BUSINESS COMMUNICATION

UNIT - I

Section – A (Two Marks Questions)

1. What is communication?

Communication is an exchange of facts, ideas, opinion, or emotions by two or more persons. It is the process by which information is transmitted between individuals and / or organisations so that an understanding response result.

2. Define communication?

According to William Scott "Communication is a process which involves the transmission and accurate replication of ideas ensured by feedback for the purpose of eliciting action which will accomplish organisational goal".

3. What is Formal communication?

Formal communication takes place via formal channels of the organisational structure established by the management. These channels are deliberately created for regulating the communication flow and to link various parts of the organisation.

4. What is informal communication?

Informal communication is usually oral and may be conveyed by a simple gesture, glance, nod or smile. The informal relationship that supplements the formal organisational relationship is referred to as the grapevine.

5. What is Oral communication?

Oral communication refer to face to face communication. It offers interchange of idea at the personnel level. There can be questions and answers. The sender and receiver of the message are in direct contact.

6. What is written communication?

Written communication is very wide in its scope and cover entire paper work relating to all kinds of transaction agreements, proposal.

7. What is Layout?

The styles of arrangements have been changing from time to time and so various forms have been evolved in the recent past. The overall arrangement of different parts of the letter is known as Layout.

8. What are the aspect of communication process?

- Communication of ideas
- The receiver should get exactly the same ideas as were transmitted
- The transmitter is assured of the accurate replication of the ideas by feed back
- Eliciting action

9. What are the needs of communication?

- The growth of large – scale undertakings and the expansion of business operations and created many peculiar problems.
- They have to maintain constant touch with other people
- To establish good human relation with other – both external and internal
- Without proper communication, no group activity is possible and no organisation can attain its goals or objectives

10. State the points are keep in adviser.

- Advice should be related to a specific piece of work.
- It should meet the needs of the recipient to feel recipient.

- It should not make the recipient to feel inferior.
- The adviser should make the recipient to feel that he is being advised for his own betterment.

11. List the points of effective order.

- Should be clear and complete.
- Should be given in a friendly way.
- Its execution should be possible.

Section – B (Five Marks Questions)

1. Explain the principles of communication?

1) Clarity: A communication is said to have clarity when it is expressed and transmitted to the receiver in an understandable manner, unless he message is well understood by the subordinates, efficiency in action shall not become a reality.

2) Integrity: Managerial communications are only means but not ends. The purpose of communication is to develop understanding and to bring co-ordination to attain the cherished goal of the firm.

3) Uses of informal organisation: Manager must make use of the informal organisation to supplement the communication channels of formal organisation.

2. What are the benefit of communication?

1) Good communication ensures a smooth and unrestricted running of the enterprise

2) It help the manager to arrive at vital conclusion.

3) It is sine quo non for the quick and systematic implementation of the managerial functions.

4) It helps a lot in planning properly and co-ordinating the various managerial functions.

5) It avoids illusion, builds up the morale of the employees and eliminates conflicts and chaos.

6) It helps in attaining maximum productivity with minimum costs.

3. Briefly explain the elements of communication?

1) Sender i.e., Communicator: Sender is a person who sends a message. He may be a writer, speaker or actor.

2) Receiver i.e., Communicate: Receiver is a person who receive a message. The receiver may be a reader, listener or observer.

3) Message: Message is the subject matter of communication. It is in the form of a verbal or non-verbal language. Verbal language means spoken or written words or numbers. Non-verbal language can take the form of facial or body gesture or expressions.

4) Channels of communication: Channel is the media by which the message is flowed from the communicator to the communicate. It acts as a connecting link between them.

5) Feedback: The last stage in the communication process is feedback, the receiver makes it known to the sender that he understood the message. The communication process is said to be completed when the communicator receives the feedback. Feedback is the response, reaction or reply made by the communicate.

4. Explain the barriers to communication?

- **Language Barriers** Clearly, language and linguistic ability may act as a barrier to communication. However, even when communicating in the same language, the terminology used in a message may act as a barrier if it is not fully understood by the receiver(s). For example, a message that includes a lot of specialist jargon and abbreviations will not be understood by a receiver who is not familiar with the terminology used. As nurses, we are especially prone to making this mistake. We must remember to use language that can be understood by the receiver.

- **Psychological Barriers** The psychological state of the receiver will influence how the message is received. For example, if someone has personal worries and is stressed, they may be preoccupied by personal concerns and not as receptive to the message as if they were not stressed. Stress management is an important personal skill that affects our interpersonal relationships. Anger is another example of a psychological barrier to communication. When we are angry it is easy to say things that we may later regret and also to misinterpret what others are saying. More generally, people with low self-esteem may be less assertive and therefore may not feel comfortable communicating - they may feel shy about saying how they really feel, or read negative sub-texts into messages they hear.

- **Physiological Barriers** Physiological barriers may result from the receiver's physical state. For example, a receiver with reduced hearing may not grasp the entirety of a spoken conversation, especially if there is significant background noise.

- **Physical Barriers** An example of a physical barrier to communication is geographic distance between the sender and receiver(s). Communication is generally easier over shorter distances as more communication channels are available and less technology is required. Although modern technology often serves to reduce the impact of physical barriers, the advantages and disadvantages of each communication channel should be understood so that an appropriate channel can be used to overcome the physical barriers.

- **Attitudinal Barriers** Attitudinal barriers are behaviours or perceptions that prevent people from communicating effectively. Attitudinal barriers to communication may result from personality conflicts, poor management, resistance to change, or a lack of motivation. Effective receivers of messages should attempt to overcome their own attitudinal barriers to facilitate effective communication.

5. What are the guidelines for ensuring effective communication?

Active Listening Active listening is a skill that can be acquired and developed with practice. However, this skill can be difficult to master and will, therefore, take time and patience. 'Active listening' means, as its name suggests, actively listening. That is fully concentrating on what is being said rather than just 'hearing' the message of the speaker. Active listening involves listening with all senses. As well as giving full attention to the speaker, it is important that the 'active listener' is also 'seen' to be listening - otherwise the speaker may conclude that what they are talking about is uninteresting to the listener. By providing this 'feedback' the person speaking will usually feel more at ease and therefore communicate more easily, openly and honestly. There are both verbal and non-verbal cues that convey active listening. Non-verbal signs include smiling (if appropriate), making eye contact, nodding at appropriate times, and avoiding distractions. Theses non-verbal cues convey the message that you are interested in what the speaker has to say, and that your attention is fully invested. Offering verbal signs of active listening can also be useful. Reflecting on something the speaker has said by asking a clarifying question is a terrific way to do this. Paraphrasing involves finding slightly different words to repeat the main idea of the speaker, and is also great way to show active listening.

- **Use Simple Language** It's important to remember the audience that you're speaking to, and use language that can be easily understood. Avoid using medical terminology or jargon when speaking to clients and their families. People are often intimidated by such language, and can be afraid to admit that they don't understand the message being delivered. An important tool to use when speaking is to pause occasionally and ask questions to ensure that your message is being understood as intended. You may also allow the listener to ask questions to clarify any points.

- **Give Constructive Feedback** Remember that feedback was part of the communication chain we looked at on the first page. While the feedback that you give the speaker/sender may occasionally be negative, it is important that it be constructive in nature. The intent of the feedback should be to further the abilities of the speaker. This will strengthen the interpersonal relationship, and enhance future communications.

Section – C (Ten Marks Questions)

1. Explain the objectives of the Communication?

I) Information: Information may be of external or internal. External information includes information as to consumer response to the company products in respect of their quality as well as price, latest developments in the field of science and technology. Internal information includes the various information given to the employees such as nature of job assigned to them and their decision-making powers, and the policies and activities of the organisation.

ii) Advice: Advice is also a kind of information. It means opinion gives as to the action to be taken. Advice is normally given to a person either to influence his opinion or his behaviour. It may also lead to disaster.

iii) Order: Order is an authoritative communication. Order are absolutely necessary for any organisation irrespective of its nature of its nature and size. It is a directive to somebody, normally a subordinate, to do something, to alter the course of something he has already done, or not to do something.

iv) Persuasion: Inducing, compelling, or promoting a person to act mostly in a positive way is known as persuasion. Persuasion is an important objective of communication. Management try to persuade

v) Warning: Warning is a forceful means of communication. It may be given orally or in writing. Very often, we come across notices, like "No smoking", "Beware of dogs", "Danger" etc., these are some warnings r cautions. In offices and factories, higher officials give warning to their subordinates, by issue of memos.

vi) Education: Education involves instruction, character building, enriching mental faculties, giving training to human being etc. It aims at widening the knowledge and improving skills. It is carried on at various level of management namely, top level, employees level and at various level of outside public.

vii) Suggestion: The term suggestion means proposing something for acceptance or rejection. Communication is used to convey suggestion or ideas. Effective communication promotes the acceptance and trial of good suggestions. Subordinates normally give suggestion.

viii) Motivation: Motivation determines the behaviour of a person to a greater extent. In Motivation, employees are motivated in such a manner to work willingly and eagerly, A Motivated worker does not need much supervision. Inspiring the interest in their job in the minds of the employees is known as motivation.

ix) Counselling: Counselling is done by a man of greater skill or knowledge on some specific subject and he offers his counsel without any personal interest. Companies, which are interested in their employee's welfare, have centres to counsel their employees. It is very much similar to giving advice.

x) Moral Boosting: Morale is the term usually applied to armed forces during war time and to sports and athletic teams. It refers to team spirit and co-operation of people for a common purpose. Morale are inter-connected and dependent on each other. If the workers are highly motivated, morale is also said to be high.

xi) Appreciation: Praising of initiative, good effort and work by employees is known as appreciation. It is very useful for creating a good attitude. It may be conveyed orally or in writing. If given publicity. It will have better effect.

2. Explain the types of communication?

I. On the basis of media used:

1. Verbal Communication

2. Nonverbal Communication

1. **Verbal Communication**

   Verbal communication refers to the form of communication in which message is transmitted verbally; communication is done by word of mouth and a piece of writing. Objective of every communication is to have people understand what we are trying to convey. When we talk to others, we assume that others understand what we are saying because we know what we are saying. But this is not the case. usually people bring their own attitude, perception, emotions and thoughts about the topic and hence creates barrier in delivering the right meaning. Verbal Communication is further divided into:

- Oral Communication
- Written Communication

Oral Communication

In oral communication, Spoken words are used. It includes face-to-face conversations, speech, telephonic conversation, video, radio, television, voice over internet. In oral communication, communication is influence by pitch, volume, speed and clarity of speaking.

Written Communication

In written communication, written signs or symbols are used to communicate. A written message may be printed or hand written. In written communication message can be transmitted via email, letter, report, memo etc. Memos, reports, bulletins, job descriptions, employee manuals, and electronic mail are the types of written communication used for internal communication. For communicating with external environment in writing, electronic mail, Internet Web sites, letters, proposals, telegrams, faxes, postcards, contracts, advertisements, brochures, and news releases are used.

2. **Nonverbal Communication**
   Nonverbal communication is the sending or receiving of wordless messages. We can say that communication other than oral and written, such as gesture**,** body language**,** posture**,** tone of voice or facial expressions, is called nonverbal communication. Nonverbal communication is all about the body language of speaker**.**

Nonverbal communication have the following three elements:
Appearance Speaker: clothing, hairstyle, neatness, use of cosmetics
Surrounding: room size, lighting, decorations, furnishings
Body Language: facial expressions, gestures, postures
Sounds: Voice Tone, Volume, Speech rate

II. On the basis of organisational structure:

1. Formal Communication
2. Informal Communication

1. Formal Communication

- **Upward Communication**
  Upward communication is the flow of information from subordinates to superiors, or from employees to management. Without upward communication, management works in a vacuum, not knowing if the messages have been received properly, or if other problems exist in the organization. By definition, communication is a two-way affair. Yet for effective two-way organizational communication to occur, it must begin from the bottom.
- **Downward Communication**
  Information flowing from the top of the organizational management hierarchy and telling people in the organization what is important (mission) and what is valued (policies). Downward communication generally

provides information – which allows a subordinate to do something. For example, instructions on how to complete a task. Downward communication comes after upward communications have been successfully established.

- **Horizontal/Literal communication**

Horizontal communication normally involves coordinating information, and allows people with the same or similar rank in an organization to cooperate or collaborate. Communication among employees at the same level is crucial for the accomplishment of the assigned work.

2. Informal communication, unlike formal communication, doesn't follow authority lines. In an organization, it helps in finding out staff grievances as people express more when talking informally. Informal communication helps in building relationships.

UNIT - III

Section – A (Two Marks Questions)

1. What is banking correspondence?

Correspondence with banks is essential for organizations. Banks also are business houses and they have to correspond with clients and customers. Banks whether private or Public, Local or foreign, have to face stiff competition from others. Computerised accounts, Automatic Teller Machine, Credit and Debit cards have.

2. What is insurance correspondence?

Insurance is a business that covers risks due to loss of life and assets due to fire, theft, burglary, natural calamities etc. Insurance operates under two guiding principles, namely faith and indemnity. It is a business where a high level of ethical value should prevail with both the customers and the company. Companies are obliged to do a balancing act between competition and ethical values. Insurance correspondence demands tact, faith, courtesy and transparency in their content.

3. What is do you mean by the agent?

An agent is any person who has been legally empowered to act on behalf of another person. Agents are employed to represent their client in negotiations or dealings with third parties.

4. What is endowment policy?

An endowment policy is a life insurance contract designed to pay a lump sum after a specific term (on its 'maturity') or on death. Typical maturities are ten, fifteen or twenty years up to a certain age limit. Some policies also pay out in the case of critical illness.

5. What is marine insurance?

Marine insurance covers the loss or damage of ships, cargo, terminals, and any transport or cargo by which the property is transferred, acquired, or held between the points of origin and the final destination. ... When goods are transported by mail or courier, shipping insurance is used instead.

6. What is Underwriter?

An underwriter is any entity that evaluates and assumes another entity's risk for a fee, such as a commission, premium, spread or interest. Underwriters operate in many aspects of the financial world, including the mortgage industry, insurance industry, equity markets, and common types of debt securities.

7. What is meant by Floating policy?

Insurance for instance of uncertain cost that cannot be calculated. The premium charges are computed based on the end of the policy. It is recalculated many times based on the situation and depends on the conditions of each occurrence.

8. What is meant by Fire insurance?

A fire insurance is a contract under which the insurer in return for a consideration (premium) agrees to indemnify the insured for the financial loss which the latter may suffer due to destruction of or damage to property or goods, caused by fire, during a specified period.

9. What is auctioneer?

An auctioneer is a person who manages an auction, or a public sale at which people can bid on items. It's exciting to win the bidding at an auction and hear the auctioneer shout, "Sold!"

10. What is Life Insurance?

Life insurance is a protection against financial loss that would result from the premature death of an insured. The named beneficiary receives the proceeds and is thereby safeguarded from the financial impact of the death of the insured. The death benefit is paid by a life insurer in consideration for premium payments made by the insured.

Section – B (Five Marks Questions)

1. What are the functions of a banker?

(1) The issue of notes was the function of a banker which was at one time deemed of paramount importance, but which, except in the case of the Bank of England, is now in England of small significance. Every note issued by a banker increases his liabilities to pay money on demand. If a note is issued in exchange for gold, the banker buys the gold and gives in return to the seller a right to demand gold at his will - not the same gold, but gold of an equal amount. The banker gains the use of this gold for an uncertain period, for the note costs him practically nothing. If the note is issued in the form of a loan to a customer, there is an exchange of rights to gold on demand, but the customer has to pay interest on the amount of the rights he buys; the banker does not.

(2) The receipt of deposits on "current account" by a banker is an almost identical function with that of the issue of notes. In each case the customer acquires a right to money on demand, and a banker incurs a similar obligation. In the one case this right is evidenced by a piece of paper by which the holder can transfer the right by mere delivery; in the other case, the customer's right rests upon the implied contract made with the banker at the time the account is opened, and the customer can transfer his rights by drawing and negotiating cheques.

(3) In discounting bills and promissory notes, a banker buys a right due at a certain fixed future time, and he gives in return to the customer an immediate right to demand money; he charges interest, called bankers' discount, on the transaction in return for which the customer gets the immediate use of the money.

(4) The function of granting loans is similar to that of discounting bills; in each case the banker gives to the customer an immediate right in return for a future one. It may be thought that this insistence upon the nature of the rights and obligations in which a banker deals is pedantic and useless, but the key to the proper appreciation of the position of a banker towards the public lies in the proper understanding of this fact, that the majority of his obligations are payable on demand.

2. What are the elements of a good banking correspondence?

1) Brevity: letters should be brief, to the point but not ambiguous
2) Clarity: should be clear, complete and precise
3) Accuracy: carefully worded to be accurate in figures, dates, names of parties as small mistakes may result in serious consequences
4) Tactfulness and courteousness: especially when reminding about loans, Overdraft or replying to complaints, will help to maintain good relationship with customers.
5) Secrecy: utmost secrecy should be maintained about customers Transactions and cash and credit dealings, letters to the customer should be kept secret from others, should not disclose any information.

3. Explain the principles of insurance?

1) Utmost good faith:

- Both parties, insurer and insured should enter into contract in good faith
- Insured should provide all the information that impacts the subject matter
- Insurer should provide all the details regarding insurance contract

For example - John took a health insurance policy. At the time of taking policy, he was a smoker and he didn't disclose this fact. He got cancer. Insurance company won't pay anything as John didn't reveal the important facts.

2) Insurable interest:

- Insured must have the insurable interest on the subject matter
- In case of life insurance spouse and dependents have insurable interest in the life of a person. Corporations also have insurable interests in the life of its employees
- In case of life or marine insurance, insured must be the owner both at the time of entering of entering into the insurance contract and at the time of accident.

3) Indemnity:

- Insured can't make any profit from the insurance contract. Insurance contract is meant for coverage of losses only
- Indemnity means a guarantee to put the insured in the position as he was before accident
- This principle doesn't apply to life insurance contracts

4. What are the types of agents?

1. Factors: Possession of the goods is given for the purpose of selling the same – sells in his own name – has general lien – usually sells in his own name

2. Brokers: appointed to negotiate and make contracts for the sale and purchase on behalf of the principal–not given possession – not in his own name

3. Commission agents: buys and sells and receives commission

4. Del credre agents: One who in consideration of an extra commission, guarantees his principal that the third persons with whom he enters into contracts on behalf of the principal shall perform their Financial obligations i.e. if the buyer does not pay, he will pay.

Section – C (Ten Marks Questions)

1. Explain the kinds of fire policies?

1. Valued Policy:

In this policy the value of the subject-matter is agreed upon at the time of taking up the policy. The insurer agrees to pay a pre-determined amount if the subject-matter is destroyed or damaged by fire. The principle of indemnity is not applicable to this policy. The agreed value may be more or less than the market value at the time of loss. These policies are generally issued for those goods or property whose value cannot be determined after their loss or damage. These goods may include works of art, jewellery, paintings, etc.

2. Specific Policy:

Under this policy the risk is insured for a specific sum. In case of loss of property, the insurer will pay the loss if it is less than the specified amount. It can be explained with an example: An insurance policy is taken for Rs. 50,000 and the value of the property is Rs. 80,000. If the property worth Rs. 40,000 is lost, the insured will get the whole amount of loss. If the loss is up to Rs. 50,000, it will be paid in full. In case loss exceeds Rs. 50,000, say it is Rs. 60,000, the indemnity will only be upto the amount insured i.e. Rs. 50,000. Under this policy the insured is not punished for getting a policy for lesser sum. The actual value of property is not taken into consideration.

3. Average Policy:
If the 'average clause' is applicable to a policy, it is called Average Policy. Average clause is added to penalise the insured for taking up a policy for a lesser sum than the value of the property. The compensation payable is proportionately reduced if the value of the policy is less than the value of the property.

Suppose a person takes up a fire insurance policy of Rs. 20,000 and the value of the property is Rs. 30,000. If there is a loss of property worth Rs. 50,000, the underwriter pays compensation of Rs. 10,000 (20,000/30,000 x 15,000) and not Rs. 15,000. It discourages the insured to get under-valued policy.

4. Floating Policy:
A floating policy is taken up to cover the risk of goods lying at different places. The goods should belong to the same person and one policy will cover the risk of all these goods. This policy is useful to those businessmen who are engaged in import and export of goods and the goods lie in warehouses at different places. The premium charged is generally the average of the premium that would have been paid, if specific policies would have been taken for all these goods. Average clause always applies to these policies.

5. Comprehensive Policy:
A policy may be taken up to cover up all types of risks, including fire. A policy may be issued to cover risk like fire, explosion, lightening, burglary, riots, labour disturbances etc. This is called a comprehensive policy or all-risk policy.

6. Consequential Loss Policy:
Fire may dislocate work in the factory. Production may go down while the fixed expenses continue at the same rate. A policy may be taken up to cover up consequential loss or loss of profits. The loss of profits is calculated on the basis of loss of sales. A separate policy may be taken up for standing charges also.

7. Replacement Policy:
The underwriter provides compensation on the basis of market price of the property. The amount of compensation is calculated after taking into account the amount of depreciation. A replacement policy provides that compensation will be according to the replacement price. The new asset should be similar to the one which has been lost. The amount of compensation will depend upon the market price of the new assets so that it is replaced without additional cost to the insured.

2. Explain the types of life policies?

i) Term insurance

Term plans are the most basic form of life insurance. They provide life cover with no savings / profits component. They are the most affordable form of life insurance as premiums are cheaper compared to other life insurance plans.

Online term insurance plans provide pure risk cover, which explains the lower premiums. A fixed sum of money - the sum assured – is paid to the beneficiaries if the policyholder expires over the policy term. If the policyholder survives, there is no pay out.

ii) Endowment plans

Endowment plans differ from term plans in one critical aspect i.e. maturity benefit. Unlike term plans which pay out the sum assured, along with profits, only in case of an eventuality over the policy term, endowment plans pay out the sum assured under both scenarios – death and survival. However, endowment plans charge higher fees / expenses – reflected in premiums – for paying out sum assured, along with profits, in either scenario – death or maturity. The profits are an outcome of premiums being invested in asset markets – equities and debt.

iii) Unit linked insurance plans (ULIP)

ULIPs are a variant of the traditional endowment plan. They pay out the sum assured (or the investment portfolio if it's higher) on death/maturity.

ULIPs differ from traditional endowment plans in certain areas. As the name suggests, performance of ULIP is linked to markets. Individuals can choose the allocation for investments in stock/debt markets. The value of the investment portfolio is captured by the NAV (net asset value). To that end, there are many similarities between ULIPs and mutual funds. ULIPs differ in one area, they are a combination of investment and insurance, while mutual funds are a pure investment avenue

iv) Whole life policy

A whole life insurance policy covers a policyholder over his life. The main feature of a whole life policy is that the validity of the policy is not defined so the individual enjoys the life cover throughout his life. The policyholder pays regular premiums until his death, upon which the corpus is paid out to the family. The policy expires only in case of an eventuality as there is no pre-defined policy tenure.

v) Money back policy

A money back policy is a variant of the endowment plan. It gives periodic payments over the policy term. To that end, a portion of the sum assured is paid out at regular intervals. If the policy holder survives the term, he gets the balance sum assured. In case of death over the policy term, the beneficiary gets the full sum assured.

UNIT - V

Section – A (Two Marks Questions)

1. What is internet?

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

2. What is meant by E-commerce?

E-commerce is a transaction of buying or selling online. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems.

3. What is EDI?

Electronic Data Interchange as "the computer-to-computer interchange of strictly formatted messages that represent documents other than monetary instruments. EDI implies a sequence of messages between two parties, either of whom may serve as originator or recipient. The formatted data representing the documents may be transmitted from originator to recipient via telecommunications or physically transported on electronic storage media."

4. What do you mean by websites?

Website is a collection of related web pages, including multimedia content, typically identified with a common domain name, and published on at least one web server. A website may be accessible via a public Internet Protocol (IP) network, such as the Internet, or a private local area network (LAN), by referencing a uniform resource locator(URL) that identifies the site. Websites are typically dedicated to a particular topic or purpose, ranging from entertainment and social networking to providing news and education. All publicly accessible websites collectively constitute the World Wide Web, while private websites, such as a company's website for its employees and are typically a part of an intranet.

5. What is email?

Email is short for 'electronic mail'. Similar to a letter, it is sent via the internet to a recipient. An email address is required to receive email, and that address is unique to the user. Some people use internet-based applications and some use programs on their computer to access and store emails.

6. What is meant by Fax?

A fax (short for facsimile and sometimes called tele copying) is the telephonic transmission of scanned-in printed material (text or images), usually to a telephone number associated with a printer or other output device. The original document is scanned with a fax machine, which treats the contents (text or images) as a single fixed graphic image, converting it into a bitmap. In this digital form, the information is transmitted as electrical signals through the telephone system. The receiving fax machine reconverts the coded image and prints a paper copy of the document.

7. What is video conference?

A video conference is a live, visual connection between two or more people residing in separate locations for the purpose of communication. At its simplest, video conferencing provides transmission of static images and text between two locations. At its most sophisticated, it provides transmission of full-motion video images and high-quality audio between multiple locations.

8. What do you mean by Multimedia?

Multimedia is the field concerned with the computer-controlled integration of text, graphics, drawings, still and moving images (Video), animation, audio, and any other media where every type of information can be represented, stored, transmitted and processed digitally.

Section – B (Five Marks Questions)

1. Explain the benefits of multimedia?

a) Deeper understanding

According to research, a benefit of multimedia learning is that it takes advantage of the brain's ability to make connections between verbal and visual representations of content, leading to a deeper understanding, which in turn supports the transfer of learning to other situations. All of this is important in today's 21st century classrooms, as we are preparing students for a future where higher-level thinking, problem solving and collaborative skills will be required.

b) Improved problem solving

A large percentage of the human brain dedicates itself to visual processing. Thus, using images, video and animations alongside a text stimulates the brain. Student attention and retention increase. Under these circumstances, in a multimedia learning environment, students can identify and solve problems more easily compared to the scenario where teaching is made possible only by textbooks.

c) Increased positive emotions

According to psychologist Barbara Fredrickson, experiencing positive emotions makes people see more possibilities in their lives. Using multimedia during instructions impacts student's mood during the learning process. With a positive attitude they learn better and tend to be more proactive.

d) Access to a vast variety of information

With computers, tablets, smartphones and the internet, students are today better equipped than ever to search and find the information they need. A study revealed that 95% of students who have access to internet, use it to search for online information. Sharing the information and participating in class discussions is done in a more confident way when access to information is as easy as today.

e) World exploration

There is no surprise here. With the help of multimedia children can explore and learn about places they would never been to. In a geography class, students can explore different cities of the world, the tallest mountains and the most dangerous jungles. In a science class, space and planets exploration is now possible. In a biology class, the dissection of rare animals and different habitats exploration are like a walk in a park for students benefiting of a multimedia learning environment.

2. What are the functions of word processing?

- Creating, editing, saving and printing documents.
- Copying, pasting, moving and deleting text within a document.

- Formatting text, such as font type, bolding, underlining or italicizing.
- Creating and editing tables.
- Inserting elements from other software, such as illustrations or photographs.
- Correcting spelling and grammar.
- Word processing includes a number of tools to format your pages.
- Word processing does not give you complete control over the look and feel of your document.
- When design becomes important, you may need to use desktop publishing software to give you more control over the layout of your pages.
- Word processing software typically also contains features to make it easier for you to perform repetitive tasks.
- A mail merge function allows you to produce all the letters using one template document and a table with customer names and addresses in the database.
- Text editors shouldn't be confused with word processing software.
- To create, edit and save text documents, they only work on plain text.
- Text editors don't use any formatting, such as underlined text or different fonts.
- Text editors serve a very different purpose from word processing software.
- They are used to work with files in plain text format, such as source code of computer programs or configuration files of an operating system.

3. Explain the various forms of communication?

i) Internet:

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

ii) Word processing:

A word processor is software or a device that allows users to create, edit, and print documents. It enables you to write text, store it electronically, display it on a screen, modify it by entering commands and characters from the keyboard, and print it.

iii) Electronic mail

Email is short for 'electronic mail'. Similar to a letter, it is sent via the internet to a recipient. An email address is required to receive email, and that address is unique to the user. Some people use internet-based applications and some use programs on their computer to access and store emails.

iv) Voice mail

Voicemail system (also known as voice message or voice bank) is a computer-based system that allows users and subscribers to exchange personal voice messages; to select and deliver voice information; and to process transactions relating to individuals, organizations, products and services, using an ordinary telephone. The term is also used more broadly to denote any system of conveying a stored telecommunications voice messages, including using an answering machine.

v) Fax:

A fax (short for facsimile and sometimes called tele copying) is the telephonic transmission of scanned-in printed material (text or images), usually to a telephone number associated with a printer or other output device.

vi) Video conference:

A video conference is a live, visual connection between two or more people residing in separate locations for the purpose of communication. At its simplest, video conferencing provides transmission of static images and text between two locations.

vii) Multimedia:

Multimedia is the field concerned with the computer-controlled integration of text, graphics, drawings, still and moving images (Video), animation, audio, and any other media where every type of information can be represented, stored, transmitted and processed digitally.

Section – C (Ten Marks Questions)

1. What are the uses of internet in the field of communication?

1. Communication

At the moment the easiest thing that can be done using the internet is that we can communicate with the people living far away from us with extreme ease. Earlier the communication used to be a daunting task but all that chanced once internet came into the life of the common people. Now people can not only chat but can also do the video conferencing. It has become extremely easy to contact the loved ones who are in some other part of the world. Communication is the most important gift that the internet has given to the common man. Email, social networking sites are some of the prime example of it. This is one such gift of the internet which is cherished by everyone and has made our life easier to much extent.

2. Research

Now the point that has been placed next is research. In order to do research you need to go through hundreds of books as well as the references and that was one of the most difficult jobs to do earlier. Since the internet came into life, everything is available just a click away. You just have to search for the concerned topic and you will get hundreds of references that may be beneficial for your research. And since internet is here to make your research public, you can then benefit a large amount of people from the research work that you have done. Research is one such thing which has got lots of benefit from this evolution of internet. Research process has now got wings and has gained the most due to the internet.

3. Education

The next point that we have in this list is education. Yes you read it right. Education is one of the best things that the internet can provide. There are a number of books, reference books, online help centres, expert's views and other study oriented material on the internet that can make the learning process very easier as well as a fun learning experience. There are lots and lots of websites which are related to different topic. You can visit them and can gain endless amount of knowledge that you wish to have. With the use of internet for education, you are non-longer dependent on some other person to come and teach you. There are various number of tutorials available over the internet using which you can learn so many thing very easily. There can't be any excellent use of the internet other than education as it is the key to achieve everything in life.

4. Financial Transaction

The next use mentioned here is financial transaction. Financial transaction is the term which is used when there is exchange of money. With the use of internet in the financial transaction, your work has become a lot easier. Now you don't need to stand in the queue at the branch of your particular bank rather you can just log in on to the bank website with the credential that has been provided to you by the bank and then can do any transaction related to finance at your will. With the ability to do the financial transaction easily over the internet you can purchase or sell items so easily. Financial transaction can be considered as one of the best uses of resource in the right direction.

5. Real Time Updates

Real time updates have been placed at the number fifth position here. This has been mentioned here in regards to the news and other happenings that may be on-going in different parts of the world but with the use of internet we come to know about it very easily and without any difficulty. There are various websites on the internet which provides you with the real time updates in every field be it in business, sports, finance, politics, entertainment and others. Many a time the decisions are taken on the real time updates that are happening in various parts of the world and this is where internet is very essential and helpful.

2. Explain the importance of E-commerce?

1. Exploitation of New Business

Broadly speaking, electronic commerce emphasizes the generation and exploitation of new .business opportunities and to use popular phrases: "generate business value" or "do more with less".

2. Enabling the Customers

Electronic Commerce is enabling the customer to have an increasing say in what products are made, how products are made and how services are delivered (movement from a slow order fulfilment process with little understanding of what is taking place inside the firm, to a faster and rt1ore open process with customers having greater control.

3. Improvement of Business Transaction

Electronic Commerce endeavours to improve the execution of business transaction over various networks.

4. Effective Performance

It leads to more effective performance i.e. better quality, greater customer satisfaction and better corporate decision making.

5. Greater Economic Efficiency

We may achieve greater economic efficiency (lower cost) and more rapid exchange (high speed, accelerated, or real-time interaction) with the help of electronic commerce.

6. Execution of Information

It enables the execution of information-laden transactions between two ore more parties using inter connected networks. These networks can be a combination of 'plain old telephone system' (POTS), Cable TV, leased lines and wireless. Information based transactions are creating new ways of doing business and even new types of business.

7. Incorporating Transaction

Electronic Commerce also inco11'orates transaction management, which organizes, routes, processes and tracks transactions. It also includes consumers making electronic payments and funds transfers.

8. Increasing of Revenue

Firm use technology to either lower operating costs or increase revenue. Electronic Commerce has the Potential to increase revenue by creating new markets for old products, creating new information-based products, and establishing new service delivery channels to better serve and interact with customers. The transaction management aspect of electronic commerce can also enable firms to reduce operating costs by enabling better coordination in the sales, production and distribution processes and to consolidate operations arid reduce overhead.

9. Reduction of Friction

Electronic Commerce research and its associated implementations is to reduce the "friction" in on line transactions frictions is often described in economics as transaction cost. It can arise from inefficient market structures and inefficient combinations of the technological activities required to make a transaction. Ultimately, the reduction of friction in online commerce will enable smoother transaction between buyers, intermediaries and sellers.

10. Facilitating of Network Form

Electronic Commerce is also impacting business .to business interactions. It facilitates the network form of organization where small flexible firms rely on other partner, companies for component supplies and product distribution to meet changing customer demand more effectively. Hence, an end to end relationship management solution is a desirable goal that is needed to manage the chain of networks linking customers, workers, suppliers, distributors and even competitors. The management of "online transactions" in the supply chain assumes a central role.

11. Facilitating for Organizational Model

It is facilitating an organizational model that is fundamentally different from the past. It is a control organization to the information based organization. The emerging forms of techno-organizational structure involve changes in managerial responsibilities, communication and information flows and work group structures.