helps in tidying over any snag.

Language or Semantic Barriers can be overcome if the sender and the receiver choose a language which both of them understand very well. Help from a translator or an interpreter also helps in overcoming the language barrier. Exposure to the target language and training oneself in the acquisition of skills of the given language too help in overcoming the language barrier. Language barriers can be avoided by careful study and accurate use of language. Clarity should be the main objective when using language. Jargon should be avoided.

Psychological barriers, as also cross-cultural barriers are difficult to overcome, as they are difficult to identify and even more difficult to address. Even these can be avoided or reduced by adopting a flexible and open-minded attitude. The ultimate aim is to build bridges of understanding between people – that is the main aim of communication. Training oneself to listen to different views, exposing oneself to different environments help in broadening one's outlook and cultivating tolerance to multiple views. Teaching oneself to listen with empathy helps in making oneself more open to others' perceptions.

While dealing with psychological or cross-cultural barriers the sender should make it a point to—

- (i) use language that is politically neutral and correct.
- (ii) present views in simple and objective manner
- (iii) focus on the objective of communication

### **Tasks :**

1. Explain, with two examples each, the following concepts:
  - a) Physical barriers
  - b) Language barriers
  - c) Cross-cultural barriers
  - d) Closed mind as a barrier.
  - e) Halo effect
  - f) Emotions as a barrier.
2. How does language become a barrier? Explain with examples.
3. What is self-image? How does it act as a barrier?
4. How can we overcome the various barriers to communication?
5. Define culture. How do cultural differences create barriers to communication?



# Unit-5

## LISTENING

### Learning objectives :

- To make students realize the importance of listening skills.
- To develop effective listening skills in students in order to improve their comprehension skills.
- To provide the students with strategies for effective listening.

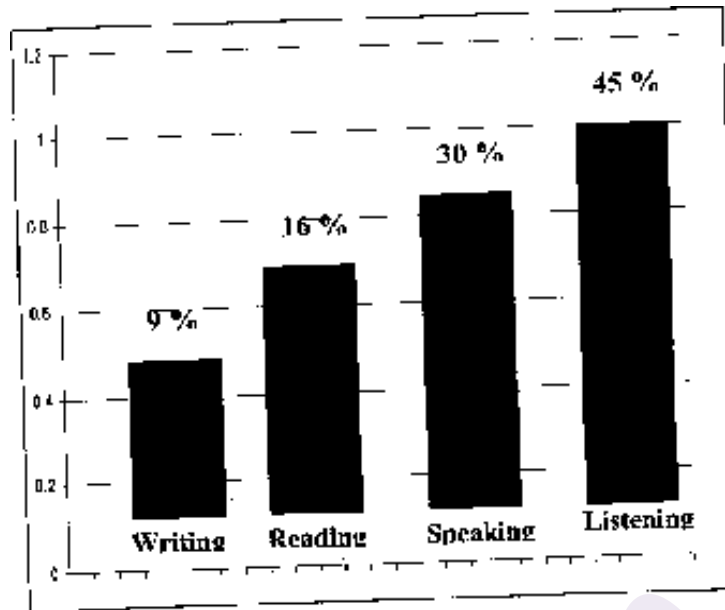
### Introduction:

#### I. The Importance Of Listening Skills:

Listening and speaking are inextricably linked, as they are complementary elements in the communication process. For all practical purposes, one cannot take place without the other: we speak only when there is someone to receive our message and we cannot listen unless someone has said something or provided some aural stimulus. Listening has been defined in a rather light-hearted vein as what you do while awaiting your time to talk. However, listening is far from being a passive activity. It must be pointed out that there is a difference between hearing and listening. Whereas hearing is merely being aware of some sound impinging on our ears, listening is a conscious effort involving mental activity to make sense of, and interpret the message, often against a particular background or within a certain perspective. As Nikki Giovanni, an American poet, has said, "I'm glad I understand that while language is a gift, listening is a responsibility."

It is interesting to note that we spend 40 to 50% of our total communication time, and one third of our working time, receiving information rather than transmitting it. The following bar-graph shows the percentage of communication time people spend on various communication skills:





But, despite the fact that listening is a fundamental and significant human activity, most people are not very good at it. They seem to lack the necessary skills, perhaps because, knowingly or unknowingly, they have neglected the cultivation and acquisition of these skills. This is borne out by the following facts: our intake is at or below 25%, that is about half of what is said during a ten-minute conversation. We forget half of that within 48 hours. We jumble up information, if called upon to reproduce it.

It may be recalled that listening is the first means of acquiring information in the case of very small children. Also, Second Language Acquisition researchers recognize the significance of silent period: the initial stage in the process of language acquisition, when the learner confines himself to listening in order to obtain and assimilate information about the language. It is only at a later stage that there is a spurt in his language-producing activity.

Listening also protects us against the wiles of an unscrupulous speaker who presents matters of an unethical nature in a convincing and attractive manner. The mass media, particularly, use such strategies to mould thinking, tastes, styles, and opinions of the general public according to a predetermined pattern. A Spanish proverb effectively cautions us against such a thing:

“Though the speaker be a fool, let the hearer be wise.” The process or act of listening encourages a person to use his discretion and judgment, and thus make a sensible decision, rather than passively accept whatever is forcibly thrust upon him.

It must be realised that much time and money can be lost as a result of poor listening habits. Also, strife, conflict, misunderstanding in interpersonal relationships are often due to faulty listening practices.

In the absence of fluency on the part of the speaker, the use of effective listening techniques on the part of the listener can help the communication situation. Of course, when faced with a fluent speaker, a good listener is likely to find the message more interesting and informative, as he plumbs the deeper levels of meaning and significance and forms new associations and ideas. The listener is thus less prone to distraction, and more involved in reflection and critical analysis.

The practice of attentive listening thus brings with it a wealth of potential material that can be helpful at some time or other. Much of this can also be successfully employed in the business environment, where problems can be solved, suitable policies can be framed, and experiences shared. A good listener is definitely an asset to an organization. At the managerial level, being a good listener is even more important, since managers need to understand the emotional impact of a situation as much as the technical details, and take the necessary steps to promote the general interests of the employees. This, in turn, will lead to a smooth, harmonious functioning of the organization. Profits will inevitably follow, and the image of the organization will definitely go up in the public estimation.

In personal life, too, a good listener gets on better with people; her/his personality is appealing, her/his manner easy and friendly, and s/he tends to be accepted more readily in company.

Thus, developing effective listening skills ensures success at various levels. Interestingly, no monetary investment is necessary. All that is required is determination coupled with practice and perseverance. To be beneficial, however, efforts must be in the right direction. In this connection, it is well to understand the nature of listening, in the first place

## **II. Understanding the nature of the listening process:**

Listening is such a routine activity that most people do not even realize that they are poor listeners, and are, therefore, in need of developing their listening skills. Others may feel that listening is a very difficult task, perhaps, next to impossible to achieve. But the truth is that good listening habits can be cultivated, and with practice, much can be achieved. Initially, the person may find it difficult, but it is well to bear in mind that "He that would have the fruit must climb the tree."

Understanding the complex process of listening, itself, may help people become good listeners. Listening involves the following inter-related steps in sequential order:

**Receiving → Attending → Interpreting → Remembering → Evaluating → Responding.**

- **Receiving:** This is a kind of physiological process. The sounds impinge on the listener's ear. It is only when he takes these in that he can go further in the process of getting at the meaning.
- **Attending:** The listener has to focus his attention on the message to the exclusion of all other sounds that may be present in the immediate surroundings.
- **Interpreting:** The —sounds || have to be interpreted, that is, the listener tries to understand the message that is being put across against the background of his own values, beliefs, ideas, expectations, needs, experience and background — and, of course, taking into account the speaker's viewpoint.
- **Remembering:** This involves storing the message for future reference.
- **Evaluating:** The listener makes a critical analysis of the information received, judging whether the message makes sense while separating fact from opinion.
- **Responding:** Then the listener gives a verbal or nonverbal response, and takes action accordingly.

Having considered the above six steps, it becomes clear that effective listening is an active process which requires full concentration, attention, and conscientious / conscious effort.

It is possible for every one of us to improve our listening skills. However, becoming a good listener is not a simple matter, as effective listening can be obstructed by a number of personal or environmental influences. The person should be aware of, and, more importantly, alert to potential distractions. Often, bad listening behaviors are habitual.

### **III. Impediments/ Barriers to listening**

1. **Distractions:** These distractions are:

**Semantic distraction:** The listener is confused about the actual meaning of a word, as the word has different meanings.

**Physical distraction:** This occurs when, for example, the air-conditioning system or microphones fail; or there is noise in the surroundings; or, someone is constantly tapping on the table with his fingers.

**Mental distraction:** This occurs when the listener makes himself the central character of his daydreams and forgets the speaker.

2. **Faking attention or pretending to listen:** This usually happens when the message consists of material of a difficult or uninteresting nature. The listener may not want to bother to understand the message. Sometimes this may happen when he is critical of the speaker's looks, style of speaking, or mannerisms.

3. **Defensive listening:** This kind of listening takes place when the speaker's views challenge the listener's beliefs.

4. **Prejudice:** The listener's bias, negative attitude, preconceived notions, fears, or stress adversely affect listening.

5. **Constant focus on self:** A person's ego may also adversely affect his listening. The Roman playwright, Terence, reveals this aspect of human nature when he says: "My closest relation is myself." A person may believe that he knows everything that the speaker is talking about and, therefore, does not need to listen.

6. **Information overload:** The listener may be exposed to too many words or points and, therefore, be unable to take in everything. He should learn how to pick up the important ones, and discard the rest.

7. **The thinking – speaking rate:** The speaking rate is 125 – 150 words per minute, whereas the thinking rate is 400 words per minute. So the listener's mind is moving much faster than the speaker is able to speak. The extra, intervening time, before the speaker arrives at his next point, is usually spent in shifting one's mental focus, or in day dreaming.

8. **Short attention span:** The natural attention span for human beings is short. This is not easy to rectify, except for making a special effort to concentrate and prolong one's attention span. Although all the above-mentioned factors could cause the listener to get distracted, s/he can consciously adopt certain strategies that will make her/him a good listener.

#### **IV. Listening Strategies:**

While listening is an innate ability, it can be developed into a skill by a conscious and deliberate application of certain strategies

which greatly enhance its effectiveness. From childhood itself, good listening habits could be inculcated through listening to a story, to music, or to a song. The child will then be more receptive, and later, respond effectively to training in more advanced listening strategies. A few of these strategies are considered here:

1. **Preparation for listening:** The environment must be made conducive to listening. Noise and disturbance can be kept out by closing doors, or using a soundproof room. Suitable arrangements for microphones and stationery should be made in advance. Interruptions must be prevented. By these means, the physical barriers can be eliminated, and the listener can focus his attention on the speaker.

2. **Background knowledge:** The listener should train himself to listen intelligently, bearing in mind the speaker, the topic and the situation.

3. **Re-organize the material in his mind:** The listener should be able to recognize patterns used by the speaker, and should be able to identify the main / central point, and supporting points; s/he should re-organize the material in his mind according to certain headings so as to facilitate recall.

4. **Focusing on the speaker's matter rather than manner:** The listener should not be prejudiced by the personal or behavioural traits of the speaker or his style, but should focus on the content, intent, and argument of the 'message'.

5. **Listening actively:** Listening actively also involves being considerate to the speaker and empathising with him. By adopting an alert listening pose, the listener puts the speaker at his ease and places him in a better position to formulate and express his ideas. The listener should have a positive attitude towards a talk, believing that in every talk there is always at least one point or idea that will be of value and special significance to him.

6. **Listen with complete concentration:** The listener should learn to differentiate between argument and evidence; idea and example; fact and opinion. He should attempt to pick out and paraphrase the important points while disregarding unimportant ones.

7. **Interaction:** Interaction and participation in a discussion, no doubt render the listening process more fruitful; but the following points must be observed:

- Allow the speaker to finish what he is saying before you begin to talk. Do not interrupt.

- Do not disturb the speaker by indulging in some undesirable form of activity, like talking to the person next to you, looking at your watch, or walking out, or appearing uninterested or distracted.
- Do not contradict the speaker.
- Do not let your mind move on to anticipate what is going to be said next just listen carefully to what the speaker is actually saying. If you are busy planning your replies, you are likely to miss important points, and make irrelevant or stupid statements.
- Avoid passing comments or making remarks while the speaker is speaking.
- Only one person should speak at a time.
- Be open to new ideas; ask questions, seeking clarification of meaning, ideas, and thoughts; or to gather additional information, or to direct the flow of the conversation.

8. **Patience:** Do not get restless or impatient. Be careful not to lose your temper.

9. **Motivation:** The experience of listening is more rewarding if the listener is motivated and interested. Confidence and trust in the speaker are necessary.

10. **Introspection:** The listener must honestly examine his existing listening habits, and consider whether he can improve upon them.

11. **Provide positive feedback:** By maintaining eye contact, using proper facial expressions, nodding from time to time, leaning forward, and so on, you put the speaker at his ease, encourage him and thus enable him to give of his best.

12. **Listen for vocal or non-verbal cues:** By noting the speaker's tone of voice or facial expressions, it is possible to get at his meaning more effectively. Pay attention to what the speaker says as much as to what he leaves unsaid.

13. **Make good use of the time-gap between speaking and thinking:** Spend this extra time reflecting on what the speaker is saying. You could even jot down points or make brief notes on selected topics. Make a kind of mental summary, and evaluate what is being said. You may anticipate what the speaker is going to say next, but it is necessary to listen carefully to find out whether it is exactly what you expected or whether there is some difference. If there is a difference, it is important to consider what the difference is, and the reason for it.

**14. Practice your listening skills:** Train yourself to use your listening skills every time you have occasion to listen. Do not abandon the task of listening, especially if you find it difficult. Listening is an act of the will as much as a matter of habit. It depends on mental conditioning. Willingness to make an effort, therefore, matters.

**15. Adapting to different communication events:** Effective listening includes the ability to adapt to several communication events, involving intercultural communication situations. The listener must be aware of factors like culture, gender, race, status, etc., and not allow them to adversely affect his listening. In this connection, tolerance, patience, and empathy are important.

## **V. Styles of Listening:**

The following are the different styles of listening available for the listener to choose from:

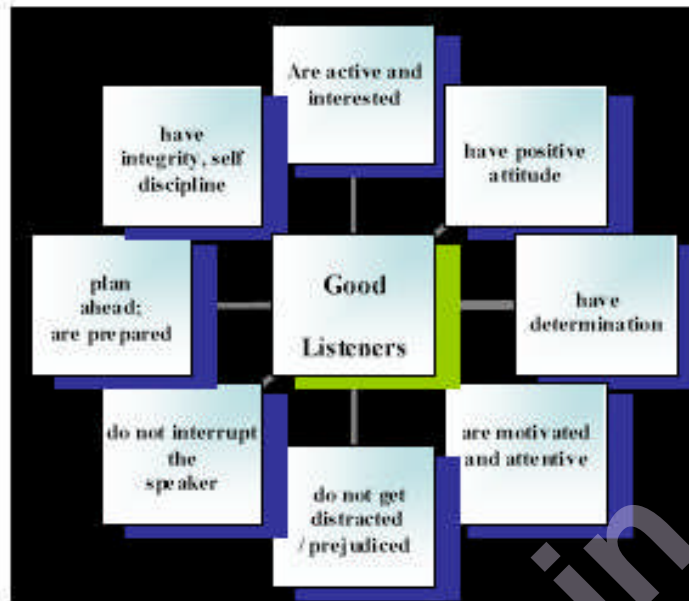
1. Empathic listening: In this case we empathize with the speaker, and understand things from her/his point of view, allowing her/him the freedom to express her/his emotions.
2. Informational listening: Here, the aim is to receive information. So the listener pays attention to the content, and makes decisions regarding the taking of notes; s/he also watches for related non-verbal cues, asks questions, and focuses on the replies. All this helps her/ him to assimilate the information.
3. Evaluative listening: We are exposed to a great deal of material intended to persuade us to accept the speaker's point of view; we need to evaluate what we hear, and note only certain points that are of interest or use to us.
4. Appreciative Listening: We use this form of listening when we listen to our favourite music or watch an enjoyable television programme. In these instances, careful listening greatly enhances pleasure and appreciation.
5. Critical listening: This is when we listen critically and analytically, carefully considering the topic of the argument, the intentions of the speaker, his omissions, his point of view; his credibility and so on.

## **Conclusion:**

We may conclude by observing that effective listening is a positive, intellectual, emotional, and active process, and to improve effectiveness, it is necessary to set one's mind to the task. Poor listening habits can be changed through conscious effort, hard work, self-discipline, attention, a positive attitude, and determination. So, there is no excuse, really, for being a bad listener!



The following diagram provides, in a nutshell, the characteristic features of a Good Listener:



### Tasks :

- 1) Though the speaker be a fool, let the hearer be wise || . Explain the importance of listening in the light of this statement.
- 2) How can you improve your listening skills?
- 3) While attending a lecture, what distractions do you experience in your attempt to listen to the lecturer?
- 4) What are the responsibilities of a listener in a speech situation?
- 5) What are the barriers to effective listening? How can we overcome them?
- 6) Identify your own listening style.
- 7) Explain the complexity of the listening process.
- 8) Fill in the blanks:
  - a) Listening is ----- activity, whereas hearing is -----  
- activity.
  - b) Listener can provide \_\_\_\_\_ with non verbal/  
verbal cues.
  - c) The causes of ineffective listening are:
  - d) a. \_\_\_\_\_ b. \_\_\_\_\_ c. \_\_\_\_\_.
  - e) The qualities of a good listener are:  
a. ----- b. ----- c. -----
  - f) The listener who takes down selective, brief notes can be  
termed as a \_\_\_\_\_ listener.



# Unit -6

## BUSINESS ETHICS

### Concept and Interpretation

The word ethics is derived from Greek origin – ‘ethos’ which means character or the science of ideal human behaviour. According to the Concise Oxford Dictionary ‘ethics’ is the treating of moral questions. In the Chambers Dictionary, ‘ethics’ is a code of behaviour considered correct.’

“Business ethics in short can be defined as the systematic study of ethical matters pertaining to the business, industry or related activities, institutions and beliefs. Business ethics is the systematic handling of values in business and industry.” —John Donaldson

Business ethics is the study of appropriate business policies and practices regarding potentially controversial subjects including corporate governance, insider trading, bribery, discrimination, corporate social responsibility, and fiduciary responsibilities. The law often guides business ethics, but at other times business ethics provide a basic guideline that businesses can choose to follow to gain public approval.

Business ethics ensure that a certain basic level of trust exists between consumers and various forms of market participants with businesses. The concept of business ethics began in the 1960s as corporations became more aware of a rising consumer-based society that showed concerns regarding the environment, social causes, and corporate responsibility. The increased focus on so-called social issues was a hallmark of the decade.

Ethics means the set of rules or principles that the organization should follow. While in business ethics refers to a code of conduct that businesses are expected to follow while doing business. Through ethics, a standard is set for the organization to regulate their behaviour. This helps them in distinguishing between the wrong and the right part of the businesses. The ethics that are formed in the organization are not rocket science. They are based on the creation of a human mind. That is why ethics depend on the influence of the place, time, and the situation. Code of conduct is another term that is used extensively in businesses nowadays. It is a

set of rules that are considered as binding by the people working in the organization.

Values are fundamental beliefs and form the basis of our conduct. It is rightly said that 'conscience is the custodian of values'. Values learnt from early childhood and in our growing up years shape our future path. When we live and work on the foundation of truth, charity, sacrifice, non-violence, compassion, selflessness, courage and good conduct we follow moral principles. These moral principles are an intrinsic part of the teachings of all religions. Value systems and moral principles that act as guidance rules provide an ethical framework for society. Ethical rules are present in all societies, all organizations and all individuals. It is universal. People all over the world need rules to govern their lives and conduct and keep them within moral boundaries. The modern workplace can become a battleground with discrimination, prejudice, inequality and harassment if it is not regulated by a moral and ethical code.

### **Ethical Principles for Business**

- Honesty
- Integrity
- Promise-Keeping & Trustworthiness
- Loyalty
- Fairness
- Concern for Others
- Respect for Others
- Law Abiding
- Commitment to Excellence
- Leadership
- Reputation & Morale
- Accountability

### **Types of Business Ethics**

- Personal responsibility.
- Representative or official responsibility.
- Personal loyalties.
- Corporate responsibilities.
- Organizational loyalties.
- Economic responsibilities.
- Technical morality.
- Legal responsibility.

### **Importance of Business Ethics**

The term 'Business Ethics' refers to the system of moral principles and rules of the conduct applied to business. Business being a social organ shall not be conducted in a way detrimental to the interests of the society and the business sector itself. Every

profession or group frames certain do's and do not's for its members. The members are given a standard in which they are supposed to operate. These standards are influenced by the prevailing economic and social situations. The codes of conduct are periodically reviewed to suit the changing circumstances.

### **1. Corresponds to Basic Human Needs:**

The basic need of every human being is that they want to be a part of the organisation which they can respect and be proud of, because they perceive it to be ethical. Everybody likes to be associated with an organisation which the society respects as a honest and socially responsible organisation. The HR managers have to fulfill this basic need of the employees as well as their own basic need that they want to direct an ethical organisation. The basic needs of the employees as well as the managers compel the organizations to be ethically oriented.

### **2. Credibility in the Public:**

Ethical values of an organisation create credibility in the public eye. People will like to buy the product of a company if they believe that the company is honest and is offering value for money. The public issues of such companies are bound to be a success. Because of this reason only the cola companies are spending huge sums of money on the advertisements now-a-days to convince the public that their products are safe and free from pesticides of any kind.

### **3. Credibility with the Employees:**

When employees are convinced of the ethical values of the organisation they are working for, they hold the organisation in high esteem. It creates common goals, values and language. The HR manager will have credibility with the employees just because the organisation has creditability in the eyes of the public. Perceived social uprightness and moral values can win the employees more than any other incentive plans.

### **4. Better Decision Making:**

Respect for ethics will force a management to take various economic, social and ethical aspects into consideration while taking the decisions. Decision making will be better if the decisions are in the interest of the public, employees and company's own long term good.

### **5. Profitability:**

Being ethical does not mean not making any profits. Every organisation has a responsibility towards itself also i.e., to earn profits. Ethical companies are bound to be successful and more profitable in the long run though in the short run they can lose money.

## **6. Protection of Society:**

Ethics can protect the society in a better way than even the legal system of the country. Where law fails, ethics always succeed. The government cannot regulate all the activities that are harmful to the society. A HR manager, who is ethically sound, can reach out to agitated employees, more effectively than the police.

Business ethics is concerned with achieving transparency in business, environmental friendly policies, avoiding misinformation, rights of employees, social welfare measures, intellectual property rights etc. Raising their ethical profile ensures a positive response from consumers in today's market place.

### **Personal integrity at the workplace**

Our loyalty is to both our employer as well as to society. Our effort should be to serve both with integrity. We should not work against the interests of the organisation nor harm the prospects of co-workers. Maintaining integrity at work is crucial for employees at all levels, but especially as you continue to move up the ladder. Having integrity helps foster an open and positive work environment and an ethical approach to decision-making.

Not only is workplace integrity beneficial to businesses, but it is also beneficial to the individual. By showing that you are an honest and dependable person, you'll gain respect and trust from your peers and managers.

There are tangible and intangible benefits to being ethical in your workplace, including:

- **Improved employee retention:** Strong business ethics often encourage managers to show appreciation for an employee's hard work. As a result, team members may be more loyal to the company and strive to be more productive.
- **Stronger collaboration:** Team members who practice business ethics have respect for one another and work well together. This camaraderie not only fosters a pleasant work environment, but it also helps with team collaboration and productivity.
- **More effective leadership:** When a manager follows business ethics, they're more likely to treat employees well. As a result, teams are more inclined to follow their leadership. This minimizes discipline issues and teams' trust in managers and supervisors when tough decisions need to be made.
- **Increased professional value:** When you have a positive attitude toward your work and those you work with, you can increase the quality of your work. It also increases your value to your team and the company as a whole.

## **Business Ethics And Media**

**Media ethics** is the best division of applied ethics dealing with the specific ethical principles and standards of media, including broadcast media, film, theatre, the arts, print media and the internet. The field covers many varied and highly controversial topics, ranging from war journalism to Benetton ad campaigns.

Media ethics promotes and defends values such as a universal respect for life and the rule of law and legality.<sup>[1]</sup> Media Ethics defines and deals with ethical questions about how media should use texts and pictures provided by the citizens.

- Provide Value. ...
- Don't Just Promote. ...
- Post What YOU Would Want to Read. ...
- Learn How to Create Titles That Grab Attention. ...
- Understand the Value Proposition. ...
- Always Deliver on Your Promise. ...
- Make Your Followers Feel Important. ...
- Give Back to the Community.
- Be Personal, Where Appropriate.
- Promote Your Social Media on Your Blog.

Advertising plays a important role in advertising product and services. In a globalised world sellers use a various methods to draw the attention of consumers. This often leads to malpractice. Though commercial advertising is regulated, companies often engage in subtle forms of deception or make exaggerated claims about their products. . Companies often compare competitors' products and depict them in a negative light. Advertising, promoting cigarettes and over-the-counter medicines claiming health benefits are unacceptable because they play with the health of consumers.

## **Computer Ethics**

**Computer ethics** are a set of moral standards that govern the use of computers. It is society's views about the use of computers, both hardware and software. Privacy concerns, intellectual property rights and effects on the society are some of the common issues of computer ethics.

## **Privacy Concerns**

- **Hacking** – is unlawful intrusion into a computer or a network. A hacker can intrude through the security levels of a computer system or network and can acquire unauthorised access to other computers.

- **Malware** – means malicious software which is created to impair a computer system. Common malware are viruses, spyware, worms and trojan horses. A virus can delete files from a hard drive while a spyware can collect data from a computer.
- **Data Protection** – also known as information privacy or data privacy is the process of safeguarding data which intends to influence a balance between individual privacy rights while still authorising data to be used for business purposes.
- **Anonymity** – is a way of keeping a user's identity masked through various applications.

### Intellectual Property Rights

- **Copyright** – is a form of intellectual property that gives proprietary publication, distribution and usage rights for the author. This means that whatever idea the author created cannot be employed or disseminated by anyone else without the permission of the author.
- **Plagiarism** – is an act of copying and publishing another person's work without proper citation. It's like stealing someone else's work and releasing it as your own work.
- **Cracking** – is a way of breaking into a system by getting past the security features of the system. It's a way of skipping the registration and authentication steps when installing a software.
- **Software License** – allows the use of digital material by following the license agreement. Ownership remains with the original copyright owner, users are just granted licenses to use the material based on the agreement.

### Social Impact

Computers and the internet help people stay in touch with family and friends. Social media has been very popular nowadays.

- Computer gaming influenced society both positively and negatively. Positive effects are improved hand-eye coordination, stress relief and improved strategic thinking. Negative effects are addiction of gamers, isolation from the real world and exposure to violence.
- Computer technology helps the government in improving services to its citizens. Advanced database can hold huge data being collected and analysed by the government.
- Computer technology aids businesses by automating processes, reports and analysis.



### **Case Study On Piracy**

The Business Software Alliance (BSA) has received \$150,000 from an unnamed Melbourne engineering company in the year 2011. This company was allegedly using unlicensed copies of Microsoft, Autodesk software and Adobe. Under Australia's Copyright Act, compensation and penalizing damages were settled for outside of the courts hands. Whilst in 2012, BSA Australia settled another 14 cases of software piracy. These cases totalled to an astonishing \$440,237, additionally, each offender had to not only pay for copyright infringement bill, but also were obligated to pay for genuine software licenses for its continuation. During the months of July, BSA Australia offered \$20,000, a huge increase from \$5,000 to whistle blowers within the company. The term 'whistle blowers' is defined by the act of a worker, reporting suspected unlawful activity within an organisation. As said by BSA, 27 per cent of settlements were accounted for by the architectural design industry, whereas 20 percent of settlements occurred within the engineering subdivision. Alongside with this was the piracy cases affected by manufacturing firms totalling to another 20 percent. Within Australia, the state of Victoria was recorded with having the majority of software settlements in 2014, obtaining a shocking 74 per cent closely followed by Western Australia with 14 per cent of settlements. A study commenced by BSA Global Software Piracy Study shows Australia's software piracy rates have been decreasing 1 per cent each year.

In another software piracy case involving Microsoft, one of the world's leading manufacturers of computer software settled 3,265 software piracy cases worldwide. Starting from 2005, the company received numerous consumer reports and tips counterfeit software after discovering malware and viruses on recently bought items. On March 2013, Microsoft launched a universal investigation based on pirated software. In this study, it concluded that roughly 33 percent of the software on the market is forged. In addition to exploring with studies, Microsoft uses other supplementary means in order to attempt to prevent counterfeiters. It considers the use of "URL takedowns" requested to Google more than any other company in the world, demanding specific sites as pirated or copyright material. Recently Microsoft was paid \$304,994 in damages after software called Software Paul was found guilty of selling counterfeit Microsoft softwares. Microsoft is still trying to find counterfeiters as it affects their company tremendously. "Software counterfeiting negatively impacts local and global economic growth, stifles innovation, and puts consumers and businesses at risk," Microsoft Cybercrime Center associate general counsel David Finn.

## Corporate Social Responsibility

Corporate Social Responsibility is not a cosmetic; it must be rooted in our values. It must make a difference to the way we do our business.

Corporate Social Responsibility (CSR) is when a company operates in an ethical and sustainable way and deals with its environmental and social impacts. This means a careful consideration of human rights, the community, environment, and society in which it operates.

Corporate Social Responsibility (CSR) and related activities enhance the corporate citizenship profile of an organisation. In a globalised world it is not merely economics that will define success and profitability but good labour practices, environmental conservation and protection of human rights as well. Global reputations can be made and marred by the quality of corporate citizenship

### Aims of Corporate Social Responsibility

- (1) Treat employees fairly and equitably
- (2) Operate ethically and integrity
- (3) Respect human rights
- (4) Protect and sustain the environment
- (5) Show care and concern for the communities

### Benefits Of Corporate Social Responsibility

- **Increased brand awareness and recognition.** If you're committed to ethical practices, this news will spread. More people will therefore hear about your brand.
- **Cost savings.** Many simple changes in favour of sustainability, such as using less packaging, will help to decrease your production costs.
- **An advantage over competitors.** By embracing CSR, you stand out from competitors in your industry. You establish yourself as a company committed to going one step further by considering social and environmental factors.
- **Increased customer engagement.** If you're using sustainable systems, you should shout it from the rooftops. Post it on your social media channels and create a story out of your efforts.
- **More benefits for employees.** There are also a range of benefits for your employees when you embrace CSR. Your workplace will be a more positive and productive place to work, and by promoting things like volunteering, you encourage personal and professional growth.

### **Case Study on CSR AND MEDICAL/E-WASTE MANAGEMENT:**

Medical waste management should be a major concern and responsibility of health care organisations. These organisations must observe the medical ethic to “first do not harm” to their employees, health care workers and professionals, waste handlers, patients, the public and the environment.

As far as medical waste is concerned, disposal mechanisms must be stringent and foolproof to prevent the risk of infection, toxicity and contamination. Ethical and religious norms are also to be respected.

In a digital world, electronic waste or e-waste is a growing problem. The more electrical and electronic devices we use the more we discard. Organisations must strictly follow disposal protocols and use tools like Life Cycle Assessment (LCA), Extended Producer Responsibility (EPR) etc., along with proper collection and safe recycling methods.

Organisations must select proper waste treatment and disposal methods from a technical and regulatory standpoint to ensure health and safety.

### **Discrimination on the bases of gender**

#### **Abuse of legal system in trafficking of girl**

Commission calls for report from Delhi Police Commissioner The Commission has taken suo-motu cognizance of a complaint filed by the NGO, International Law Affiliates on the plight of poor girls in Nepal and India being trafficked and forced into prostitution in various red light areas. The complainant, while requesting the Commission to consider taking action, had forwarded a copy of his petition addressed to the Chief Justice of India dated 27 December 2004 as well as a news article captioned "The Girl Breakers of Delhi" published in a national daily on 19 December 2004.

The news article is a gory narration of trafficking and exploitation of girls belonging to lower strata of the community. It makes a reference to the collusion between the pimps, brothel owners and police officials to force poor gullible girls into the prostitution racket. As an example the news article highlighted one of the modus operandi as:-

"The farce follows set stages: a trumped-up case is registered against these minor girls falsely alleging that they were trying to solicit clients in a public place. The minor girls are then arrested and kept in lock-up while the police prepare a challan wherein the minor girls age is entered as 21. This entry is apparently sufficient to transform overnight the minor girl into an

adult for all subsequent court proceedings. After this, these minor girls are produced before a magistrate and released on bail."

The Commission observed that the contents of the article, if true, portray a dismal picture of exploitation and trafficking of girls by the abuse of legal system in connivance with the authorities who are supposed to provide protection against such exploitation. The article points towards an organized racket in trafficking of girls and raises a serious human rights issue, which needs to be addressed with all seriousness.

It has directed that a copy of the petition along with a copy of the news article referred to above be forwarded to the Commissioner of Police, Delhi with a request to inquire into the matter and submit his report within four weeks.

### **SURROGATE ADVERTISING:**

Advertising is an important marketing tool and creates awareness about the market. But at the same time it makes use of subterfuge to mislead people especially while endorsing alcoholic drinks and cigarettes. Since the government, in order to protect public health, has banned the advertisements of these products in 2002, manufacturers have used surrogate advertising to achieve their ends. A surrogate is something or person acting as a substitute, put in place of the original. To get past the liquor, tobacco and gutka ban, companies introduce other products with the same brand name. Through brand extension customers are constantly reminded of the original products. For example 'Carlsberg glasses', 'Royal Stag CDs', 'Kingfisher water', etc. Tobacco, gutka and liquor companies sponsor awards and sports events and even teams. Red & White bravery awards, Manikchand awards and Royal Challengers are well known examples of surrogate advertising.

What is Business Ethics, illustrate the answer with example.

Write short note on below concept.

- a) Personal integrity and the workplace
- b) Business ethics and media
- c) Computer ethics
- d) CSR

### **Questions:**

- a) Define business ethics and explain its importance?
- b) What are Gandhi's views on business ethics?
- c) What are the aims and objectives of CSR?
- d) Give examples of organisations and the kind of CSR they are involved in?



## THEORY OF BUSINESS LETTER WRITING

### Learning Objectives:

- ❖ To revise the basics of drafting business letters
- ❖ To revise the drafting of business messages
- ❖ This will include revision of
  - Components/ Parts/Structure of a Business Letter
  - Formats/ Layouts of a Business Letter
  - Principles of Business Letter Writing
  - Importance of Appearance of a Business Letter
  - Some useful tips for Business Letter Writing

Transmission of messages with business letters is a preferred way of communication. Despite the popularity of e-mail communication for internal and external communication, business letters have maintained their importance in commercial communication. A business letter has all the advantages of written communication in that it is a permanent legal document, it can be stored and referred to when required.

A business letter is different from a personal letter in its structure. Since a business letter represents the organisation, this chapter proposes to revise for students the basics of business letter writing.

### I. Components / Parts of a Business Letter:

A business letter has the following components:

#### i) The Basic/Obligatory Parts:

1. The address of the Sender/ Letter Head/ The Head address
2. Date
3. Inside Address/ Receiver's Address
4. Salutation
5. Body of the letter
6. Complimentary Close
7. Signature

#### 1. The Address of the Sender/ Letter Head or the Head Address-

**Position:** if we start from the top of the page, the head address comes first.

**Contents:** The name of the company or firm is printed in the centre of the page while the detailed address, telephone number etc are indicated in the margin. This is not a rigid pattern and many organisations like to print the address in the middle of the page just below the name of the organisation. Where two addresses are to be indicated (such as the name of the branch office that is sending out the letter and the head office) then the address to which the reply is to be sent is given prominence, while the other address is printed in brackets or at the bottom of the page.

It includes

- i. the name of the sender— an individual or the organisation
- ii. the postal , web, e-mail address
- iii. contact details such as telephone, telex, fax numbers
- iv. logo or emblem of the sender

The Head address is prominently displayed and is the first to catch the receiver's attention. Therefore, a lot of effort is taken by the sender, especially organizations, to aesthetically design it. While writing the sender's address one should keep in mind that it should look neat, uncluttered and should include only necessary details. For Example:

Mr. Ashsish Awasthi,  
Marketing Manager, Career Watch,  
7, Ahuja Gardens, Andheri [W],  
Mumbai 600085  
Ph. 266664320. Mob. 9823342405.  
Email [aash92@gmail.com](mailto:aash92@gmail.com).

Wappinger's Falls, New York -12590

**Phone :** (866) 528-9151 - Ext 22

**Fax :** (866) 849 6857

**Mail:** [sales@vindhya.us](mailto:sales@vindhya.us)



**Websites:** [www.vindhyaglobal.com](http://www.vindhyaglobal.com); [www.vindhya.us](http://www.vindhya.us)

**Significance:** the head address provides the return address and telephone number to enable the receiver of the letter to contact the sender. It enables the receiver to know the nature of the business carried on by the sender. From the letter-head the receiver can also come to know whether he is dealing with a proprietary concern, partnership, and private limited or public limited company.

## 2. Date:

**Position:** some companies print letterheads indicating where the date should be typed. Where this is not done the typist chooses the right place for it. It is usually typed three spaces below the last line of the sender's address in the following manner:

- a) On the right side of the page in the indented, semi block, modified block, hanging indention and demi-official forms
- b) On the left side of the page in the full block and NOMA forms;
- c) In the centre of the page when the letterhead is simple or in the B.F.G. form.

**Contents:** A business letter must contain the date, month and the year on which it is written.

**Significance:** This gives the letter its legal validity and lets the receiver know when it was written. It is essential for the purpose of filing and sorting of letters. It also helps in tracing a letter.

Various ways of writing the date:

### a. The American Way :

September 9, 2008 [Month is written first, followed by the date, which is followed by the year]

### b. The British Way :

9<sup>th</sup> September, 2008 [Date is followed by the month and the year]

### c. The Indian Way

09/09/2008 [Day and month are both written in figures. This could cause confusion. So it is best to avoid this way of writing the date]

## 3. Inside Address:

**Position:** the full name of the person, firm or company to whom you are addressing the letter is written two spaces below the level of the date and two spaces above the salutation in the left hand margin. The first line of the inside address determines the spacing of the left margin of the letter. This is the position of the inside address in all the stenographic forms except the demi-official form in which it is placed at the end of the letter along the left hand margin.

**Contents:** This is the address of the receiver of the letter. It contains the details of the receiver. In official correspondence, normally this address includes the designation of the receiver, and his address for correspondence.

**Significance:** the importance of the inside address lies in the fact that as copies of all typed letters are kept, the address makes filing and future reference easy. It is also important where window envelopes are used.



**Example:**

Mr.H.R.Nahta,	The Personnel Manager,
Personnel Manager,	Bayer India Ltd.,
Bayer India Ltd.,	Express Towers, Nariman Point,
Express Towers, Nariman Point,	Mumbai 400001
Mumbai 400001	

It may comprise the full name and designation of the receiver as well as the name and address of the company he works for. The letter could be addressed to the company itself. In the case of partnership concerns Messrs' or M/s' can be placed before the name.

**4. Salutation:**

**Position:** the salutation is always placed in the left side margin, below the inside address or attention line. The salutation is typed flush with the margin and should never be intended.

**Contents:** the salutation is like greeting a person when you meet him or her. The contents of salutation depend on the personal relationship between letter writer and his reader and also on the form of the inside address.

Some of the formal modes of addressing the receiver:

- |                         |  |
|-------------------------|--|
| i. Sir /Madam           | [Subordinate addressing the superior, very formal]                     |
| ii. Dear Sir/Dear Madam | [Most commonly used form]  |
| iii. Sirs or Dear Sirs  | [To be used when one is writing to a company and not to an individual] |
| iv. Respected Sir       | [no longer being used, avoid using it while applying for a job]        |
| v. Dear Mr. So and So   | [When one knows the receiver]  |

**5. Significance:** This is the mode of addressing or greeting the receiver. Salutation indicates the relationship between the sender and the receiver.

**6. The body of the letter:**

**Position:** the letter itself, in paragraph form, begins a space or two below the caption line. When the caption line is placed above the salutation it begins two spaces below the salutation. The first line of each paragraph will be intended in the margin depending on the type of stenographic form that is used. No indenting is done in the full-block, modified block and NOMA forms. Paragraphs are indicated by extra spacing between them. If the letter is very long, it should be continued on a separate sheet of paper. It is bad manners to type on the reverse of a page, even if it is just a line or two.

**Contents:** a good business letter must build one central idea. The points made in the letter should be linked with the filing and indexing process. If a banker is writing to a furniture manufacturer about the poor quality of the desk made by him, he should not, in the same letter, remind him to collect his passbook. The information about the pass book should be sent by separate letter. Great care should be given to body of the letter and the presentation of arguments.

While drafting the body of the letter you should keep in mind “you attitude and your tone should always be polite and tactful.

**Significance:** undoubtedly the body is the most important part of the letter. All the other parts of the structure such as the date, salutation, etc. are only relevant in so far as they make the reading of the body of the letter easier and more convenient.

### 7. The Complimentary Close [Subscription]:

**Position:** the complementary is a polite way of saying ‘good bye’. It is typed two or three specs below the last line of the body of the letter.

**Contents:** This is a conventional way of signaling a polite end of the letter. One must not end the letter abruptly. Salutations and complimentary closes that go together:

Sir or Dear Sir —————> Yours faithfully, or Yours truly.  
Dear Mr. .... —————> Yours sincerely or yours cordially.

**Significance:** the complementary close, like the salutation, has no important function to perform. It only helps to add a polite touch to the letter and shows the relationship between the correspondents.

- **Things to remember while writing the complimentary close:**
  - Ending with participle phrases like thanking you, awaiting your reply, must add words like We are, or I am, just before the complimentary close to complete the syntax. Endings such as Thanking you in anticipation, have become obsolete and are very rarely used in commercial correspondence of the day.
  - While writing the complimentary close, please note that
    - **Y** in Yours is capital.
    - **S** in sincerely [the first letter of the second word is lower case.]
    - The word Yours does **not** have an apostrophe. It should **not** be written in the following manner: Yours [This is incorrect]

## 8. Signature:

**Position:** since the signature is written four lines and directly below the complimentary close, it occupies the same position as the latter. In the full block form it is written to the left of the page and in the other forms to the right of the centre. In the NOMA form it is written to the left of the page, just a space or two below the last line of the last paragraph

**Contents:** A letter is incomplete if it is not signed. The signature of the sender must be followed by his full name, designation and name of the company. The signature authenticates a letter. It is the signature that makes the letter a legally binding entity, both on the sender as well as the receiver. However, in many electronically generated letters, signatures are not required, or an electronic signature is used.

Various ways of signing a letter :

- ☐ i. Sd/-  
M Ahuja  
Mrs. Mona Ahuja, Manager.
- ☐ ii. A person holding special power or power of attorney signing on behalf of the firm. Per pro S4  
Solutions  
Sd/  
Ashish Awasthi
- ☐ iii. A person signing in place of a senior authority in his absence  
For the Principal Sd/-  
Mrs. Job  
Vice-Principal.

**Significance:** the signature is proof that the person signing has written what he has in the body of the letter. It helps to pinpoint responsibility for the writing of the letter and the person is accountable for what has been written. It is the signature that gives the letter an advantage over other forms of communication.

## ii). Optional Parts of a Business Letter:

### 1. Reference number:

**Position:** it is slightly above, below or in a line with the date, but on the opposite side of the page. Some companies print letter heads which clearly indicate where the number is to be filled in.

**Contents:** Business letters possess a reference number which normally comprises of the typist's initials, the date on which the letter was received and the serial number of the letter. However, this coding may differ from organization to organization.

A reference number helps in maintaining the record. At the receiver's end it serves as a context in which the messages get exchanged. For instance,

The receiver who is responding to a letter of complaint received writes

This is in reference to your letter no.....

The reference number may contain two numbers and could be written in the following manner:

Your Reference :

Our reference :

**Significance:** it is essential for filing purposes in the receiving and sending companies. It helps to trace previous correspondence on the same topic. When the receiver's reference number is also quoted it is an act of courtesy and makes the work of filing much easier at the other end.

## 2 Attention Line :

**Position:** when used, the attention is to be placed two paces below the inside address and two spaces above the salutation. It is usually written in the centre of the page.

**Contents:** Attention line is inserted when the sender wants to focus the attention of the receiver to whom the letter is addressed. It is written in the following manner

**Significance:** the attention line is only to be used when the letter is addressed to the company or firm and the letter writer wishes to attract the attention of a particular individual to the letter.

## 3 Subject/ The Caption Line:

**Position:** the caption line is usually placed below the salutation. Just above the body of the letter. In the full-block it is placed to the left; but in all other forms it is typed in the centre of the page.

**Contents:** The subject line tells the receiver, at a glance, what the letter is about. It highlights its main purpose. The letter writer must determine beforehand what s/he wants the receiver to understand from the letter. The subject line should be written in as few words as possible, and should capture the essence of the letter. Caption also helps while sorting letters by the subject and storing them accordingly.

### For Example:

- ☐ i. Subject: Excuse Note.
- ☐ ii. At times, instead of subject, ref: or re: is used to refer to correspondence.

**For instance:**

Re: Your letter dated Sept 9, 2008.

- iii. However, nowadays, letters may not carry either the subject or the ref. They may simply have a caption that captures the essence of the letter.

**For example;**

Billing Statement for the period 01/02/2008 to 01/05/2008.

**Significance:** the caption line enables the reader to understand at a glance what the letter is all about. It can be passed on immediately to the officer or department concerned.

**4 Enclosures/ [Encl:]**

**Position:** the enclosure notation must be typed a space or two below the signature, in the left margin.

**Contents:** This section contains the attachments, additional papers that one sends along with the letter. It could be the copies, photographs or any other supplementary documents. Previously, attached and stapled papers were labeled separately as attachment/s. But nowadays, anything that is sent along with the main document is considered as enclosure. The items enclosed must be listed in a serial order. This helps the receiving or the filing clerk.

**Significance:** this notation is very important for the mailing clerk. He need not examine the envelope carefully where no enclosures are indicated. if they are indicated then first care will be to extract them safely.

**5 The Copy to Notation**

**Position:** the notation copy to or cc. is typed two spaces below the enclosure notation, in the left margin. Though very few companies today use carbon paper to make copies the phrase "carbon copy" has remained in use as an indication that a copy of the letter is being sent to another person.

**Contents:** These are carbon copy notations that tell the receiver who the other receivers of the letter are. For example:

- i. c.c. Chairperson, Students' Council  
Chairperson, Gymkhana
- ii. When, instead of a carbon copy, a fresh copy is sent to more than one receiver, it is sent with a caption: Copy to Chairperson, Students Council.

iii. When a copy is sent to another receiver without the knowledge of the original receiver, then the copy is marked b.c. which means blind copy.

**Significance:** this notation is very important for the filing. It also serves the purpose of informing the reader that a copy of the same letter has been sent to another party.

**6. P.S. [Post Script]:** This part of the letter has almost become redundant in the era of computers where pasting messages, inserting any bit of information into the main body of the letter is possible. Earlier, P.S. or post scriptum made possible inclusion of any piece of information, which the writer had forgotten to include in the main message and which was important from the writer's point of view. However, insertion of P.S. implied carelessness on the part of the writer who had not planned his message properly.

## **II. Positioning of the Components and Layouts /Formats of a Business Letter:**

Layout refers to the systematic arrangement of the components of a business letter, in order to have better readability. There are many layouts of business letters, namely, Block, Modified Block, Semi-Block, Hanging Indention, Norma Dorma, Demi- Official, etc. It would suffice to study the most frequently used formats of the letter. These are -

### **Full Block Form**

1	<i>Sender's Address</i>
	.....
	.....
2.	<i>Date</i>
	.....
3.	<i>The Inside Address</i>
	.....
	.....
4.	<i>Salutation</i>
	.....
5.	<i>Subject</i>
	.....
6.	<i>Message</i>
	.....
	.....
7.	<i>Complimentary Close</i>
	.....
8.	<i>Signature</i>
	.....
	.....
9.	<i>Encl :</i>
	.....

This is a much used format for business letters. In this format all the components are arranged close to the left hand margin. It follows two-line spacing between the paragraphs. It uses open punctuation while writing the sender's and receiver's addresses, which means that it does not use commas while writing these. There is no comma after the complimentary close as well. This gives the letter a neat and uncluttered appearance. It is a convenient form for the typist, as all the components are flushed to the left margin. Some people, however, find it imbalanced for this reason.

**1. Modified Block Form:** This is a much prevalent layout in modern Indian commercial correspondence. It modifies the Full Block Form in order to break its monotony. It shifts two of the components – the date and the complimentary close to the right hand margin. Other features are similar to that of the full block form.

1.	Sender's Address	
	.....	
		2. Date :
3.	Inside Address	.....
	.....	
4.	Salutation	
	.....	
	.	
5.	<i>Subject</i>	
	.....	
	.....	
6.	Message	
	.....	
	.....	
	.....	
	.....	
		7. Complimentary Close
		.....
9.	Encl:	



## 2. Semi-Block Form

1. <i>Sender's Address</i>	
..... ,	
..... ,	
	2. <i>Date</i> .....
3. <i>The Inside Address</i>	
.....	
..	
.....	
4. <i>Subject :</i>	
.....	
5. <i>Salutation</i>	
.....	
6. <i>Message</i>	
.....	
.....	
.....	
.....	
	7. <i>Complimentary Close</i> .....
	.....
	8. <i>Signature</i>
	.....
9. <i>Encl:</i>	
.....	

## 3. Semi-Block Form

This is a traditional format of letter writing. The space is evenly divided to give the letter a balanced appearance. The sender's address is written at the centre top of the page, date to the right, inside address to the left, salutation to the left and complimentary close to the right-hand side. While the subject line is written close to the left hand margin, paragraphs begin five spaces away from the margin. The addresses are closely punctuated, which means that all the lines are punctuated.

## III. Principles of Business Letter Writing: Cs of Business Letter Writing:

A business letter either on paper [physical or hard copy], or on the Internet [soft copy] is the most used form of communication. Business letters are written for making and answering enquiries, making and answering complaints, handling customer relations, advertising products, making credit enquiries, collecting dues, earning the goodwill of the customer. The letter must produce the

desired action; it must ensure the desired feedback. Therefore, the sender must plan the message of the letter properly.

A letter writer, besides acquainting himself with an organisation's procedure and policies, must also possess knowledge of the language of correspondence. He should also cultivate a clear and precise manner, along with a sincere tone, while writing the letter.

Planning the message involves two elements:

- Planning of Content, or the what, which a sender wants to communicate to the receiver.
- Planning of Expression, or the how of the message, which involves the language, the choice of vocabulary, the tone, etc.

The letter writer must set the letter in a proper context. S/He must pay attention to the following principles or essentials of business letter writing, which are often referred to as the Cs of business letter writing.

**1. Completeness:** A business message must be complete. It must not leave out any piece of information. It must answer all the questions that arise in the mind of the receiver. Consider the following letter :

April 15, 2009	Ms. Solana Sahi xxxxxxxxxx
Miss. Neeta Rane .....	
Dear Madam,	
I wish to enquire about my insurance policy which I had acquired last year. I was informed that I had failed to pay the monthly installment of Rs....., although I have paid all the installments promptly on time. .....	
	Yours sincerely, _____

The letter writer has left out important details like the policy number, type of policy, its name, since when the policy became operational and so on without which action on the part of the receiver will be delayed.

While handling correspondence with a bank, or a ticket inquiry, for example, one must write the account numbers,

customer ID numbers, and the PNR number, the date of purchase of ticket, the date of travel and such relevant details that complete the business message.

While planning the message, it is advisable for the sender to list all the relevant points on a separate piece of paper. S/He should then check if these are included in the body of the message. S/He should find out if his letter comprehensively answers all the questions that are likely arise in the mind of the receiver.

**2. Correctness:** This is the second principle of business message writing. First, the writer must ensure that the content is correct. He must check the facts and figures. He must verify the information before putting it on paper. Secondly, at the level of conventions of letter writing, he must not make any mistake. Thirdly, he must check the message for spelling mistakes, grammatical errors, unnecessary repetitions, or any mistakes in punctuation. SMS and E-writing have brought in short forms and telegraphic writing, which should be avoided while writing a letter.

Inaccurate statements, incorrect information, inappropriate tone not only create a bad impression on the receiver, but also spoil the reputation and credibility of the organization that one represents.

**3. Clarity:** A business message must be clear at the first reading. The sender must try to anticipate what the receiver will want to know, and must communicate his message in such a way that the receiver will understand it without any difficulty. The sender must be clear about the purpose of his letter, and his objective in sending it. The language must be simple, and the content self-explanatory, so as to avoid confusion or misunderstanding.

**Consider the following example—**

.....,  
.....,

I do not know how you collected this information stated in the first sentence of your recent letter that we have announced 20% discount and the offer is open till July 1<sup>st</sup>, is absolutely incorrect.

This can be rephrased as -

Your information about our company's offer of 20 per cent discount till 1<sup>st</sup> July is not correct/ is unfortunately incorrect.

Long winding sentences, incorrect choice of words, and an angry tone mar the intent of the letter. Deciding on the purpose, using short sentences, choosing the words carefully help in bringing clarity in any communication.

**4. Conciseness:** The letter writer must be precise. S/He must work towards expressing more in the least possible words. The sender must revise the first draft by replacing low information words with high content words, and replacing loose constructions with compact ones. For example ---

Keeping your interest in mind, I am authorized to make this offer, so that we serve our valued customer in the best possible way.

This can be rephrased as -

We are offering this to our valued customers with their best interests in mind.

The sender must avoid being wordy and repetitive; ambiguous expressions and words must be replaced with specific ones; one word for a phrase and a sentence instead of two will bring in brevity. Brevity can be inculcated with training.

**5. Consideration [You Attitude] and Courtesy:** Businesses aim at developing good relationships founded on consideration and courtesy, and this can be achieved through interpersonal interaction. By focusing on you instead of I or we and emphasizing the pleasant and the positive, the writer can establish a personal rapport with the receiver. Politeness costs nothing, but pays much. The overall tone of the letter must be gentle and considerate. It may vary and become demanding or aggressive, if the situation demands. But it is best to avoid being insulting or rude.

**Courtesy:** By conveying one's message politely one earns the respect of the receiver. A courteous tone speaks of the decency of the sender and helps to get a positive response from the receiver. It also creates a favourable image about the sender individual or organization. One must learn to be tactful, thoughtful and appreciative. The letter must contain polite expressions that show respect.

For example,

Dear Sir,

You have sent a T.V. set which is bad. It is defective. How could you cheat an old customer like me ?

\*\*\*\*\*

[The letter communicates the legitimate feelings of a customer who feels cheated. But it also accuses the sender of having a deliberate

plan to cheat customers. The letter sounds offensive and may not bring appropriate action.]

It could be reformulated in the following way:

*Dear Sir,*

*The T.V. set [Videocon , model\_\_\_\_\_], which I purchased from your shop on\_\_\_\_\_under bill no.\_\_\_\_is not working properly.*

*[List the problems]*

*Since it was purchased just two days ago, as a valued customer, I request you to replace this defective piece with a fresh one.*

\*\*\*\*\*

One of the functions of a business letter is to earn the goodwill of the receiver. By being considerate and courteous, the business letter fulfills this objective.

#### **IV. Appearance of the Business Letter**

Creating the right kind of visual impact is just as essential as the planning of the message. A well drafted letter, when presented badly, fails to achieve its purpose. A letter writer cannot afford to overlook the following points:

- a. good stationery.
- b. proper allocation of space for the components of a business letter.
- c. neat appearance with proper formatting
- d. typed, as far as possible
- e. if handwritten, then legible, and observing all the basic rules of writing
- f. correct use of punctuation, spelling and grammar
- g. clean foolscap paper
- h. appropriate font choice, if computer-generated
- i. neatly and appropriately folded
- j. appropriate envelope.
- k. neatly addressed, preferably in the centre of the envelope.

**V. Here are some of strategies that could be adopted while writing a business letter:**

### **1. Careful planning**

Before writing the letter, list all the points needed to be covered. This will eliminate the need to rewrite the letter.

### **2. Short and to the Point, preferably limited to one Page**

Business letters should be concise, factual, and focused. Try not to exceed one page, or the letter could lose the attention of the receiver. Studies have revealed that busy executives or businessmen do not have either the time or the inclination to read long letters that run into two to three pages. A typical letter page will hold 350 to 450 words.

### **3. Short Sentences and Paragraphs**

Keep sentences as short as possible, and break the content into brief paragraphs. Ideally, a paragraph should not exceed two to three sentences. This will make the letter more readable.

### **4. Clear, Concise, And Logical**

The logical blocks of the letter should consist of

- a) Introduction/Purpose
- b) Background /Explanation
- c) Summary/Conclusion
- d) Expected action from the receiver. This outline is useful for organizing ideas, and eliminating repetition.

### **5. Focus on Receiver's Needs**

While writing the letter, focus on the information requirements of the intended receiver. One must ask what he would want from the letter. Has this been addressed? The sender should put himself in the shoes of the receiver and check his own reaction to the message.

### **6. Simple and Appropriate Language**

The letter should use simple and straightforward language and terminology that the receiver is familiar with. Avoid technical terms and acronyms without explaining them. Do not assume that the receiver will know them.

### **7. Review and Revision**

Make a first draft, and then carefully review and revise it. Double-check all facts and figures and make sure all future dates specified are realistic and reasonable. A letter is a direct reflection of the person sending it, and by extension, the organization that the person works for. Finally, grammar and spellings need to be checked.

## 8. Relegate Technical Details to Attachments

Often, it is necessary to include detailed technical information as part of a business letter package. In such cases, use the main letter as a one-page cover letter that lists and briefly explains the attached (or enclosed) documents.

## 9. Formal, Objective and Factual

The tone and content of a business letter should be formal and factual. Keep a professional tone. Sentiments do not have a place in business letters. In other words, avoid —I feel that||; instead, use —I believe that|| or —I think that||.

## 10. Handle negatives carefully:

Positivism engenders positive response. At times, however, saying no becomes unavoidable, as one cannot grant all the requests or demands. But negative messages can be put in positive terms. For instance, *We cannot dispatch the goods on time because you have not given us the correct address.*

This could be rephrased as

*We shall dispatch the goods as soon as you provide us with the correct address.*

## 11. Use Non-Discriminatory Language

Make sure that the letter avoids language that is specific to gender, caste, race, class or religion. For example, use workforce instead of manpower, or chairperson rather than chairman. Most style-guides contain detailed lists of such offensive terms and suggest substitutes. Become acquainted with politically correct vocabulary.

## VI. Example of a well written Business letter

This is an ideal letter in terms of appearance, content, and conventions of letter writing. The content of the letter and the style will naturally differ from subject to subject and from letter writer to letter writer.



.....Bank  
 E 18 Express Towers Nariman Point Mumbai 400021.  
 Ph. (022) 228766564/65/66  
 Telefax. (022) 228766569  
 11 th January 2008 Mr. N.R.Rana  
 23, Alok , V.M.Marg Kanjurmarg, Mumbai.

Dear Customer,  
 Thank you for being a valued customer of ..... Bank.

It has been our continuous effort to offer you the best banking products and services. As part of this Endeavour, we offer Email Statements to our Savings and Current Accounts customers absolutely FREE.

Now, you can look forward to a world of convenience. Not only will you be able to do away with paper clutter, but also maintain the statements in your mailbox or on a CD, and take printouts whenever needed.

If you have a Savings Account, you will get monthly statements by Email. If you have a Current Account, you can opt for Daily/Weekly/Monthly statements by Email.

We assure you of our best services at all times. Sincerely

.....  
 Akhila Shrivastav  
 Head, Payments

### Tasks :

1. Write the following letters in Full Block /Modified Block/ Semi Block form:
  - a) An Excuse Note.
  - b) Letter seeking exemption from required percentage of attendance on account a function in the family.
  - c) Letter seeking exemption from taking the term end exam on medical grounds.
  - d) An apology letter for having disobeyed the authority / having failed to produce the I card/ having indulged in a rowdy behaviour.
  - e) An application for a character certificate/ recommendation letter.
2. Reformulate the following letter using Courtesy and Clarity as principles of business letter writing:

The President  
District Consumer Forum

.....

Sir

Kindly take note of my complaint and take action against M/s Bhavsar and Sons who have cheated many customers like me.

I purchased a TV set which, I am sure, is a leftover piece. After paying 30000 Rs. all I get is a box that flashes dummy figures. The sound is too loud and the remote does not work.

I have written several letters but they have simply ignored me. Do something for me. I want my money back.

I await your favourable reply.

3. Study the following letter. Is it complete? Is it clear? Is it courteous? Is it offensive? What changes would you suggest to make it appealing? Effective? impressive?

.....

.....

.....

11/1/2008

.....

.....

.....

Dear Madam

Adjustment letter

I was indeed very shocked to receive your complaint letter stating that you received your order for 25 cartons of biscuits in a damaged condition. While I do regret this, in a business like ours such things are bound to happen once in a while. I have spoken to my superiors who find your demand for full reimbursement of money unreasonable. Let me see what I can do to help you.

.....

4. You have been asked by the principal of your college to explain why you not only carried your mobile to the examination hall but also left it on during the exam. Write your reply letter.



## PERSONNEL CORRESPONDENCE

### Learning objectives:

- To learn drafting of employment-related letters, important in applying for a job, or resigning from one and joining another.

### Introduction :

This chapter will focus on formal personal correspondence which is exchanged between an individual and an organisation/s.

The main focus will be on the following letters:

1. Statement of Purpose
2. Job -Application Letter and Resume
3. Acceptance of Job Offer
4. Inter-office Memo
5. Resignation

The following four types of letters will also be considered:

6. Recommendation
7. Appointment
8. Memo warning
9. Termination of services

**1. Statement of Purpose:** Students aspiring for admission in foreign universities are required to send an SOP Statement of Purpose. At times, they are asked to submit an essay on a given topic. This section discusses standard contents of an SOP, though it may vary from case to case.

#### i) What is an SOP?

A statement of purpose is a self-introductory essay in which an applicant introduces her/himself in this case to the Admissions Committee and states why s/he intends pursuing a particular course.

Every year, universities are flooded with applications from students. An SOP is one tool to understand the focus and merit of a candidate.

An SOP is a personal statement. The candidates are expected to highlight their academic achievements, as well as personal traits. It gives them an opportunity to showcase their

personality, and convey what qualifies them for the course in a convincing manner.

The Admissions Committee looks for more than just academic excellence. It prefers people with diverse backgrounds, experience, and interests. It looks for well- rounded personalities who can make meaningful contribution to the university and the society at large. It looks for a candidate's personal strengths and characteristics, rather than focusing on the academic achievements alone.

**Example :**

.....  
.....

**Statement of Purpose**

I wish to apply for the Fellowship Programme in Psychology in your prestigious university.

I am particularly interested in the field of Industrial Psychology, where I did well during my Postgraduate course. I am interested in doing research in the area, with special relation to the advent of technology and its impact on productivity and mental health. Coming from a country which has risen to the challenges of the technological revolution and the resultant stress, I believe, my research will help in finding out how to strike a healthy balance between this advancement and holistic human development.

I completed my graduation from Mumbai University in the year 2006, with Psychology as my major subject. Thereafter, I completed my M.A. Honors programme with distinction in Psychology from S.N.D.T. University, Mumbai. My grade cards are attached to support my candidature.

Apart from academics, I have participated in outdoor sports and represented my college in Hockey. Debating and teaching have been my other areas of interest. I have always considered it obligatory to help the under-privileged sections of the society. I, therefore, worked with Shraddha, an NGO, in their community development programmes.

I have studied your prospectus and I believe your university can help me in attaining my objective of becoming a behavioural scientist, for the benefit of society.

I look forward to a personal interview with you where I could discuss some of the social researches I had undertaken while pursuing my Postgraduate course.

I am attaching the recommendation letters from my teachers for your consideration.

[signature].....

## ii) Some useful beginnings for SOPs :

- (i) I want to pursue Ph.D. in.....
- (ii) I realized I was keen on .....
- (iii) I have chosen to study ..... because I have enjoyed studying...and am ..... keen to proceed to a more advanced level.....
- (iv) I am interested in studying the subject because it is a very challenging and fascinating course.

## iii) Some useful tips while Writing the SOP:

- a. Maintain originality of thought
- b. Show that you are well informed about the rating of the university.
- c. Focus on key points of your profile – achievements, projects accomplished, academic achievements.

## 2. Job Application Letter and Resume :

**Covering Letter:** A covering letter is a letter that introduces the applicant to his prospective employer, explains his suitability for the job applied for, by summarizing his skills, abilities, experience. The main purpose of the letter is to catch attention of the prospective employer by highlighting the applicant's strengths, and encourage her/him to take a look at the resume with interest.

While writing a cover letter, requirements mentioned in the advertisement should always be remembered. The applicant should try to relate his strengths to that of the requirements of the advertisement. One could roughly divide the message into three parts: Introductory paragraph, Middle and Concluding Paragraph.

### i. Solicited Letter of Application

#### Introduction:

While responding to a newspaper advertisement, [Solicited Letter of Application], the applicant should mention his source of

information and then state the purpose of his application. Here are some of the conventional openings of a solicited letter of application:

- With reference to your advertisement which appeared in the Times of India dated \_\_\_\_\_ for the post of .....
- This is in response to your advertisement in.....
- I refer to your advertisement in.....
- Your advertisement in ..... dated ..... interested me
- I am responding to your advertisement in..... for the post of....

## ii. Unsolicited Letter of Application

If a letter is drafted on the applicant's own initiative, when the applicant has either come to know of a vacancy through some source, or he is anticipating one, and when the organisation has not advertised the post in any newspaper, the letter could begin as follows:

- (a) Being given to understand that there is / there is likely to be a vacancy for the post of..... I wish to forward my application for the same.
- (b) I have come to know from Mr..... that there is / there is likely to be.....
- (c) I am applying for the summer job/ leave vacancy for the post of

### • Middle:

The second paragraph in the letter of application should introduce the applicant. The writer must highlight her/his strengths and convince the prospective employer that s/he is the best suited candidate for the post in question. S/He must describe her/his academic achievements, along with her/his skills and experience that qualify her/him for the post in question.

### • Conclusion:

The third paragraph should ask for a positive action in the form of the prospective employer contacting the candidate or giving him a call for a personal interview.

**Example of a Covering Letter:**

11, Aradhana, B wing Nehru Nagar  
Kurla [W] Mumbai 400 098  
Mob. 932225678

January 1<sup>st</sup>, 2008

The Advertiser Post Bag No.1234, The Times of India, Mumbai  
400001

Dear Sir,

Re : Post of IT Consultant

Please consider my application for the post of IT Consultant in your organisation advertised by you in The Times of India dated 25 December 2007.

I am a Commerce graduate from the University of Mumbai, having completed my graduation from GES with a first class, in the year 2006. Thereafter, I joined NIIT and completed a two- year course in Software solutions. I learnt C, C++, and Java programming languages. Post instruction training involved working on live projects with two reputed IT companies. Besides my training in the programming languages, I have also been trained in systems design and analysis.

My project on 'Security Enhancement of Confidential Data' won appreciation of the senior officials at Larson and Tubro Company Ltd., where I was placed for summer training.

I am enclosing my resume, along with all other testimonials and certificates. I look forward to an interview with your firm, which is known for grooming freshers like me.

Yours faithfully Anisha Patel

**Encl:**

1. Resume
2. Copies of the mark list
3. Graduation Certificate
4. NIIT Certificate

**iii) Forwarding Application on the E-mail:**

This has become one of the major ways of sending applications, especially when companies want to speed up the matter of filling up the vacancies. While forwarding applications via E-mail, however, the applicant must bear in mind the fact, that an



application is a formal mode of communication. S/He should not become casual in his/her tone and approach.

From: anisha-patel@hotmail.com  
 Subject: Application for the post of IT Consultant  
 Attachment : D:\My Documents\ Resume.doc

Dear Madam,

Beginning :

Please find attached herewith/ Attached here is my resume for the post of IT-consultant advertised on Jobs-ahead.com.

Middle :

.....  
 .....  
 .....

End:

I am forwarding my contact numbers and I look forward to receiving a call for a personal interview soon.

Yours truly,

.....

**iv) Resume:** The write up which accompanies the covering letter and which sketches the applicant's personal and academic details, achievements and experience is generally known as the Bio-data or resume. A resume is also called Curriculum Vitae or Candidate Profile.

**Video Resume:** [Multi-media Resume] Newer styles are being introduced to showcase an applicant's personal details in order to get maximum visibility and enhance the chances of employability. One such contemporary method is a video resume. With the advent of technology, it is common to shoot a video, highlighting one's personal qualities and send it to the prospective employer. This is known as a Video Resume. One of the major problems with video resumes is that it has to be made by a professionally skilled person. Secondly, it is found that organizations prefer paper resumes over the video ones, because the executives find watching video resumes taxing.

- A resume aims to highlight
  - (a) Personal particulars : Name, address, date-of birth, [marital status, height, weight are optional]
  - (b) Academic qualifications
  - (c) Additional [professional] qualifications.
  - (d) Experience [written either in a functional manner emphasizing the skill and the talent of the writer or chronological manner listing these in a serial fashion]
  - (e) Additional information that highlights the strengths of the applicant
  - (f) References [Optional]
- While writing the resume the applicant must keep the following tips in minds.
  - (a) Keep it businesslike. The employer basically wants to know if the applicant has the ability to take up the responsibilities and whether he is qualified to do the job.
  - (b) Freshers should focus on their academic and professional achievements and what they can do today.
  - (c) No false information or imaginary picture about oneself should be given.
  - (d) Be realistic. Try and show the person what one really is by highlighting one's plus points and relating them to the job at hand.
  - (e) Pay special attention to the appearance of the letter. Use clean, simple and professional formats.
  - (f) Double check for spelling, grammar and punctuation mistakes that could hurt one's credibility.
- A resume can record events in a chronological or functional manner.

a) **Chronological Pattern:**

Chronological resume presents sequential work history/ academic history in reverse order, starting with the most recent achievement/experience first. This format is preferred by recent graduates and mid-level managers /executives.

**Example 1:Chronological Pattern**

	<b>RES</b>	<b>UME</b>
1.	Name	Miss Anisha Patel
2.	Address	11, Aradhana, B wing, Nehru Nagar, Kurla [W], Mumbai, 400067 Cell -932225678 <u>E-mail – Ap0612@yahoo.co.in</u>
3.	Date of Birth	11/ 04/1985
4.	Education	(i) Completed graduation in Commerce in 2006 with 67% marks from the University of Mumbai.
		(ii) Passed H.S.C. in 2003 with 70% marks from Maharashtra Board.
5.	Professional Qualifications And Skills	Successfully completed GNIIT two- year course in Software Solution in 2007. Can handle requirements of a given system and devise modular programming to reach the objective. Can handle programming in C,C++ and Java
6.	Experience	Successfully completed six month summer training with L.and T. in System Design Software application.
7.	Extra-Curricular activities	Have been a sports-person, have won meal in Athletics at the University for three consecutive years for my college.
		Am a good organizer, having organized Inter-collegiate events at my college.
8.	References	(i) Mrs. Annie Joseph, Principal, St.Stephen College, Bandra,[W] Mumbai 400 050 Tel :(022) 285799340
		(ii) Mr. Ravindra Adhikari Officer-in-Charge, Students' Welfare Dept. University of Mumbai. Mumbai 400 032. Tel : (022) 26543210

The same resume can be presented differently as well.

**Example 2:**

	RES	UME
1.	Objective	To acquire the position of System Analyst and devise innovative cost saving solutions for the benefit of the Organization.
2.	Professional Qualification	Successful completion of a two-year course form NIIT in Software Solutions. Training as Software programmer and System Analyst.
3.	Experience	Exposure to the System Design exercise at L and T as a trainee. Production and application of the Data- Protection Module to protect organisation's sensitive data.
4.	Special Skills	Good at organizing events, Good at people's skills Good at sports Good Communication Skills in English, Gujarati, Marathi
5.	Personal Details	Age: 23 yrs Address: 11 Aradhana, B Wing Nehru Nagar, Kurla (W), Mumbai – 400 067. Cell- 932225678 E-mail – <a href="mailto:Ap0612@yahoo.co.in">Ap0612@yahoo.co.in</a> Marital Status: Single

**b) Functional Resume:**

A functional resume highlights the most relevant aspects of one's professional history, academic information, specialization areas and other relevant history.

**Example :1**

<b>Summary:</b>	Mr. xxxxxxxxxxxxxxxx Email: xxxxxxxxx@yahoo.com Mob: +91 xxxxxxxxxx Alt: +91 xxxxxxxxxx
<ul style="list-style-type: none"> <li>• Over four and a half years of IT experience in creating solutions for IT Applications in various positions.</li> <li>• Over two and a half years in OBIEE and Siebel Analytics Applications.</li> <li>• Worked on Configuration of Siebel e business Applications.</li> <li>• Experience of working on Siebel Implementation, Support and Maintenance Projects.</li> <li>• Good understanding of Oracle Business Intelligence Architecture.</li> <li>• Involved in Disconnected Analytic Client Installation.</li> <li>• Good Knowledge on the Siebel Marketing Segmentation.</li> <li>• Experience in Siebel Analytics 7.x.</li> <li>• Experience in Working on Siebel Analytics Tool and Analytics Web.</li> <li>• Good experience in Configuration, Customization and Integration of Siebel Applications.</li> <li>• Good Understanding on Siebel Remote Administration.</li> <li>• Installation and Data warehouse Admin Console.</li> <li>• ETL Tools (Informatica knowledge and Basic Knowledge on OWB, ODI)</li> <li>• Basic Knowledge on ISO/CMM Standards.</li> </ul> <p>Have an excellent track record of inter-personal skills, professional approach and as a team player.</p> <ul style="list-style-type: none"> <li>• Exceptional ability to quickly master new concepts, applications and a team player with exceptional technical, analytical and communication skills.</li> <li>• Able to work well under extreme pressure, often meeting tight deadlines, and able to effectively handle multiple ongoing projects</li> </ul>	

**Education:**

- MBA-Banking and Finance from Allagappa University.
- Post Graduate Diploma in Customer Relationship Management (PGDCRM) from Symbiosis University, Pune
- B.TECH in Information Technology from University of Madras with 79%.
- Intermediate with 69% and 10<sup>th</sup> with 74% at Mount Saint Joseph Matri.Hr.Sec.School associated with the Matriculation Board, Tiruvannamalai.

**Trainings:**

- Trained in Oracle Business Intelligence 10.1.3.3.3 from Oracle University.
- Attended in-house training on Siebel ebusiness Applications From Capgemini Consulting Limited.
- Attended in-house training on Siebel Marketing Manager (Siebel 7.7) From Oracle University.

Attended in-house training on Oracle 9i From Capgemini Consulting Limited. Attended in-house training on Actuate 8 From Capgemini Consulting Limited.

**Technical skills:**

<b>CRM Tools</b>	Siebel business Application & Tools 7.7
<b>Business Intelligence</b>	Oracle BI 10.1.3.3.3, Siebel Analytics 7.7, 7.8.2
<b>RDBMS</b>	Oracle
<b>Operating Systems</b>	UNIX, Dos, Windows 95/98/2K
<b>Configuration Management/Version control</b>	Source Forge, VSS and Share Point Portal
<b>Documentation:</b>	Ms-Office, Adobe.

**Professional Experience:**

- Working as **(OBIEE Consultant) Siebel Analytics Consultant** for **Capgemini Consulting Limited**, from April 06 to Till Date.
- Working as Associate Consultant **(Siebel Configurator)** for **Datamatics Limited**, from Feb 05 to Mar 2006.

- **Siebel 7.0.3** Trained from **Future Point Technologies** from July 2004 to December 2004.

**Work Experience:**

**Australia's First Bank-Westpac Agencies Project:** Analytical Reporting System.

**Role:** OBIEE 10.1.3.3.3 (Siebel Analytics) Support Consultant. In-stores is an agency used by Westpac in regional areas where no branch footprint is available. Currently, In-stores receives full commission for referrals that result in (primary) sale, and part commission for related cross-sales. Currently, these referrals are sent via paper fax to the relevant (parent) branch manager. The branch manager then loads and tracks the primary referral and any related cross sales through ASTS. It is actioned in ASTS and not RB to ensure that In-stores received the correct commission.

The objective of this project is to provide functionality within relationship Builder application that will enable capture of the In-store referrals within RB, removing the need to manage the referrals solely via ASTS. Information would be stored against the referral which would indicate the referral came from an In-store, and this information would in turn be provided to the In-store application from RB, mimicking the current process from ASTS.

By providing the capability to Branch Managers to load, track and report on primary and cross-sales resulting from In-store referrals, we reduce the need to deploy RB to the In-stores, and accelerate the decommissioning of legacy system ASTS.

**Responsibilities:**

- Building OBI Repository/Metadata
- Creating physical joins, logical joins and complex joins in Physical and BMM Layer.
- Setting the subject Area permission for the users.
- Administration of Oracle Intelligence Dashboards & Web Components
- Enabling Ad hoc Querying support through Siebel Answers
- Migration/Deployment of Siebel Analytics Development to Production & Testing Environments
- Preparation of Dashboard Technical Specification
- Employing Siebel Answers and Intelligence Dashboards to create reports and charts
- Performance Analysis of Analytics Dashboards.
- Being involved in Level 3 Production Support, which demanded frequent client interactions.



**Environment:** Oracle Business Intelligence 10.1.3.3.3, Siebel Analytics 7.8, Siebel e-Clinical Analytics Application.

**Project:** Siebel Clinical for Shire Pharmaceuticals **Role:** OBIEE (Siebel Analytics) Consultant **Siebel eClinical:**

### **CTMS – Clinical Trail Management System :**

**CTMS** is a management tool used for Clinical Trial Management, based on **Siebel eClinical**. This project involves implementing Siebel CRM by a huge Pharmaceutical company for its Clinical Trial processes. The application used is e-clinical. Clinical Trials involve testing any molecule or combination of molecules on specimens before it reaches the market for sale. It involves preliminary tests on animals, followed by tests conducted on humans. Each human volunteer for these tests is called a Subject and goes through a Screening and Enrollment process conducted by certain Hospitals, called Sites. These Sites belong to a specific Region. Regions are those states/countries where the Pharma Company conducts Clinical Trials. All this information is captured in a single system, which is currently being built.

I had been involved in:

- Resolving Tickets by a set Dead Line.
- Reviewing Test Scenarios, Cases & Test Plans.
- Periodic Team Meetings and Client interaction.
- Analysing & Reviewing User Requirements.

Managing Bug Fixing & Post Implementation Support.

### **Responsibilities:**

- Used Siebel Analytics for generating Sales reports, which provides web based reports for executive, management individuals.
- Created custom mappings to accommodate customized fields. Utilized Intelligent Dashboards, Siebel Answers for reporting requirements.
- Developed business models conforming to functional mapping-defined logical and Complex joins for the dimension tables.
- Extensively used Siebel Analytics Administration Tool for customizing and modifying the physical, business and presentation layers of the metadata repository.
- Worked extensively on Siebel Answers to create the reports as per the Client.

**Requirements :**

- Used filters and provided Customized prompts appropriately to avoid excessive data Showing up Reports.
- Created ibots and Delivers to send Alert messages to subscribed users.
- Created Analytics Reports including Charts and Pivot tables, Compound layout using Siebel Answers.
- Performed end-user training to develop ad-hoc reports using Siebel Answers.

**3. Letter of Acceptance of a Job Offer:**

After giving a successful interview, the applicant, if chosen for the post in question, receives an offer letter from the organisation. The letter which the candidate then writes, conveying his consent, is known as letter of acceptance. This letter communicates the candidate's willingness to join the organization on the terms and conditions proposed by it. It also confirms the date on which the candidate can join the organisation.

**Example :**

Ms. Anusha Patel  
 11, Aradhana B wing  
 Nehru Nagar Kurla [W]  
 Mumbai, 400067  
 Cell -932225678  
 E-mail – [Ap0612@yahoo.co.in](mailto:Ap0612@yahoo.co.in)

1<sup>st</sup> June, 2008  
 The Personnel Manager  
 I-Flex Solutions  
 Goregaon [W]  
 Mumbai 400 060

Sir,

Thank you for your offer letter dated May 29, 2008, offering me the post of Software Consultant in your prestigious organization.

I am pleased to accept the post on the terms stated in your letter, and

I confirm that I can commence work from 15 June, 2008.

I assure you of my best effort.

Yours faithfully  
 Anusha Patel

**4. Inter-office Memo:**

A memo is a short form of the word memorandum which means, a written statement prepared by the person in order to give information about a particular matter. In the organization it is a short formal note written to a receiver or many receivers in order to apprise her/him/ them of matter.

[This letter should not be confused with memo, meaning a warning letter, which is a formal and official communication to an erring employee. Nor should it be confused with memorandum of Demands or understanding, which again is a formal mode of individual or collective communication.]

- **What**, then, is an inter-office memo?

This is a short, handwritten or typed message which is sent within the organization for immediate or quick implementation of ideas. It could be used for reporting a matter, or giving instruction, or simply to inform a colleague, or a superior, or a subordinate.

There are many reasons for using memos. First, they are convenient. Second, they take little time to read. Third, they provide a written record for future reference.

While writing an inter office memo the writer should bear in mind that he has to pass on official information concisely and clearly. Brevity and clarity are two essentials of a good memo.

- **How** is a memo written?

Usually, there is a standard printed format the contents of which include

- (a) The names of the Sender and Receiver
- (b) The matter to be communicated
- (c) The date
- (d) The signature, which authenticates the note. [optional]

#### Example 1

<b>Company's Letter Head</b> <b>Inter-Office Memo</b>	
<b>To :</b> Adil Shrivastav <b>From:</b> Manish Khanna	<b>Date:</b> 17-3-2009
<b>Subject:</b> Arrangements for the Board Meeting.	
This is to inform you that the following arrangements are made for the 11 o'clock Board Meeting today.	
<ol style="list-style-type: none"> <li>1. Seating and mike arrangement for 8 members.</li> <li>2. Projector</li> <li>3. Files containing the latest Profit and Loss account</li> <li>4. Tea and Snacks.</li> </ol>	
Should you happen to need anything else please call me on ext 2009.	
xxxxxxxx Signature. [Optional]	

**Example 2**

To : Adil Shrivastav  
 From: Manish Khanna

Date: 30/8/2009

Subject: Employee Turnover Data

Could you send me a copy of the Employee Turnover Data which you presented to the Board of Directors on Wednesday, 23 August 2008. The copy should reach me latest by Saturday, 2 September.

XXXXXXXXXX

**5. Resignation Letter:**

A resignation letter is written when a person decides to quit the organisation. Reasons for resigning from a firm could be many, such as better prospects, being unhappy with the job, forthcoming retrenchments. Since this letter has wider implications it should not be taken lightly. Youngsters seem casual about job hopping. But, as one grows older, one realizes the seriousness of the decision to resign from the organization. Writing this letter becomes a stressful matter for various reasons.

- (a) One is taking a decision that is going to change one's life.
- (b) One has established emotional ties with the organization, with colleagues, which one will have to sever.
- (c) Taking up a new job in an entirely new environment may make one feel insecure.
- (d) Breaking the news to one's superiors could create a feeling of letting them down.

Here are some tips on the drafting of the letter of resignation:

- (a) Be clear, honest and firm about one's intentions to leave and try and do it without antagonizing, or creating negative feelings in the mind of the receiver.
- (b) Show appreciation for what one has gained from the organization.
- (c) State the date from which one wishes to resign from the organization.
- (d) Mention other issues that one wishes to complete before one resigns.

**Maintain a pleasant tone.**

**Example :**

Mr. Adwait Ranade, HR Manager,  
Sera Sera Exports. Date.....  
The Administrative Manager, Sera Sera Exports,  
..... Dear Sir,  
This is to inform you that I have accepted a new position as HR  
Manager with \_\_\_\_\_ organization. Please  
consider this as my official letter of resignation.

My last day of working here will be \_\_\_\_\_. This  
will give me 21 days to complete the HR project I am working on.

I sincerely appreciate the learning opportunities provided by the  
organization. I thank all my friends and colleagues for their support  
and help. I am joining the new organization for the further  
opportunities it is going to offer.  
I wish the staff of Sera Sera Exports continued success. Yours  
truly,

.....

Other Personnel Letters. [ Students should not be tested on these]

#### **6. Recommendation Letter :**

A recommendation letter is written by a referee. He writes  
his opinion about the abilities, achievements and qualities of the  
applicant in question, who is known to him in some capacity. When  
a referee writes a positive recommendation based on his personal  
experience of the applicant, it becomes instrumental in the  
selection of a candidate either for a job, or for admission to a  
university. A candidate should first take the referee's permission  
before quoting or suggesting his name as a referee.

All such testimonials, as well as references, are marked  
Confidential. Envelopes carrying the letter, too, are marked in the  
same way.

**Example :**

<p style="text-align: center;">Company Letter Head</p> <p>Confidential</p> <p>Mr. .... Manager, HR ..... .....</p> <p>Dear Sir,</p> <p>I am replying to your letter dated ..... I have nothing but praises for Mr..... who worked as Lab In -Charge for our Computer Section.</p> <p>He worked with us for four years [from November 2005 to October 2009], and I have no hesitation in recommending him as a person of integrity with a sense of responsibility. He is competent and committed to his work.</p> <p>As a person you will find him co-operative and quietly creative. We shall be sorry to lose this talented young man, but we realize that his abilities demand wider scope and better prospects than is possible here.</p> <p>I wish him success.</p> <p>Yours truly .....</p>
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**7. Letter of Appointment:**

This letter is written by the organization to the candidate, who has successfully cleared the selection interview and who has shown willingness to join the organization. The letter spells out the terms and conditions of employment and asks the candidate to communicate his acceptance, either personally or in writing.



Example : 10 <sup>th</sup> June, 2008	Company Letter Head
<p>Miss Anusha Patel 11, Aradhana B wing Nehru Nagar Kurla [W] Mumbai, 400067</p> <p>Sub : Appointment Letter Dear Miss Anusha Patel, Thank you for attending the interview yesterday. We are pleased to inform you that you have been selected for the post of Trainee Software Consultant in our organization.</p> <p>As a trainee your annual package will be Rs.3,00,000/- . You will be appointed on a probationary period for one year. After confirmation, your salary package will include PF, and other perks, and your salary will become 4,50,000/ per annum. You will be entitled to 25 days of paid earned leave, along with 7 days of casual leave and 7 days of medical leave.</p> <p>The working hours will be five days a week from 9.00a.m. to 6.00p.m., with an hour for lunch.</p> <p>Service conditions here are pleasant and prospects good, though advancement will depend on your own effort and abilities.</p> <p>Please confirm your acceptance of these terms and conditions in writing by the 15<sup>th</sup> June, 2008.</p> <p>Yours sincerely</p> <p>R.H. Kapoor</p>	

### 8. Warning Memo :

This letter is different from the inter-office memo. This is a formal / official communication sent to an erring employee. It lists the matters that have been reported against the employee in question, and warns him of the consequences should he fail to correct his behaviour. Normally, an organization gives three such warnings before terminating the services of the employee. The tone of the letter must be objective and business-like.

Example :                      Company Letter Head                      Date.....

Mr.....

Dear Mr.....

It has been brought to the notice of the management that you have been reporting late for work and leaving the office much before closing time, despite oral warnings from the office supervisor.

There have been two occasions during the past month on which you were found to be breaching our company rules by indulging in spitting and smoking in the company premises.

I hope there will be no repeat of any of these incidents, otherwise, the management will be compelled to take action against you.

Yours truly  
.....

### 9. Termination of Services:

This letter informs the employee that his services will not be required by the management any longer. Termination could be due to retrenchment. Or, it could be a natural consequence of the memos given earlier, or due to some serious crime committed by the employee. The letter states the reason or grounds on which the service contract between the employee and the organization has come to an end, the dates from which the termination becomes effective, and the financial settlement that may need to be taken care of.

### Example:

Sera Sera Exports  
.....

20<sup>th</sup> April 2008

Notice of Dismissal

Dear Mr.....

I regret to inform you that, after going through the findings of the inquiry committee on charges of misappropriation of funds' and tampering of official records' leveled against you, the management has decided to terminate your services with immediate effect from today.

.....

Thus: [or the letter could end in ..... —.....your services will no longer be required by the management from..... Pl.  
treat this as  
one/three months notice]

**Tasks:**

1. A student wishes to take admission to an MBA programme in Ohio University. He has scored 75 per cent in the graduation exam in Commerce. His highest score is in Economics, where he has scored 80 percent marks. While in college he has played Cricket and Badminton. His hobbies include photography and reading. His aim is to do research in the field of Economics. Write out his Statement of Purpose.

2. Read the following advertisements for job/ job-descriptions carefully.

Who and what are the advertisers on the look out for?

Begin your answer with —The advertiser is on the look out for a fresher/ middle level manager/ top level manager ||

a. A Private Ltd. Company in Vasai [East] requires an Account Assistant with good knowledge of Tally. Apply with bio-data along with salary expectation to fax no 28887487.

b. Urgently required for a Diamond company a software programmer. Candidate should be a graduate in computer programming having knowledge of VB, Dot Net, Oracle. Send your application to info@ballkrishna.co.in.

c. Area Development Officer (ADO) needed. The candidate should have healthy relations with Architects, Builders, Contractors, Fabricators, Dealers. The job demands good communication, negotiation skills, computer literacy and leadership qualities. Sales Professionals who are passionate about a career in sales in the booming construction industry may apply. Non-graduates who have fire in the belly for making a career in sales may also apply. Timex group will provide necessary need-based sales and product training. Remuneration offered will be only the best and match industry Standards. Apply to Timex Group , PO Box no 1234.

d. APJ Society requires Principal for APJ School. Highly dynamic and dedicated person around 40-50 years of age, having a master's degree in a teaching subject with B.Ed. He/She should have a minimum of 15 years of teaching Experience, including 7 years of administrative experience in the capacity of Principal or Vice-Pincipal, in an English Medium school with over 2000 students on its rolls. The candidate must possess exceptional administrative acumen and communication skills. Salary will be

commensurate with qualifications and experience. Apply in strict confidence within 15 days with detailed bio-data, passport size photograph, and three references to P.O. Box No.2222, Mumbai, 400005.

2. Draft a letter of application/ acceptance/ resignation.

a. An undergraduate student from Banking and Insurance course writes to HDFC bank for summer placement / leave vacancy. [Unsolicited letter of application.]

b. Mr. Suresh Rana has been chosen for the post of Jr. Executive , Sales by Mahindra Kotak company. He conveys his acceptance to the Personnel Manager.

c. Ananya Banerjee has decided to resign from her post of Receptionist at Royal Hotels in order to join Jet Airways. Write her letter of resignation.

3. Rephrase the following memo so that the information is passed on to a colleague in a concise manner.

<p>.....</p> <p>.....</p>	
<p>To:</p> <p>From:</p>	<p>Date:</p>
<p>I have informed the Taj Caterers about the Annual Staff Dinner. They are ready to serve dinner to 300 people only their prices are on the higher side. May be we should negotiate with them. Do you want me to fix a meeting with them? At what time? On what day? I have also collected several other quotations if you wish to see them.</p>	
<p>Yours sincerely</p> <p>.....</p>	

4. Read the following advertisements, underline their requirements, make a list of the requirements. Now draft the covering letter.

a. We require a lady Accountant with a B.Com. degree for a part time post. The candidate must have 10 years experience, should preferably be residing in South Mumbai. She must be computer savvy and must have Mutual Fund and Equity exposure. E-mail your application to vg@gmail.com.

b. The Indian Science Association invites applications for the post of Assistant Executive Secretary in the scale of Rs. 10,000-325-15200/-, plus usual allowances in accordance with the rules of the Association. The candidate must possess good communication skills in English, must have a degree in Office Management, and have a minimum of 2 to 3 years experience. Interested candidates should forward their applications to [www.scienceindia.nic.in](http://www.scienceindia.nic.in) on or before 2<sup>nd</sup> January, 2009.

c. Win India, a BPO, requires young, dynamic persons with good communication abilities to work as Customer Relations Officers. Candidates under the age of 25, with proficiency in English and good telephonic manners, should forward their applications to Post Box No. 180, TOI, Mumbai 400005, within eight days. We offer attractive salaries and good work environment.

5. Draft a covering letter as well as resume for the following advertisements:

a. Wanted Chief Accountant for Bahrain National Gas Company. Candidate must possess a degree in Finance and Accounts, preferably C.A., with 10 years experience in Accountancy.

b. For Saudi Arabia, Mechanical Engineers, candidates with a degree in Mechanical Engineering with more than three years experience in installation, testing and commissioning of 300 TR above chilled water. Those meeting requirements may forward their applications to M/s WESTERLIES, Malviya Nagar, New Delhi 17.

c. Kingfisher/ Jet Airways / Spice Jet/ Go Air invites applications from young, confident persons with pleasant personality and good communication skills in English. Candidates under 25 yrs of age, having minimum height of 5.3|| [for girls] and 5.6|| [for boys] should forward their applications along with two passport size photographs to Post Box No. 1111. Candidates holding diploma / degree from a grooming house/ having experience/ having sports background will be given preference.

d. A leading private bank is looking for trainee executives. Candidates in the age group of 20 to 25 yrs, with pleasant personality, and good communication skills in English, along with knowledge of any of the following languages Hindi, Marathi, Gujarati, should forward their applications within eight days to the following address. Post Box No 222, Mumbai 400023. Candidates with a degree in B.Com with Banking and Insurance / experience would be given preference.

