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Lesson 1

**ENGLISH GRAMMAR
AND ITS USAGE**

Grammar and its Usage

English language follows a set of rules like all other languages. Broadly speaking, the part of Grammar concerned with changes in the form of words by internal modification or by affixation is known as accidence and the manner in which these words are arranged in the form of a sentence is called syntax. For example, the root word 'contradiction' is a noun. It can be changed into different parts of speech. If you say 'contradict, it becomes a verb and if you say 'contradictory' it becomes an adjective.

Good dictionaries give all the changes that a root word can undergo.

Good to Know!!!

Some words may be used as different parts of speech without any change in their form.

For example, the word beat remains unchanged in the following sentences; though it is a different part of speech in each sentence :

- The angry mob was beating the thief mercilessly. (verb).
- The beat of the drum sent people into frenzy (noun)
- The beat generation (young people with unconventional dress and behaviour as expression of social philosophy) has its own ethics. (Adjective)

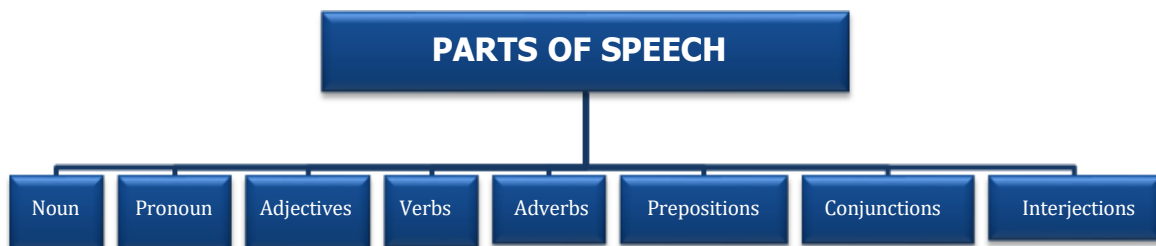
Sometimes it is possible to use the same word, with a slight modification, as a different part of speech:

For example, the root word *confirm* is used here as a noun in the first, as a verb in the second and as an adjective in the third sentence.

- We received confirmation of the order in writing yesterday. (Noun)
- The party confirmed the receipt of the consignment. (Verb)
- He is a confirmed defaulter. (Adjective)

Parts of Speech in English

Words are divided into eight classes according to the work they do in a sentence. They are as follows:



These word classes are called Part of Speech.

They are explained below:

Nouns

A noun is “naming word”. It names somebody or something.

Rahul took the dog to park.

The car makes a lot of noise.

Look at the example above. A noun is the name of a person (Rahul), animal (dog), place (park), thing (car) or idea (noise).

Kinds of Nouns

Nouns may be divided into (a) common nouns and (b) proper nouns.

Common nouns are the names given in common to all persons, places or things of the same class. For example, bank, shop, market, etc.

Collective noun : Common nouns include another class known as collective nouns. A collective noun names a group of people, animals or things regarded as a whole., e.g., batch, company, university, crowd, flock, etc.

Proper nouns are the names of particular persons, places or things. For example, India, Larsen and Tubro, Delhi, January, etc.

Pronouns

Pronouns are used in place of nouns. Pronouns may be Personal and Relative.

Personal Pronouns : To represent person or things., e.g., I, we, you, she, he, it him, us, them, etc.

Relative Pronouns : The most common relative pronouns are whom, which and that.

A relative pronoun acts as a pronoun and as a conjunction at the same time.

This is the boy who save my life.

Possessive Pronouns : These show possession, e.g., mine, ours, yours their, its and hers.

Adjectives

A word used to describe or point out, a person, animal, place or thing which the noun names, or to tell the number and quantity, is called an Adjective.

Rani is a clever girl (Girl of what kind?)

He gave me six books (How many book?)

Two or more words can be joined with a hyphen to form a compound Adjective, e.g., *government-financed project*.

Verbs

A verb is a word that tells or asserts something about a person or thing. Verb comes from Latin Verbum, meaning a word. It is so called because it is the most important word in the sentence.

A verb may tell us :

1. What a person or thing does; as

Rohit *runs*.

The bell *rings*.

2. What is done to a person or thing; as

Ram is *beaten*.

The door is *broken*.

3. What a person or thing is, as

The boy is *hurt*.

The chair is *broken*

I feel *sad*.

Hence, a verb is a word used to tell or assert something about some person or thing.

Adverb

While **Adjectives qualify** or add to the meaning of nouns, **adverbs modify** the meaning not only of verbs, but also of adjectives, prepositions, conjunctions, etc.

The following sentences illustrate the varied use of adverbs:

Small investors find it very difficult to invest *wisely*.

(The first adverb *very* modifies the adjective *difficult*, and the second adverb *wisely* modifies the verb *invest*).

The CEO is an *exceptionally* sharp manager.

(The adverb *exceptionally* modifies the adjective *sharp*).

The cash counter is *right* behind you.

(The adverb *right* modifies the prepositions *behind*).

We have given this book to you only because you are a good reviewer. (The adverb *only* modifies the conjunction *because*).

Preposition

A **Preposition**, by definition is placed before a noun or its equivalent in order to show its relationship in terms of time, place, etc.:

The space *above* the room houses the conference facility.

(The preposition *above* explains the relationship between the room and the conference facility).

There are hardly any rules governing the use of prepositions, some people feel that it is inelegant to put them at the end of a sentence since they are basically used as link-words. However, as Fowler points out, "Almost all our great writers have allowed themselves to end a sentence or a clause with a preposition." *The thumb-rule is that the sentence should read well.*

It is largely the usage that determines the choice of a preposition. Americans tend to drop them but it is largely colloquial. A wrong preposition certainly changes the intended meaning. Therefore, we have to learn the use of prepositions carefully. All standard dictionaries list the root word along with different prepositions or adverbial phrases and also show the difference in meaning.

For example:

The root word get conveys italicised meanings when used with:

...**about**, *move or spread*

...**across**, *be understood*

...**ahead**, *make progress*

...**along**, *manage*

...**at**, *gain access to*

...**away**, *escape*

...**over**, *forget*

...**round**, *persuade*

Conjunction

Conjunctions join words or even sentences conveying related ideas. Two commonly used conjunctions are:

- *and*
- *but.*

We received your letter and telegram *but* regret our inability to attend the meeting.

Conjunctions may also be used in pairs, e.g. *neither-nor, either-or, not only-but also, both-and, whether-or* etc.

Such conjunctions are known as **Correlative Conjunctions**.

Interjection

Interjections are words which are used in a sentence to express strong emotion or feeling. They may not form a part of its grammatical structure. Some of the common interjections are: *Hi !, Alas !, Oh !, etc.*

Types of Voices

As a general rule, we should use **Active Voice** in our sentences. Such sentences are shorter, direct and emphatic.

For example

Please place the order within sixty days of the receipt of the quotation.

An exception is however made when sending out negative messages or fixing responsibility.

For example, out of the two responses given below, the latter is likely to be received better:

You have failed to place the order in time.

Unfortunately the order has been delayed.

Passive Voice is also found more suitable while drafting legal formulations as no identifiable subject can be mentioned.

For example:

Follow the traffic rules, while driving. (Active Voice)

The traffic rules should be followed while driving. (Passive Voice)

Articles

The words a or an and the are called Articles. They come before nouns. A or an is called the Indefinite Article, because it usually leaves indefinite the person or thing spoken of; as,

A doctor; that is, any doctor.

The is called the Definite Article because it normally points out some particular person or thing; as,

He saw the doctor; meaning some particular doctor.

The indefinite article is used before singular countable nouns, e.g., A car, an apple, a table.

The definite article is used before singular countable nouns, plural countable nouns and uncountable nouns, e.g., The pen, the pens, the milk, the idea.

The article 'an' is used when the noun to which it is attached begins with a vowel sound (a, e, i, o and u). It is the vowel sound and not the vowels that determines the use of 'a' or 'an'. Vowels with consonant sound take 'a' and not 'an'. For example,

Bring me an apple.

He walks like an Egyptian.

She has planted a eucalyptus tree.

He is an honest man.

He has joined a union.

I have lost a one-rupee note.

Usage

Usage implies the manner in which the native speakers of a language use it. The “body of conventions governing the use of a language especially those aspects not governed by grammatical rules”, “habitual or customary use” often lays down new standards of acceptance.

For example, ‘It is me’ is generally accepted on grounds of usage even though ‘It is I’ is considered grammatically correct.

Usage may be learnt by reading standard texts and listening to educated speakers of a language.

Tenses

“In Grammar – a set of forms taken by a verb to indicate the time (and sometimes the continuance or completeness) of the action in relation to the time of the utterance”; is the meaning that the Concise Oxford Dictionary assigns to the word ‘Tense’. The word tense comes from Latin word tempus, meaning time.

Read the following sentences.

1. I write this letter to my mother
2. I wrote the letter yesterday.
3. I shall write another letter tomorrow.

In sentence 1, the verb write refers to present time. Hence a verb that refers to present time is said to be in the Present Tense.

In sentence 2, the verb wrote refers to past time. Hence it is said to be in Past Tense.

In sentence 3, the verb shall write refers to future time. Therefore, it is said to be in the Future Tense.

Read these sentences :

1. I read a book. (simple present)
2. I am reading a book. (Present continuous)
3. I have read a book. (Present Perfect)
4. I have been reading a book. (Present Perfect Continuous)

The verbs in all of these sentences refer to the present time, and are therefore said to be in the present tense.

In sentence 1, however, the verb shows that the action is mentioned simply, without anything being said about the completeness or incompleteness of the action.

In sentence 2, the verb shows that the action is mentioned as incomplete or continuous, that is, as still going on.

In sentence 3, the verb shows that the action is mentioned as finished, complete or perfect, at the time of speaking.

The tense of the verb in sentence 4 is said to be Present Perfect Continuous, because the verb shows that the action is going on continuously, and not completed at this present moment.

Thus we see that the tense of a verb shows not only the time of an action or event, but also the state of an action referred to.

Just as Present Tense has four forms, the Past Tense also has the following four forms :

1. I jumped from the window. (Simple Past)
2. I was jumping from the window. (Past Continuous)
3. I had jumped from the window. (Past Perfect)
4. I had been jumping from the window. (Past Perfect continuous)

Similarly, the Future Tense has the following four forms :

1. I shall/will jump (Simple Future)
2. I shall/will be jumping. (Future Continuous)
3. I shall/will have jumped. (Future Perfect)
4. I shall/will have been jumping. (Future Perfect Continuous)

Hence, we may define Tense as that form of a verb which shows the time and the state of an action or event.

Sentence Construction

Various Purposes of a Sentence

A group of words, which makes complete sense, is called a sentence.

Grammar also lays down rules for arranging words in a certain order to form meaningful sentences. Sentences may be formed to:

- Make a statement : The government has decided to disinvest its stake in Air-India.
- Pose a question : Would this step enable them to turn this PSU around?

- Give a command : Bring about a change of ownership.
- Make an exclamation: What a way to bridge the fiscal deficit!

A sentence consists of two parts:

Subject : The part which names the person or thing we are speaking about is called the subject of the sentence.

Predicate : The part which tells something about the subject is called predicate.

A **Phrase** is a group of words, which neither has a finite verb nor makes any sense by itself. Depending on its place in the sentence, it may be a:

- Noun
- Adjectival or
- Adverbial Phrase.

Examine the following pair of sentences.

- (i) Raj is a wealthy man.
 (ii) Raj is a man *of great wealth*.

In the first sentence the word *wealthy* described the noun Raj.

In the second sentence of *great wealth* also tells us what sort of man Raj is. It qualifies the noun just as an Adjective does. Hence, it is called an *Adjective Phrase*.

Adverb Phrases

Just as the work of an Adjective is often done by a group of words called an Adjective Phrase, so the work of an Adverb is often done by a group of words. Examine the following pair of sentences.

- (i) He answered rudely. (How?)
 (ii) He answered in a very rude manner. (How?)

Since the phrase *very rude manner* does the work of an Adverb, it is called an *Adverb Trial Phrase*.

Noun Phrase

A Noun Phrase is a group of words that does the work of a Noun. For example,

- (i) *My demat account* has been closed.
 (ii) *To win a prize* is my ambition.

In the above sentences italicized phrases are noun phrases because they are doing the work of a noun.

Types of Sentences

The basic knowledge of grammar helps us understand different sentence structures or patterns so that we can communicate in a clear, concise and correct manner.

A group of words that form a part of a sentence, and has a subject and a predicate of its own, is called a *clause*.

The clause that makes good sense by itself, and hence could stand by itself, as a separate sentence is called a *Principal or Main Clause*.

A clause which cannot stand by itself and makes good sense but not complete sense are called a *Dependent or Subordinate Clause*.

A sentence which has only one finite verb and one independent clause is called Simple sentence. *For example,*

This courage won him honour.

A *compound sentence* is made up of two or more independent clauses. For example, Night come on and rain fell heavily and we all got very wet.

A complex sentence has an independent clause and atleast one dependent clause.

For example,

The human brain never stops working until you stand up to speak in public.

Sentence Construction

Sentences can be constructed using different structures or patterns. The simplest sentence may have:

- a noun or a pronoun in the beginning,
- a verb in the middle,
- another noun or its equivalent in the end.

For example

The budget affects the stock market.

This sentence structure may also be shown as:

Subject + verb + object

The structure of an imperative sentence is different. Here the subject is understood.

For example,

Mail this letter, is the shorter form of (You) mail this letter.

It is important to use varying sentences structures in your writing so that the interest of the reader is not lost.

Sentence Construction is based on the kind of writing in question.

Sentences are also constructed on the basis of complexity of writing.

Loose sentences are suited to simple style of letter writing and are closer to the spoken form. They begin with the main statement and develop it to its logical conclusion.

For example

The Reserve Bank of India intervened in the forex market as there were strong rumours about an intense speculative activity caused by the spurt in imports.

Periodic Sentences are decorous and emphatic but more difficult to write. The order is reversed and the main statement is made at the end.

For example

As there were strong rumours about an intense speculative activity caused by the spurt in imports, the Reserve Bank of India intervened in the forex market.

Sentence Construction on the basis of Length

The length of a sentence is also an important factor in sentence construction.

Shorter Sentences are easier to write as well as understand. But a long sequence of short sentences may not make a very pleasant reading:

Thank you for the order. The goods will be sent soon. The duplicate copy of bill is enclosed. The payment must be made early.

Longer Sentences are prone to grammatical errors and need careful thought and planning. Such efforts at constructing marathon sentences should be avoided.

It may be a good idea to mix the shorter and longer sentences to sustain the interest of the reader.

For example

The conference opens on the tenth of June in Simla. More than two hundred company secretaries will take part. The purpose is to deliberate on the merits of the new Companies Act, 2013 and propose amendments. The discussions are likely to go on for three days.

Paragraph Construction

The construction of a paragraph is equally important. If a good sentence should focus on a single thought, a good paragraph should restrict itself to a single topic or idea. The topic sentence of a paragraph sums up its central idea and develops it further. It is usually in the beginning or the end of the sentence; though, in some cases, it can be written somewhere in the middle too. Shorter paragraphs should be preferred because they enable the reader to follow the writer's plan.

Prefixes and Suffixes

An affix “is an addition to the base form or stem of a word in order to modify its meaning or create a new word”.

(The Concise Oxford Dictionary, Tenth Edition).

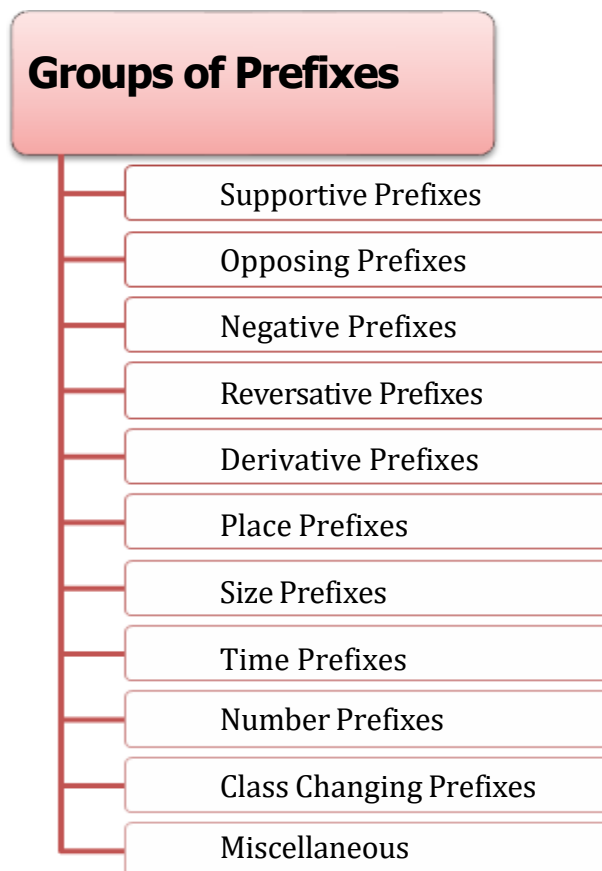
Prefix

If the affix or addition to the root word comes at the beginning, it is called a prefix.

The word ‘prefix’ in itself is an apt example of a prefix as it is made up of the root word ‘fix’ - ‘to join or fix’, with the affix ‘pre’ - meaning ‘before’, added to it.

Groups of Prefixes

Prefixes fall into a number of distinct groups such as:



Supportive Prefixes are prefixes that support or are for the root word.

*Pro is used with the meaning favouring/supporting as the prefix. Pro, as a prefix has other meanings too, such as 'in substitute of' or 'before in time, pace or order'.

Examples of Pro as a supportive prefix are Pro-choice, Pro-market, Pro-life.

Opposing Prefixes are prefixes that are opposed to the action denoted by the root word.

Anti (against) - antibody, antibacterial, antibiotic, anticlockwise, antidote, anti inflammatory, antioxidant, etc.

(Spurious) - antihero, antiChrist, antiself (affected person)

Contra (against) - contraception, contraindicate, contravene, contramundum

(Contrasting) - contraflow, contra-active, contradict, contradistinction

Counter (opposition/retaliation) - counteract, counter-example, counter- attack, counterblast, counterbalance, counterclaim, counterculture, counter-in-surgency, countermeasure, counterproductive, etc.

Negative Prefixes are prefixes that denote the absence of distinguishing features of the root word.

(The prefixes marked with * can convey different meaning besides those specified herein.)

*a (not, without) - amoral, ahistorical, atheist, asymmetric

*an (not, lacking) - anaesthetic, anaemic, anaerobic

*dis (not) - disloyal, disable, disarm, dishonest, distrust, disadvantage

*in (not) - injustice, inactive, inconsiderate, inconsonant, incomprehensible, incomplete, incompetent, inconsecutive

*il (this is another variation of the prefix 'in' and is used before a word beginning with 'l') - illegal, illiterate, illegible, illegitimate

*im (this is a variation of the prefix 'in' which is used before a word beginning with 'b', 'm' or 'p'.) - imbalance, immaterial, immeasurable, immobile, immovable, impassable, impatient, impossible, imperfect

*ir (this too is a variation of the prefix 'in' which is used before a word beginning with 'r') - irreplaceable, irregular, irresistible, irrational, irrecoverable, irreconcilable, irredeemable, irreducible

non (not) - non-aggressive, non-interference, nonconformist, nonentity, nonsense, nontoxic, non-stop (notregarded as) - non-person, non-event

* These prefixes also have other meanings in which they can be used in, besides those specified herein.

un (not) - unproductive, unacademic, unselfish, unavoidable, unaware, unbearable, unbroken, unburnt

Reversative Prefixes are prefixes that denote the act of undoing the previous act that the root word denotes as being done.

de* (reverses the meaning) - decriminalise, dehumidify, deselect, decontaminate

dis* (reverses the meaning) - disqualify, dishonest, disinvite

un* (reverses the meaning) - untie, unscramble, unlock

Derivative Prefixes are those that denote the meaning of removing something or depriving something or someone.

de (remove something)-debug, defrost

de (depart from) - deplane, detrain, decamp

dis (remove something) - disarm, disillusion, disambiguate

un (remove something) - unleaded, unmark, unhouse, uncap, uncover

Pejorative Prefixes are those that express contempt, disapproval, bad or wrong.

mis (badly/wrongly) - miscalculate, misgovern, misspell, mismanage, misalign, misapply, misbelief

Place Prefixes are prefixes that indicate place or placing of things, situation, etc.

ante (before) - antecedent, antechamber, anteroom

circum (around) - circumvent, circumnavigate, circumlocution, circumbulate, circumlunar

cis (on this side) - cisalpine, cisatlantice, cislunar

extra (outside/beyond) - extracurricular, extrasensory, extraordinary, extraterrestrial

fore (front/before) - forefinger, forecourt, forearm, forebear, forebrain, forecheck, forefront, foregather

in, il, im, ir (in) - indoors, in-patient, inside, indebt

inter (between) - interbreed, interfere, interject, interracial, international, interdisciplinary, internet

intra (inside/within) - intravenous, intramural, intranet

intro (inwards) - introvert, introspect

post (after/behind) - post meridiem (P.M.) postpone, postgraduate, posthoc, postscript

pre (before)-prearrange, preface, precaution, prefabrication, preamble

out (outside)-outdoor, out-patient, outhouse

(surpass)-outrun, outdistance, outbid, outnumber

over (outer/above)-overthrow, overshadow, overcoat

retro (backwards)-retrograde, retrospection, retrospect
 sub (below)-subway, subsoil, subconscious, submerge
 (secondary)-sub-inspector, sub-editor, sub-committee, subtitle, sublet
 (below the norm)-substandard, subhuman
 super (above)-superstructure, superimpose
 (beyond the norm)-superhuman, superstar, superpower
 (excessive)-superconfident, supersensitive, supernatural
 supra (above)- suprasegmental, supranational
 sur (above)-surcharge, surtitle, surtax
 trans (across)-transatlantic, transnational, transcontinental
 ultra (beyond/extreme)-ultraviolet, ultra-thin, ultra-modern, ultramarine, ultramicroscopic, ultrasonic, ultra vires.
 under (below/too little/subordinate)-underground, undercharge, underpay, undercook, undersecretary,
 underclass, underrepresent, undersell, undersigned

Size Prefixes denote size. They are

mega (very large)-megaphone, megastar, megalith, megawatt
 midi (medium)-midi-computer, midibus
 mini (small)-minibus, miniseries, minicab, minimarket

Time Prefixes denote time. They are

ante (before)-antenatal, antedate
 ex (former)-ex-wife, ex-president, ex-student
 fore (before)-forenoon, foresee, foretell, forecast
 neo (new, recent)-neo-conservative, neoplasia, neophyte
 post (after)-post-war, post-modernism, postdate
 pre (before)-prepay, pre-existing, predate, preschool
 re (again)-reprint, reapply, replay, renew

Number Prefixes are those that denote number. They are

mono (one/single)-monorail, monochrome, monopoly

uni (one)-unidirectional, unilateral, unicycle, unity

bi (twice/double)-bicycle, bilateral, bilingual

di (two, twice)-dioxide, dichromatic

duo/du (two)-duologue, duplex

tri (three)-triangle, triplicate, tripartite

quadri/quadr (four)-quadrilateral, quadrangle

tetra/tera (four)-tetrachloride, terameter

penta/pent (five)-pentagon, pentacle

sex (six)-sextant, sextile, sextuple

hexa/hex (six)-hexapod, hexagram

hepta/hept (seven) heptagon, heptameter

octo/oct (eight)-octopus, octuple

deca/dec (ten)-decade, decalogue,

decinialdeci (a tenth)-decibel, decimal

demi (a half)-demigod, demitasse

hemi (half)-hemisphere, hemistock

semi (half)-semiconductor, semidetached

hecto/hect (hundred)-hectogram, hectare

kilo (thousand)-kilogram

milli (thousand)-millisecond, millipede

mega (a thousand)-megahertz, megabuck, megabit

poly (many)-polytechnic, polygon

Status prefixes are those that denote a status.

co (joint)-copartner, coauthor, cofounder

pro (deputy)-proconsul, pro-vice chancellor

vice (deputy)-vice president, vice admiral, vice chancellor

Class Changing Prefixes have the effect of changing the word class, like making transitive verbs from nouns, intensifying force of the verbs used, etc.

be-besiege, bewitch, besmear, bewail, belittle, befoul, beribboned

en/em-encode, endanger, ensure, enlist, enroll, embark, embitter, enrich

Miscellaneous : Some of the common prefixes that do not fall into the above categories are

eco (abbreviation of ecology)- eco-friendly, ecosystem

Euro (abbreviation of European)- Eurorail, Eurocurrencies

para (ancillary)- paramilitary, paralegal, paramedic

para (beyond)- paranormal

quasi (like)- quasi-intellectual, quasi-judicial

self- self-motivating, self-denial, self-satisfaction.

Suffix

It is a morpheme (minimal meaningful language unit) added at the end of a word to form a derivative. In other words an addition to the end of a word to form a derivative of the root word is a suffix.

Groups of Suffix : Suffixes fall into the following categories:

- Noun Suffixes – Adjective Suffixes
- Verb Suffixes – Adverb Suffixes

Noun Suffixes are as follows:

acity (indicates a quality and state of being)-audacity, capacity

ant (denoting attribution of an action or state)-appellant, informant, arrogant, (denoting an agent)-deodorant, oxidant

al (verbal action)-betrayal, dismissal, deferral

age (denoting an action or its result/function/state or condition/set of place or abode/aggregate number of)leverage, spillage, homage, bondage, baggage, postage, vicarage, mileage

ation/ion (denoting an action or its result)-collaboration, exploration, evolution, exaltation, inhalation, communion, oblivion, objection

cle, cule, ule (indicates small size)-miniscule, particle, molecule, capsuleic-lyric, mechanic

ist (denotes a member of a profession, who uses something, etc.)-dentist, flautist, novelist, atheist

ity (quality/condition/degree of)-responsibility, technicality, publicity, humility

ling (smallness or lesser stature)-duckling, seeding, hireling

ment (means or result of an action)-arrangement, embarrassment, curtailment, bewilderment

ness (a state or condition)-usefulness, carelessness, willingness, kindness, wilderness

ship (quality or condition, status, tenure, skill, etc.)-scholarship, companionship, citizenship, workmanship, membership

tude (indicates condition or state of being)-exactitude, longitude

Verb Suffixes are as follows:

fy/ify (indicates or becoming)-beautify, purify, gratify, electrify, pacify, personify

ise, ize (quality, state or function)-capitalize, modernise, popularise, terrorise, expertise

Adjective Suffixes - Some of them are as follows:

able/ible (inclined to, capable of, causing)-audible, uncountable, readable, reliable, terrible, peaceable, profitable

al/ial (kind of)-tidal, accidental managerial, musical

ed (having, affected by)-cultured, heavy handed, talented

ful (having the qualities of)-sorrowful, powerful, careful, resentful, fretful, forgetful

ic-Arabic, aristocratic, dramatic

less (free from, without)-careless, harmless, restless, flavourless

oid (resemblance)-ovoid, humanoid

some (a tendency)-meddlesome, awesome

y (having quality of/inclined to)-messy, funny, sleepy, choosy

Adverb Suffixes : Some of them are as follows:

ly (forms adverbs from adjectives)-amiably, candidly, surprisingly, greatly

wise (of manner or respect or direction)-clockwise, notewise, taxwise, anticlockwise.

Combination Words

These are word elements or combining forms that can be combined with other words that already exist to form new words. These combining forms have a singular form and a clear and consistent meaning, which is probably because they are of fairly recent origin. Many of them are also technical and therefore their meanings are less susceptible to change. Most combining forms are of Greek or Latin origin. Some of them are:

arch (chief)-archbishop, arch-rival

auto (self)-autograph, autopilot

bio (life)-bio-diversity, biology, biography

crypto (concealed)-crypto-fareast, cryptogram, cryptocrystalline, cryptonym

mal (improper/inadequate/faulty)-malpractice, malnutrition, malpractice, maladminister, maladjusted,

maladaptive, malfunction, maltreat

macro (large)-macro-organism, macroeconomics

micro (small/minute)-micro-organism, micro-computer, microsurgery, microgram, microscope

mid (middle)-midfield, midair, midway, midsection, mid-afternoon, midwinter, midnight

tele (at a distance)-telescope, television, telephone, telephoto, telecommunications.

Punctuations

The marks, such as full stop, comma, inverted commas, hyphen and brackets are used in writing to separate sentences and their elements and to clarify meaning, are called punctuation marks.

The importance of punctuation in writing can be compared to the importance of pause, intonation and emphasis used in the spoken word.

Therefore, one can state that the chief purpose of using punctuation is to make the meaning of a written passage clear. The punctuation marks remove ambiguities, if any.

Punctuation can also serve other purposes such as:

- introducing delicate effects in style.
- altering the flow of a sentence.
- highlighting certain words.
- bringing about modulations in sentence.

Some aspects of punctuations are rule-governed, i.e., those that you have to follow, but usage of some becomes a matter of choice and judgment.

The various punctuations used in the English language are:

- | | | | |
|-------------------|--------------------|-------------------|--------------|
| - capital letters | - colon | - underline | - space |
| - full stop | - dash | - quotation marks | - italics |
| - hyphens | - stroke | - bold emphasis | - apostrophe |
| - asterisk | - ellipsis | - question mark | - semicolon |
| - paragraph | - comma | - abbreviations | - numbers |
| - brackets | - exclamation mark | | |

Uses of Punctuation Marks

Let us see how some of these punctuation marks are used.

Space is the most basic form of punctuation which separates words, sentences, paragraphs and chapters.

Usually one alphabet space is used between words and punctuation, and also after sentences, unless it is the last sentence of a paragraph, when the rest of the space on that line is left blank.

Space of one line or more is left between paragraphs to distinguish them and at times a slight indentation is also used on the first line to distinguish the beginning of a new paragraph.

The amount of spacing used would depend on individual style and taste or a pattern followed in an organisation or the type of writing, e.g., letter, a presentation, a book, etc.

The Full Stop (.) also known as a stop, point or period (in American English) is used to end a declarative sentence, a sentence which is not a question or an exclamation.

Full stops are also used to end a request politely framed as a question such as:

Would you kindly fix an appointment with Mr. Sharma.

A full stop may also be used after initials or after a shortened form of a word to indicate an abbreviation.

For example

Mr.	Prof.	Etc.
B.A.	Fig.	
a.m.	A.P.J. Abdul Kalam	

However, increasingly the full stop after initials of names is being done away with, though both usages are correct.

A full stop is also used at times to denote abbreviated numerals, such as a date or a number, though at times full stop, slash or hyphen is also used to denote date, such as:

10.11.19, 10-11-19, 10/11/19

However this can be interpreted in two ways as 10th November 2019 by the Britishers and 11th October 2019 by the Americans. Therefore, it is advisable to always write the month and the date in words, e.g. 10th November 2019 or 10 November 2019

Full stop is also used before decimal and between units of money:

10.50 per cent; Rs. 33.50

Omission of Full Stop

In the following cases the full stop is omitted:

- after addresses that head letters and on the envelopes
- after dates
- after name that ends letters
- after title of books, newspaper headlines, chapter headings, sub-headings, page numbers
- after acronyms which are pronounced as one word. For example:
AIDS (Acquired Immune Deficiency Syndrome)
GST (Goods and Services Tax)
- in between alphabets of the abbreviations that are a series of letters. For example:
WTO (World Trade Organisation)
GMT (Greenwich Mean Time)
BBC (British Broadcasting Corporation)
- in shortening of words where the first and last alphabets of the word are present.
Mr., Mrs., Dr., Rd., Ltd.
though it is correct to use a period after these words, the general practice today is to omit the full stop.
- space is used for the initials of personal names instead of a full stop.
A K Singh, D S RAJAN
- abbreviations for measures, chemicals elements, etc. are used without a full stop.
Kg (Kilogram), s (Second), Hz (Hertz)
Sq (Square), km (Kilometer), m (minute)
amp (ampere), O (oxygen), H (Hydrogen)
- If a sentence ends with an exclamation mark, question mark, or an abbreviation that is followed by a period for the abbreviation the full stop is not used.

Comma(,) is easily the most important punctuation mark within a sentence. Commas separate or enclose subordinate clauses and phrases in sentences. Its most typical use is to separate two main clauses that are linked by a conjunction. Here the comma mark appears just before the conjunction.

The house was almost in ruins, but the tree studded avenue was lovely.

He is not rich yet he is very generous.

Uses of Comma

Some other uses of comma are as follows:

- To separate main clauses even when they are not linked by a conjunction:

The higher the price, the better the quality of goods.

- Before tags/questions and comments:

You were late for the meeting, weren't you? (tag)

I was just joking, you see. (comment)

- To denote words left out:

Romeo loved Juliet; Majnu, Laila. (Here the comma denotes the word loved.)

- Enclose additional thoughts, qualification or information. Here the commas are used in pairs and they separate parenthetical elements in a sentence.

My son, Ajith, is the head boy of the school.

The movie was, I believe, well picturised.

- To set off direct speech:

To quote Confucius, "He who learns but does not think, is lost. He who thinks but does not learn is in great danger".

- "I'm tired", he replied, "However, I will complete the work before leaving". -

- To set off comparative or contrasting statements.

The more he kept repeating that he did not steal the chain, the less the police believed him.

- To separate adjectives, numbers into units, names, and title or honour, or degree, day, month and year in a date, etc:

- He is a smart, reliable, sincere and hard working student.
- 1,25,000.
- Angelina Thomas, B.A., M.A., Ph.D.
- Shri Ram Nath Kovind, The President of India.

Hyphen (-) is used between words to clarify meaning. It also links words to form a compound word.

The use of hyphen varies in different places; therefore there are no complete set of rules that can be applied to the use of hyphen.

Therefore, only some general guidance on use of hyphens is given here. It is advisable to consult

a good dictionary when one is in doubt to find out whether the word to be used should be hyphenated or not. A hyphen is usually used in these cases:

- After a few prefixes or other word elements.
- ex-partner, half-truth, quasi-judicial, semi-government, self-appointed. (We have already read about prefixes).
- Before a few suffixes where the last alphabet of the first word and the first alphabet of the second word are the same, in order to avoid an unattractive sequence.
Bull-like, get-together, profit-taking, self-financing, water-resistant.
- When the main part of a word begins with a capital letter.
un-American, neo-Darwinism, neo-Nazism, anti-Indian.
- When the prefix is repeated.
Sub-subcommittee.
- When a noun and a verb are combined to form a word.
hand-operated, hand-pick, hand-held.
- When an adjective and a noun are combined to form a word.
blue-pencil, loose-leaf, long-grained open-air, simple-minded, middle-aged, community-oriented, high-fibre.
- When two adjectives are combined to form a word.
old-fashioned, short-sighted, red-blooded.
- When compound words express an 'and' relation.
bitter-sweet, deaf-mute, socio-economic, secretary-treasurer.
- When compound numbers between 21-99 are spelt out. This practice is gradually fading.
fifty-five(55), six hundred and thirty-one(631).
- It is also used to link the starting and ending point of a series.
The Delhi-Jaipur Highway.
- When a word has to be broken at the end of a line of print or writing.
- To avoid confusion or ambiguity.
an Indian-history teacher/an Indian history-teacher.
- To prevent confusion between a new formation and a conventional word with the same prefix.
re-creation (recreation), re-formed (reformed).

Semi colon (;) is used to separate two or more independent clauses that are placed together and which are of equal importance in the sentence. The use of semicolon emphasises or adds weight to the second clause.

To err is human; to forgive divine.

Semi colons are also used to:

- join words, group of words, sentences.
- separate word groups that already contain commas:

Those present at the function included Mr. and Mrs. Jain, their children Usha, Amit and Raghu; Paul and Joe Thomas; Raj and Ravi Malhotra; Colonel and Mrs. James, and their children Jyotsna, Julie and James Junior; etc.

- To provide pauses before certain adverbs such as none the less, however, etc.
He worked very hard; however, he did not succeed in his endeavour.

- To emphasise contrasts:

It is a superb car; however, it is very expensive to maintain.

Colon (:) is a punctuation mark that has three major functions:

- to introduce some kind of explanation.

They did not sleep last night: they must be tired.

- To introduce examples.

Today they face another threat to their survival: starvation.

- To introduce quotations or direct speech.

Functions of Colon

Some of the other functions of the colon are:

- To point the reader's attention forward.

This function can be best explained through the words of the grammarian Henry Fowler. He says that the function of a colon is "that of delivering the goods that have been invoiced in the preceding words". What he meant by goods here might be a conclusion, summary, a list or a contracting statement.

- To introduce a number of items listed separately.

The conference hall facility has everything: furniture, mikes, amplifier, projector, screen, generator backup, catering, dining hall and even a huge parking lot.

- To present a conclusion.

After sixty years in the business, Mr. Rajan realised that there was only one certainty in life: the inevitability of change.

- To introduce a question.
They all agreed that the essential issue was simply this: Will making an investment in Sweatland Limited be a mistake or not?
- To link contrasting statements.
Man proposes: God disposes.
- To substitute a conjunction.
Another Monday morning: and it is pouring.
- After headings in correspondence.
Subject:
Reference:
- To introduce subtitles.
Credit cards: Power of Plastic; Past Promises: Failure to deliver.
- In bibliographical references, colon can be used after the place of publication.
(Delhi: 2010).

An Apostrophe (") is used

- (i) to denote possession and other kinds of relationship.
This is Walter's book.
- (ii) contractions of words.
It was the court's order.
Isn't (is not) it a great day?
Can't (cannot) you come today?
O'er (over) the hills.

Possession and other kinds of relationship

When apostrophe is used to denote possession and other relationships, the basic rules to remember are:

- The apostrophe comes before the 's' if the noun is singular.
The girl's dresses (dresses belonging to one girl).
- The apostrophe comes after the 's' if the noun is plural.
Girls' dresses (dresses belonging to many girls).

However, possessive personal pronouns ending in 's', e.g. its, ones, theirs, etc. do not take on an apostrophe.

- Indefinite pronouns, except for 'each' take on an apostrophe, anyone's, either's, one's, someone's nobody's, etc., when denoting possession or some relationship.
- In contractions of words, the use of apostrophe is required. Though words are generally contracted in informal writing and speech, it should be avoided in formal writing.
- The apostrophe takes the place of the missing letter or letters.
is not-isn't (o is the missing letter)

The apostrophe is also found in the contraction of some single words.

- 'of' is sometimes contracted especially in certain phrases:
will-o'-the-wisp, seven o'clock
- certain words that are in common use:
ma'am (madam)
- The apostrophe is at times used to denote omission of part of some number:
the swinging '60s(1960s).

Generally nowadays the use of apostrophe in these cases is omitted.

- To denote certain names especially of Celtic origin:

O' Connor, O' Sullivan.

It comes from the Irish O'-which means a grandson or descendant.

Mc' Donald.

Here again Mc is the contraction of Mac which means 'son of'

- It is important to remember that 'its' and 'it's' are differently used.

'Its' is a personal pronoun and does not need an apostrophe. Whereas 'it's' is a contraction of either 'it is' or 'it has' and therefore it takes an apostrophe.

The child wants its (personal pronouns) toy.

It's (it has) been a wonderful day.

Quotation Marks (" / „ ") also known as quotes or inverted commas are used to enclose material that is introduced into a text from outside it, such as quotations or words used by other people.

For example

The motto of the market was "Let the buyer beware"; now it is "Customer is king."

There are two types of quotation marks single and double.

One can use either single or double quotation marks in enclosing introduced material. However, if you begin the quotation using double quotation marks, you have to close it also with the same and vice versa.

Both quotation marks are used in a single sentence when another quotation is inserted in the main quotation.

For example

She asked, "Did he say 'diseased' or 'deceased'?"

Some of the other functions of quotation marks are:

- to enclose cited words or expressions:

What is the difference between an "order" and a "decree"?

- to enclose expressions that the author does not take responsibility for:

In 'good old days' the women in this village walked several kilometers to fetch drinking water.

Brackets also known as parentheses are of two kinds:-

- Crescent shaped ()
- Square shaped [].

Brackets are used to enclose certain contents, which the writer sets out apart so that the flow of the sentence is not interrupted.

The contents set apart may be in the form of added information, like an explanation, an after thought, a clarification, a comment, an illustration, or an expression of doubt, etc. For all these only round or crescent shaped brackets are used.

A number of (unsuitable) candidates had sent in their applications.

On the basis of their usage, brackets have been divided into three types. They are:

Crescent brackets

Crescent brackets are used in the following:

- to enclose an abbreviation that is to be subsequently used in the text, e.g.

The Department of Company Affairs (DCA) issued a circular on the matter.

- to enclose a translation or equivalent expression, e.g.

The agreement was void ab initio (from the beginning).

- to enclose references from other topics in a text, e.g.

Example

As depicted in (Fig. 1.1) it is obvious that the process of communication is quite complex.

- To enclose bibliographical references (square brackets can also be sometimes used in such cases).

Square Brackets are used to enclose words that are not usually intended to be the part of a sentence, but only as an editorial or authorial interjection. They are also used at times to enclose parentheses within another parentheses.

For example

I appreciate it [the honour], but I must refuse.

We have not received [Sic] your letter (editorial interjection).

Sarah and Tanisha [Sarah's sister (as mentioned earlier)], went for a movie.

Other Brackets : The other types of brackets are:

**Brace brackets* { } Example: Select your animal {goat, sheep, cow, horse} and come to the market.

**Angle brackets* <> Example: I found it on Games.com <<http://www.games.com/>>.

These brackets are used only in specialised texts, mathematics and technical works.

Summary of Punctuations

Full Stop	(.)
Comma	(,)
Hyphen	(-)
Semi colon	(;)
Colon	(:)
Apostrophe	(')
Quotation Marks	("'/'')
Crescent brackets	()
Square Brackets	[]
Brace brackets	{ }
Angle brackets	<>

Sample Questions

Exercise

Choose the correct options out of the four choices

1. Give an example pertinent_____the case.
 - (a) with
 - (b) on
 - (c) for
 - (d) to**
2. The reward was not commensurate_____the work done by us.
 - (a) for
 - (b) on
 - (c) with**
 - (d) order
3. Supposedly, digital voice discs, or DVDs as they are called, are_____resistant to scratching _____records
 - (a) much / than
 - (b) so / as
 - (c) such / that
 - (d) far more / than**
4. English is today the third_____native language worldwide after Chinese and Hindi, with some 380 million speakers.
 - (a) the most spoken
 - (b) the more spoken
 - (c) most spoken**
 - (d) the least spoken

5. No clinical studies_____in this child disease research so far.
(a) had completed
(b) have been completed
(c) have completed
(d) had to complete
6. I don't know why she didn't ask me how to do it as I_____her.
(a) must have helped
(b) could have helped
(c) might help
(d) should have helped
7. We all think that Maria_____an interesting person to meet as we_____a lot of stories about her so far.
(a) is / had heard
(b) can be / heard
(c) might have been / hear
(d) would be / have heard
8. Mike has been told he will have to pay the fine_____his high rank in the military.
(a) even if
(b) furthermore
(c) on grounds that
(d) despite
9. In the following sentence a part of the sentence may have an error. Find out which part of the sentence has an error.
We got caught (a)/ in pouring rain **(b)/ without either raincoats non umbrella** (c)/ no error (d)

Lesson 2

**ENRICHING
VOCABULARY**

Introduction - Enriching Vocabulary

Vocabulary is a person's own knowledge of words. It may be anyone, not necessary to be a just language user and it is really very useful to have a good vocabulary because today we can't keep up without any good treasury of words in our minds.

There are really many benefits that an enriched vocabulary can give to someone. The biggest benefit is the impact on others. When you use a language with good words, it makes a positive impact on others. There are many reasons why it is important to enrich your list of vocabulary words. Some of them are as follows:

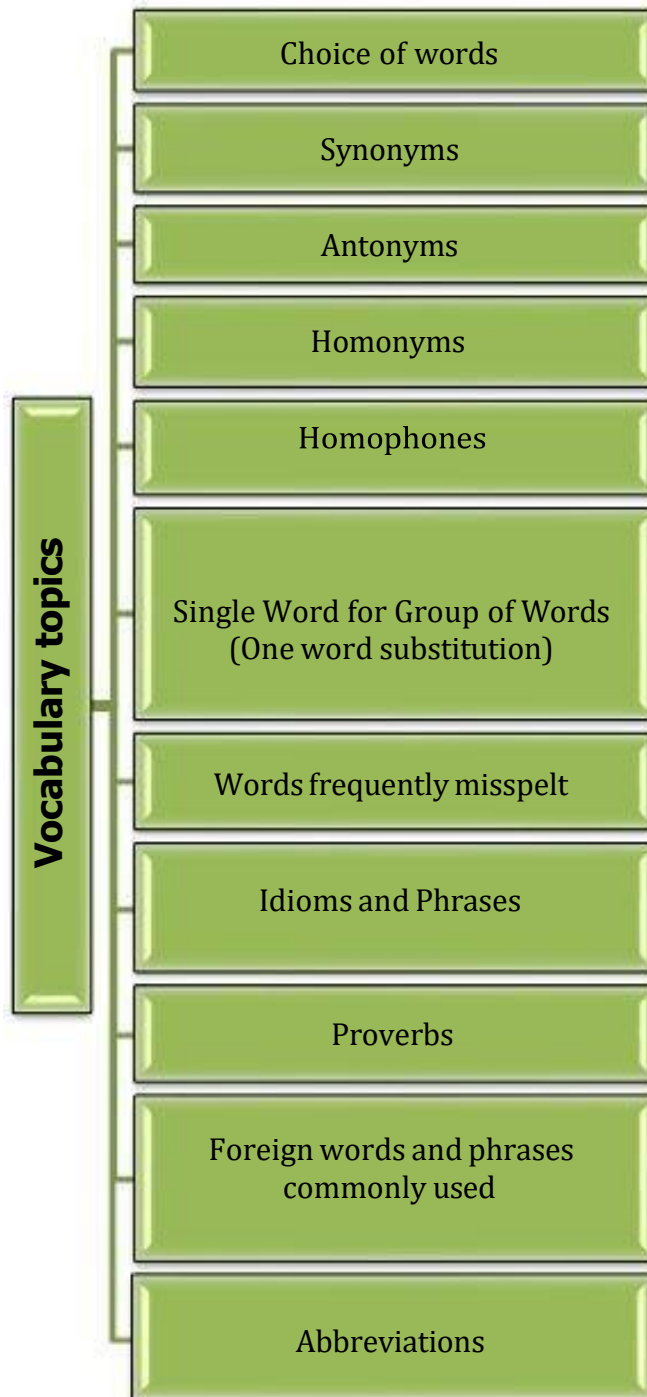
- Building your vocabulary is important in reading comprehension.
- Building your vocabulary will improve your communication skills- verbal and written communication skills will improve and you may be able to better understand another individual.
- Building your vocabulary may help improve your personal life, social life and professional life

Good to know!!!

We should know the exact meaning of the words we propose to use. Many words, which are listed as synonyms or words with the same meaning have subtle differences. Consulting a good dictionary regularly helps in build a good repertoire of vocabulary. It is equally important to learn in what context a particular word can be used and what is its exact meaning, e.g., “erudite” means “having or showing knowledge or learning”.

You can say Mr. X was an erudite speaker, but you cannot say that Mr. X's speeches were erudite.

To enrich one's vocabulary following topics are discussed in details below:



1. Choice of Words

The words you would choose to communicate with someone depend on the following factors:

- The range or repertoire of your vocabulary - Unless you know a word, you would not be able to use it.
- Your audience or person you are communicating with - Firstly, you must assess the literacy level of the audience or person. Then try to find out what kind of situation you are in – whether the audience or person is senior or junior to you; whether you are formal or informal with them, etc., these considerations will help you greatly in the choice of words.

You could hardly use slang or a code word in describing a colleague in an official memo, Can you?

- Type of communication - Whether it is formal or informal, oral or written, these factors will also influence your choice of words.
- The message you intend to convey - The urgency, disappointment, the level of accuracy required, etc. can also be conveyed through the apt words. Therefore, these too will influence your choice of words.
- Context and usage - Certain words can only be used in a particular context, and if they are used otherwise, they would convey the wrong sense; hence influencing the choice of words.
- Regional or national differences in language or connotation also influence your choice of words - 'Liberal' in Britain has a positive meaning. It means generous and open minded, whereas in America it is used as a term of political abuse.
- Improving Vocabulary – Try and understand the root/etymology of the words. Good dictionaries give all the changes that a root word can undergo.

To choose words that communicate clearly and with the appropriate tone, you should learn everything possible about those with whom you wish to communicate and take into account any prior correspondence with them. Then you should word your message so that it is easy for them to understand it and respond favorably. Tailoring your message to your readers is not only strategically necessary, it is also a sign of consideration for their time and energy. Everyone benefits when the message are clear and appropriate to the correspondent's situation.

Adaptation - The Best Strategy for Effective Wording

As with every other element of your messages, your choice of words needs to be guided by the audience and its purpose. For example, knowing that your writing should be “clear and concise” is not enough; What this means will depend a great deal on the situation. As we have suggested above, what is clear for one person may not be clear for at all for another. People occupy different language domains, and anything outside their domains will not be clear unless it is explained in their language. As for conciseness, you must be careful not to sacrifice effectiveness for brevity. if

you cut your communications too short for your readers- for example, by omitting important details in a persuasive message or critical information in a report- you have written an incomplete, not a concise message.

Tips for choosing the right words

However, some general points to remember in communication are:

- **Simplicity** : Simple language produces the best and the quickest response from everyone. But one must try not to sacrifice precision or dignity. However, there are occasions when easy comprehension must take a back seat. At times, long and unusual words have to be used because they are more precise. For example, legal language is far from simple. Hence the legal draftsman has to keep the complexity of situation in mind. He may end up using complex language.

Using familiar words does not mean using colloquial English. Colloquial English is perfectly polite and acceptable in informal conversation, but is avoided in formal writing. For example, haven't, won't and can't have no place in prose, unless you have reproduced the text of a conversation.

Apart from colloquialism, there is no set rule for using familiar words. The important thing is to avoid a show of pedantry (an ostentatious and inappropriate display of learning) and undesirable complexity.

- **Use familiar words** : Use familiar words i.e., the words with sharp and clear meanings in the mind. As words which are familiar to some people may be unfamiliar to others, so you will need to select familiar words with care.

Specifically, using familiar words means using the language that is used by most of us in everyday conversation. We should avoid stiff, more difficult words that do not communicate so precisely or quickly. For example, instead of using the more unfamiliar word endeavor, use try. Instead of using terminate use end.

The suggestion to use familiar words does not rule out use of some more difficult words. You should use them whenever their meanings fit your purpose best and your readers understand them clearly. The mistake that many of us make is to overwork the more difficult words. We use them so much that they interfere with our communication. A good suggestion is to use the simplest words that carry the meaning without offending the readers' intelligence.

- **Jargon** : Jargon is language that is unique to a particular field of knowledge, e.g., science, technology, art, trade or a profession. There is for instance legal jargon, military jargon, and political jargon. For e.g. the word 'Operation' takes on different meanings depending on the context in which it is used.

Should we avoid all jargon in our writing? The question is not easy to answer. Jargon has two parts: One is the private language that only the persons in that particular field can understand.

The other is wider acceptance of certain words and phrases in the general language used by the public. There cannot be any objection if this kind of jargon is used in writing.

- **Avoid using superfluous words/Verbosity** : Verbosity (an expressive style that uses excessive or superfluous words) or using more words than necessary is a common weakness. The speaker/writer uses more words than needed in the hope of diverting/retaining audiences. This tendency is seen in writing too. It has been well defined as an extension of Parkinson's Law-words increase in number to fill the quantity of paper available. More words do not necessarily lead to greater clarity. Nor do difficult and high sounding words lend weight to the argument. They obscure meaning and tire the reader out.
- **Choose short words** : According to studies of readability, short words generally communicate better than long words. Of course, part of the explanation is that short words tend to be familiar words. But there is another explanation i.e. a heavy use of long words, even long words that are understood, leaves an impression of difficulty and hinders communication.

The suggestion that short words be chosen does not mean that all short words are easy and all long words are hard. Many exceptions exist. Thus, you should concentrate on short words and use long words with caution. Use long word only when you think your readers know it.

- **Select words for precise meaning** : Writing requires considerable knowledge of the language being used. But beyond basic familiarity with vocabulary, good writers possess a sensitivity to words' shades of meaning.

Knowledge of language enables you to use words that carry the meaning you want to communicate. For example, fewer and less means the same to some people. But careful users select fewer to mean "smaller numbers of items" and less to mean "reduced value, degree or quantity". Similarly careful writers use continual to mean "repeated but broken succession" and continuous to mean "unbroken succession".

- **Use Gender-neutral words** : All too prevalent in today's business communication are words that discriminate by gender. Although this form of discrimination can be directed against men, most instances involve discrimination against women because many of our words suggest male superiority. This problem has evolved because our language developed in a society in which it was customary for women to work in the home and for men to be breadwinners and decision makers. As a result our language displays this male dominance. For reason of fair play and to be in step with today's society in which gender equality is the goal, you would do well to use gender-neutral words. For example the word Chairman refers to both sexes, yet it does not sound that way. More appropriate and less offensive substitutes are chair, presiding officer, moderator and chairperson.

In business today, men and women, the young and the old and people of all races work side by side in roles of mutual respect. It would be unfair to use words that discriminate against any of them.

2. Synonyms

Synonyms are words that have very nearly the same meaning, for example:

- (i) easy, simple, light, effortless, facile, smooth.
- (ii) effort, exertion, pains, trouble,
- (iii) elastic, flexible, supple, springy, resilient.

It is extremely difficult, if not impossible, to find two words in English which have exactly the same meaning and usage. Words that seem to be identical on a closer examination can be distinguished by some shade of meaning or some manner of usage. Therefore, most of the time they cannot be interchanged. Finding and knowing synonyms is helpful in the sense that it enhances your vocabulary by increasing your stock of words. Moreover, it helps you to pick and choose the appropriate word which alone can convey the proper meaning.

Begin, commence, start and initiate, are all synonyms which mean 'to set something going or in progress'. *Begin* is the most common word, *commence* is used on formal occasions, for court proceedings, religious and other ceremonies and military operations; *start* suggests a setting out from a particular point on a journey, course, etc., often but not necessarily after an action or waiting; *initiate* implies taking of the first step or steps as in a process.

You can say:

They started from their home. The ship has set out on its voyage.

If you use any other synonym in the place of 'set out' it would take on a different meaning. Two words may look alike and yet there may be a slight shade of difference in their meaning.

Some examples –

<i>Word</i>	<i>Synonym</i>
Adept	proficient, skilled
Abstain	refrain, withhold
Abridge	shorten, curtail
Abundant	plentiful, ample, copious
Accessory	additional, auxiliary
Achieve	accomplish, execute, gain
Adept	proficient, skilled
Adequate	sufficient, satisfactory
Adherent	follower, disciple

Admiration	praise, approbation
Brisk	lively, agile
Callous	hard, unsympathetic
Cordial	gracious, congenial
Captious	ensorious, hypercritical
Cogent	valid, convincing
Deteriorate	degenerate, decline
Dexterity	skill, deftness
Didactic	moralising, preach
Effete	exhausted, worn-out
Ephemeral	transient, short-lived
Extravagant	excessive, wasteful
Fabricate	concoct, contrive
Fatal	deadly, disastrous
Fastidious	messy, fussy
Gaiety	festivity, merriment
Gigantic	colossal, huge
Hazardous	dangerous, risky
Inadvertent	careless, unplanned, unintentional
Insidious	astute, cunning
Judicious	sensible, prudent, wise
Malice	ill will, spite
Morbid	morose, sickly
Negligent	careless, lax
Obtuse	dull, stupid, blunt
Onerous	burdensome, oppressive
Panegyric	eulogy, encomium

Penury	want, poverty
Reticent	silent, reserved
Ruinous	destructive, wreckful
Sterile	barren, infertile
Thrive	prosper, flourish
Urbane	cosmopolitan, suave, cultured
Wholesome	healthy, sound, healing
Yearn	crave, pine
Zenith	summit, culmination

3. Antonyms

Antonym is a word opposite or contrary in meaning to another word.

As has already been noted that there are no true synonyms, that is, no two words mean exactly the same thing. There is often some shade of difference in the meaning. In most cases exact meaning or appropriateness of a word depends upon the context in which it is used. It being so, a word may have more than one antonym.

Example : The antonym of soft that comes at once to mind is hard. But there are many other possibilities.

Soft drinks against *hot* drinks

Soft colour against *bright* colour

Soft tones against *weird* tones

Soft texture against *rough* texture

Soft light against *glaring* lights

Similarly the opposite of

A slender cane would be a *thick* cane,

A slender man would be a *fat* man,

A slender chance would be a *bright* chance.

Some examples of Antonyms:

<i>Word</i>	<i>Antonym</i>	<i>Word</i>	<i>Antonym</i>
Ability	Inability	Haste	Slowness
Able	Unable	Hope	Despair
Abnormal	Normal	Humble	Proud
Accurate	Inaccurate	Idle	Busy
Bankrupt	Solvent	Import	Export
Economical	Extravagant	Inferior	Superior
Diligent	Dilatory/lazy	Loud	Quiet/Soft
Economical	Extravagant	Meager	Plentiful
Emigrant	Immigrant	Narrow	Broad
Explicit	Implicit	Native	Foreign
Exit	Entrance/Enter	Omission	Addition/Inclusion
Fact	Fiction	Oral	Written
Flattery	Criticism	Original	Duplicate
Flexible	Rigid	Outward	Inward
Fresh	Stale	Peace	War
Genuine	Spurious	Quick	Slow
Growth	Decline/Stagnation		

4. Homophone

The word, homo, means “same,” and phone means “sound.” Homophones are two words that sound the same, but have different meanings. For example, the words two – too, ate – eight, there – their, in – inn, ring – wring or more difficult, like principal – principle, stationary – stationery, except – accept. These are called homonyms. These words have to be cautiously used while writing.

Some more examples:

(1) Access, Excess

Access : The workers could access the manager freely. (approach)

Excess : The production is far in excess to the target. (more than)

(2) Advice, Advise

Advice is a noun the end-sound is-s.

Anyone can offer *advice*.

Advise is a verb and the end sound is-z.

My father *advised* me to work hard.

(3) Ate, Eight

Ate is the simple past tense of the verb “to eat.”

I *ate* an entire pizza and now I’m really full and tired.

Eight is noun, the number after seven and before nine.

Charles will wake up at *eight* o’clock tomorrow morning.

(4) Bare, Bear

Bare (adjective): If something is bare, it means that it’s not covered or not decorated.

Tom likes to walk around his house in bare feet. He says it’s more comfortable than wearing shoes.

Bear (noun): A large mammal.

When you go camping, you should be careful to not leave any food or anything with a scent in your tent because they can attract *bears*.

(5) Cell, sell

Cell (noun): A cell is a small area or room, usually in a prison. A cell can also be one of the smallest divisions of a living organism.

The prisoner spent 10 years in his *cell*.

To **sell** (verb): To exchange a product or service for money. Like “buy,” it was probably one of the first verbs you learned.

We would like to *sell* our car, but we don’t think we’d get very much money for it.

5. Homonym

There’s another word that begins with homo-, which speakers often confuse with homophone are known as homonym. Again, the word homo- means “same,” but -nym means “name.” A homonym is a single word (with one spelling) that has more than one meaning.

An example of a homonym is the word “bear.” You probably know about the animal called a “bear,” but the word “bear” can also be a verb that means to tolerate. For example, “I’m so nervous about watching this game, I can’t bear to watch the last minute!”

Some more examples:

Address – Address

I can give you the address of a good attorney.

That letter was addressed to me.

Band – Band

The band was playing old Beatles songs.

She always ties her hair back in a band.

Bat – Bat

I am afraid of bats.

It's his first time at bat in the major leagues.

Match – Match

If you suspect a gas leak do not strike a match or use electricity.

Her fingerprints match those found at the scene of the crime.

Mean – Mean

What does this sentence mean?

He needed to find a mean between frankness and rudeness.

Right – Right

I'm sure I'm right.

Take a right turn at the intersection.

5. Single Word for Group of Words

The skill to substitute a single word for many helps the speaker/writer express himself/ herself better. Some examples are:

Greed - Inordinate desire to gain and hoard wealth

That which cannot be taken by force

One who learns a subject as a hobby

That which can be easily broken.

To show indecision/to sway to and fro in a decision

Pleasant sound

Deliberate killing of whole community or race

The place where an aeroplane is housed

Avarice

Impregnable

Amateur

Fragile

Vacillate

Euphony

Genocide

Hangar

A person who is dissatisfied and is inclined to rebel	<i>Malcontent</i>
To pretend to be sick in order to avoid work	<i>Malingering</i>
One of a race or tribe who has no fixed location and wanders from place to place	<i>Nomad</i>
The study or collection of coins, bank notes and medals	<i>Numismatics</i>
A blood feud started by murder-seeking vengeance	<i>Vendetta</i>
A person who deliberately damages private or public property	<i>Vandal</i>

6. Words Frequently Misspelled

According to the Oxford Dictionary, spelling is hard and misspellings are not only common, but also awkward in professional contexts.

When you receive an email or document with spelling errors, it is difficult to trust the person sending it. Correct spelling used in written communication shows the attention as well as level of education of the person sending it.

There are a lot of tricky spelling rules in the English language. Following is a list of some of the most commonly misspelled words.

Some examples:

<i>Correct word</i>	<i>Commonly misspelt as</i>
absence	abcense, absance
accommodate	acomodate
achieve	acheive
calendar	calender
liaison	liason
receipt	reciept
tomorrow	tommorow, tomorow

Spellings and Pronunciation

English is an infamously difficult language to spell and pronounce. Students are often bewildered by the seemingly anarchic sound/spelling system of English. There often seem to be more exceptions than the rules, and the mastery of accurate spelling and pronunciation appears a daunting and demotivating task.

Though there is a relationship between a sound and the way it is expressed in writing, the same sound is often conveyed through different spellings.

For example

The sound in the middle of words 'steep' and 'breach' is the same and phonetically shown as [i] in the dictionary.

The letter 'a' may be pronounced in several different ways. In words like brag, flap, grab, have, etc, the sound is phonetically shown as [æ], in barge, false, half, ask, etc. as [ɑ:], in words may, tray, stay, way, etc. as [eɪ], and in call, flaw, raw, talk, etc. as [o:].

Good dictionaries also have a phonetic chart, which helps to learn the correct pronunciation of different words.

Specialized dictionaries of pronunciation are also available for consultation.

Spelling Errors

Adequate care should be taken to spell words correctly in all communications so that you are able to communicate effectively and impressively.

Spelling errors are common when :

- (i) certain alphabets/letters are repeated in a word. For example, tomorrow, occasion, beginning, profession, etc.
- (ii) one has to sometimes choose between 'ei' and 'ie'. For example, receive and believe. It is interesting to note that we always use 'ei' after 'c' (conceive, deceive, perceive, etc.) and 'ie' in the rest (achieve, chief, convenience, etc.)
- (iii) 'e' can be either dropped or retained when changing the root word. For example, true changes into truly but sincere changes into sincerely.
- (iv) an extra letter at times alters the meaning of the word. For example, lose and loose.
- (v) when noun and verb forms of the same word have different spellings. For example, advice/advise or practice/practise.
- (vi) words have the same pronunciation but different spellings. For example, whether/weather, brake/break, there/their.
- (vii) when a choice has to be made between ise(merchandise, enterprise, franchise, etc.) and 'ize' (size, prize, etc.). Some words are spelt differently by the Britishers and Americans, the latter prefer 'z' over 's',
e.g. criticise/criticize, realise/realize, recognise/recognize, etc. Though both the spellings are acceptable, one should stick to either 's' or 'z' for the sake of consistency.
- (viii) when a word similarly spelt has two variants with different meanings in past and past participle forms. For example:

Lie-lied-lied

Lie-lay-laid.

Stress and Rhythm

A syllable is the minimum rhythmic sound of a spoken language. A word may have one or more syllables. For example, there is only one syllable in fame, name, claim, train, etc., two in address, confess, redress, transgress, and three in credentials, sacrifice, tarpaulin, etc., four in retribution, satisfaction, transatlantic and even five in words like conglomeration.

Good to know!!!

Dictionaries generally show the main stress marks by putting the symbol /' / above and before the stressed syllable e.g. re'port. It is also important to know that the same word when used as a noun, is stressed differently e.g. 're port. Only one syllable in a word carries the main stress; other syllables are unstressed.

In order to achieve good and clear speech, we must learn to recognize the stressed syllable in a word.

Abbreviations

Abbreviations are the shortened form of a word, phrase or text.

Usually one uses abbreviations of words or names in private letters, while taking notes in between lectures or noting down some important points, thoughts, etc., as a means of saving time and also to be able to understand text at a later time.

However, in formal writing it is best to use only well-known abbreviations that are understood by all and are infrequent practice.

For example:

Etc. is the widely used abbreviation for 'etcetera', whereas someone may be in the habit of using 'eta' as an abbreviation for the same word, which only that person would understand to mean 'etcetera'. Hence, such practice in formal writing should be avoided.

Types of Abbreviation

- the first letters of two/three words or names are used to form an abbreviation. For example:

M.A. (Master of Arts)

P.M. (Post Meridiem)

BBC (British Broadcasting Corporation)

In the examples given above abbreviations can be used without the full stop also, according to the emerging trend.

Ms (Manuscript)

- However, a shortening of a word can be used with a full stop at the end Prof., Capt., Maj., Gen.
- Acronyms are words formed from the initial letters of other words. UNICEF (United Nations International Children Emergency Fund)

FICCI (Federation of Indian Chambers of Commerce and Industry)

Note that these acronyms do not take on full stops in between and are frequently pronounced as a word.

Some abbreviations can be used with or without a full stop at the end, e.g.

- the first and last letters of a single word.

Mr./Mr (Mister)

Dr./Dr (Doctor)

- Scientific terms

Weights and measures are used both in full form as well as in abbreviated form.

Kg, lb, m, amp, ft, yd, mph.

- Chemical symbols

Abbreviated words are also used as chemical symbols, such as:

Ca (Calcium), H (Hydrogen), NaCl (Sodium Chloride), H₂O (Water).

Plural in Abbreviations

- The general rule to make an abbreviation plural is to repeat the same alphabet, such as: P-page, pp-pages
- It can be made plural by adding an 's' if the abbreviation is of more than one alphabet, such as: MAs,MPs, Capts

However, there are some exceptions to these rules, e.g.:

- 'Mr.' which is 'Messrs' in plural and cannot obviously become Mrs.
- Abbreviations of scientific terms denote both singular and plural in the same form, for example:

1Kg. 4Kg., etc.

- To introduce a possessive relationship in an abbreviation apostrophe 's' is added to the abbreviation. For example:

M.P.'s or MP's-These should not be mistaken as the plural of MP.

Idioms and Phrases

A simple word like *go* is a part of a child's vocabulary, so much so that the primitive bushman had an equivalent for it in his language. But look at the following sentences:

- (i) Ever got a Mumbai number at first *go*?
- (ii) He is always on the *go*.

„**Go**“ is no longer a simple word from a child's vocabulary.

Take '*fall*'-*the sparrow's fall*, and the Roman Empire's *fall*, and so on. Now combine '*go*' with another simple word '*down*'. Look at 'the boxer *going down* on the first count. In the company of '*down*', '*go*' has changed beyond recognition. There is more to it. Think of Churchill who would *go down* in history as the man who saved England from total collapse. This time the meaning has changed without '*go*' forming a new alliance.

A literal translation of this two-word combination '*go down*' will not help. And this happens very often with many words in English. '*Go down*' has to be understood in its own right and in its particular context. This is an 'idiom' which the dictionary defines 'as the form of expression peculiar to a language.'

As such idioms are not peculiar to English language alone, they are found in other languages as well. But, as already said, they cannot be transliterated [*to change (letter, words, etc.) into corresponding characters of another alphabet or language*] from one language to another. All such combinations of words used in a peculiar fashion are called idiomatic expressions.

A **Phrase** is a group of words, a part of sentence which does not make a complete sentence, but has an independent meaning and makes some sense: *on the hill, about town, under the tree*, etc.

A phrase is quite often equivalent to an adjective, adverb or noun. We would here, however, confine ourselves to phrases which are used *idiomatically*.

In the language itself, therefore, idioms are the source of sparkle and polish. Very often an idiomatic expression has no exact equivalent in the language itself. Take for example, 'bring up'. We know by long usage what it means. And yet the dictionary meaning 'rear' is at best a poor substitute for it.

The list below is by no means exhaustive. Even so it is fairly long. A glance at them will brush up your memory. You would come across these expressions, and need them yourself, quite often in your career. Use of idiomatic expressions in writing enriches your language.

Some Verbal Idioms

We shall begin with idioms, each consisting of a verb and a preposition. A single verb can give us a number of idiomatic expressions by attaching different prepositions to itself. For example, turn out (to expel), turn up (to appear at some place), turn down (to reject some request or appeal), etc. You may have become familiar with the usage of most of the verbal idioms. To refresh your memory here are just a few:

1. Beat back (compelled to retreat) The firemen were beaten back by the flames and the building was reduced to ashes.

2. Boil down to (to amount to) His entire argument boiled down to the fact that he would not join the movement unless he saw some monetary gain in it.
3. Cast aside (to reject, to throw aside) People normally cast aside truth and honesty for immediate gains.
4. Cut off with a shilling (to give someone a mere trifle in the will) The father was so angry with the son over his marriage that he cut him off with a shilling.
5. Gloss over (to ignore) Even if you are an important person your faults cannot be glossed over.
6. Labour under (to suffer from some disadvantage or distress) Let us not labour under the delusion that our friends will come to our aid in times of difficulty.
7. Play off against (to set one party against another for one's own advantage). It best serves the interests of the super powers to play off one poor nation against another.
8. Pull one through (to recover, to help one recover) Armed with the latest medicines, the doctor will pull him through.

Idiomatic expressions in which the principal word is the verb

1. Cast a slur upon (by word or act cast a slight reproach on someone) Many a man cast a slur on their own good name by some mean act.
2. To catch a Tartar (to encounter a strong adversary) When Hitler marched on to Russia he hardly knew that he would catch a Tartar in the tough people of that country.
3. To cut the Gordian knot (to remove a difficulty by bold or unusual measures) The Indian Parliament threw out the Bill for Abolition of Privy Purses. The Government cut the Gordian knot by abolishing the purses through a Presidential Ordinance.
4. To fall to someone's lot (to become someone's responsibility) It has fallen to the lot of the eldest brother to pay off the debts of the father.
5. To get the upper hand or to get the better of (to prevail over) Hari got the better of Suresh in the Degree Examination.
6. To give someone the slip (to dodge someone who is looking for you) The police had nearly arrested the dacoits when the latter gave them the slip and hid himself in the Chambal ravines.
7. A give and take policy (a policy of mutual concessions) A give and take policy alone can restore peace between India and Pakistan.
8. To go to rack and ruin (reach a state of despair through neglect) If a big war comes, our economy will go to rack and ruin.
9. To have a bone to pick with (to have a difference with a person that has not yet been fully expressed) The extreme leftists have a bone to pick with the police and if ever they come to power.

10. To have the whip hand (to have a position of power or control) Even after the split in the party he has the whip hand in the party.
11. To have too many irons in the fire (to have so much work in hand that some part of it is either left undone or done very badly) His performance is poor because he has too many irons in the fire.
12. To have the right ring (to be genuine) The Americans' pronouncements of world peace do not usually have the right ring.
13. To have an axe to grind (have personal interests to serve) Bigger nations supply arms to the smaller ones primarily because the former has their own axe to grind.
14. To keep a thing to oneself, to keep one's own counsel (to be silent about one's intentions) A great leader must ultimately keep his own counsel.
15. To keep the wolf from the door (to keep away extreme poverty and hunger) Lakhs of people in India still have to fight daily to keep the wolf from the door.
16. To make short work of (to bring to sudden end) The locusts made short work of the standing ripe corn.
17. To make amends (to compensate or make up for a wrong doing) By being polite today, he has made amends for his past insolence.
18. To make common cause (to unite in order to achieve a shared aim) During the elections the princes made a common cause with the rightist parties. Both went down.
19. To make a virtue of necessity (Pretend or believe that something which one is obliged to do or accept is good for one's character, moral development, etc.) When a Minister knows that he is going to be booted out of the cabinet he makes a virtue of necessity and resigns 'on health grounds'.
20. To make much ado about nothing (to make a great fuss about a trifle) Crying over the loss of ten rupees is really making much ado about nothing.
21. To make a cat's paw or a tool of someone (to use someone as a means of achieving one's goal) The super powers have made a cat's paw of the smaller nations of Asia in their game of power politics.
22. To put the cart before the horse (reverse the proper order or procedure) Preparing the blue print of a project without analysing market potential is like putting the cart before the horse.
23. To rise to the occasion (show the daring, imagination etc., which fits a particular occasion) A flood threatened to burst the reservoir but the villagers rose to the occasion and did not relax till they had made all secure.
24. To set store on (to consider to be of a particular degree of importance) India did set much store on the Indo Soviet Treaty of friendship.
25. To set one's own house in order (to arrange one's affairs harmoniously) Let Pakistan set his own house in order before talking about the welfare of the Kashmiris.

26. To take the bull by the horns (deal decisively with a difficult or unpleasant situation) The doctor had to take the bull by the horns by deciding to amputate the patient's leg in order to save his life.
27. To take a leap in the dark (take a risky action/step in the hope that it is right) You took a leap in the dark in going into partnership with that man.
28. To throw cold water upon (to discourage someone from doing something) The doctor threw cold water upon my plans for a world tour by declaring that I would not be able stand the strain of it.
29. To throw in the sponge/towel (to give up a contest/acknowledge defeat) Faced with stiff competition from big companies, many a small companies throw in the sponge.
30. To turn the tables (gain an advantage after having been at a disadvantage) Pakistan started with a blitzkrieg but the superior tactics of our armed forces soon turned the tables on them.

Miscellaneous Idiomatic expressions formed with the help of verbs

1. To cook or doctor an account/a book (to tamper with or falsify the facts of figures/ accounts) From the balance sheet presented to the shareholders, the company seemed to be flourishing, but later on it turned out that the management had cooked the accounts.
2. To bear the brunt of (to bear the main force or shock of) The infantry forces have to bear the brunt of a battle.
3. To beard the lion in his den (to oppose or challenge someone in his stronghold place) The Indian Army broke through strong Pakistan fortifications, and in the Shakargarh area bearded the lion in his own den.
4. To blunt the edge of (to make something less effective) Time blunts the edge of grief.
5. To burn the candle at both ends (to make too great a demand on one's physical or mental resources by overwork or overindulgence in some activity) In any kind of job, especially academic, you cannot afford to burn the candle at both ends, if you want to be productive every day.
6. To cross the Rubicon (to take an important action or step that cannot be reversed) The Government will have to think of many things before nationalising the textile industry for once they cross the Rubicon there will be no going back.
7. To curry favour (to win favour by gifts or flattery/try to flatter) He was trying to curry favour with the boss by offering him an expensive gift.
8. To flog a dead horse (waste one's energies on a lost cause) We will be flogging a dead horse if we try to make Sanskrit the national language of India.
9. To feather one's nest (to provide for oneself through dishonest means) Many bureaucrats feather their own nest while they have the opportunity.
10. To eat humble pie (to have to humiliate oneself) Since no one came to his support he had to eat humble pie and give in to their demands.

11. To eat one's words (to retract one's assertions under compulsion) It is hard for a haughty man to have to eat his words.
12. To throw down the gauntlet, to take up the gauntlet (to issue a challenge, to accept a challenge). In order to defend his title the young Brazilian wrestler threw down the gauntlet.
13. To run the gauntlet (to undergo severe criticism or ill treatment) Most books have to run the gauntlet of the literary critics.
14. To burn one's fingers (to get oneself into trouble through miscalculation/ foolishness) If you've never played the stock market in the past this is not the time to start, as you are likely to burn your fingers.
15. To force one's hand (to compel one to do something unwillingly or earlier than when one wished to do it) The Government wanted to do all that it could to meet the workers' demands. But the violence by the strikers forced their hands to declare a lockout.
16. To haul over the coals (reproach/reprimand someone severely) If your bad habits become known, you will get hauled over the coals and you richly deserve it too.
17. To let the grass grow under your feet (to unnecessarily cause delay in taking action) The authorities should listen to students' grievances. If they let the grass grow under their feet the situation would turn from bad to worse.
18. To lord it over someone (to behave in a superior or domineering manner with someone) The intoxication of power is so strong that when a man gains it he begins to lord it over his fellows.
19. To mind one's P's and Q's (to be punctiliously careful about one's speech or behaviour) The manager suspects his chief clerk of dishonesty, and if the clerk does not mind his P's and Q's, he will soon find himself out of job.
20. To pass muster (to be accepted as satisfactory) Though my work in college was not as good as it could have been, it passed muster and I got good results.
21. To pay one back in one's own coin (to give tit for tat; to retaliate) Howsoever revengeful you may be, unless you are strong enough you cannot pay him back in his own coin.
22. To plough a lonely furrow (to work without help or support) In the organised society of today no individual or nation can plough a lonely furrow.
23. To rest on one's laurels (to rest satisfied with one's achievement and make no further efforts) Even if he wins the biggest award, a film star will never rest on his laurels. He will try to reach greater heights of stardom.
24. To harp on the same string (to keep repeating the same things over and over again) This gentleman keeps harping on the same string that he is from Oxford and deserves the best.
25. To rise like a phoenix from its ashes (the phoenix is a mythical Arabian bird. It had no mate but when it was about to die, it made a funeral pile of wood and aromatic gums and burned itself to ashes on it. From the ashes a young phoenix is believed to have risen; to rise up to former

- glory after being totally destroyed) Germany was completely decimated in the Second World War. But it has risen like a phoenix from its ashes.
26. To rule the roost (be the one who directs others in a business, community, household, etc.) In rural areas it is normally the Sarpanch who rules the roost.
 27. To scatter to the winds (to waste (i) to scatter) Whatever we had gained by independence we scattered to the wind.
 28. To see which way the wind blows (to observe what influence, whether it is favourable or adverse, is likely to affect the existing state of things) In party-politics people sitting on the fence keep on watching which way the wind is blowing before deciding whom to support.
 29. To see a thing through coloured spectacles (to regard something unfavourably because of one's prejudices)
 30. Pakistan has for long looked at India through coloured spectacles and never trusted even the most genuine of her peace moves.
 31. To see through something (to understand the true nature of something beneath deceptive appearances) They saw through the game of the enemy.
 32. To speak volumes about (to have abundant evidence about something) The success of democracy in India speaks volumes about the maturity of her people.
 33. To split hair (quibble or argue on minor points) As the drought played havoc in Bihar, the authorities were busy splitting hair trying to decide whether there was 'scarcity conditions' or 'famine'.
 34. To steal a march on (to do something so as to gain an advantage over another) While we were still debating the desirability of joint ventures with foreign concerns, Singapore and Malaysia stole a march over us and opened their gates to foreign investment in a big way.
 35. To stick at nothing (behave in an unscrupulous way to get what one wants) An ambitious politician will stick at nothing if that serves high ends.
 36. To strain every nerve (to use one's utmost efforts) We have to strain every nerve to get over the poverty line.
 37. To stretch a point (to extend a regulation/definition to cover something not included in it) Targetting small bakeries as part of the drive to move polluting industries from residential areas to industrial ones is stretching the point a little too far.
 38. To strike while the iron is hot (to take immediate advantage of an opportunity) By going in for general elections immediately after the war, the Congress struck while the iron was hot.
 39. To talk shop (to discuss matters connected with one's trade or profession) During tea breaks at any seminar you will always find the participants talking shop.
 40. To tie somebody's hands (to restrict somebody's activities) Although the management was

aware about the severe financial crises one of their employees was going through, it could not pass the loan for its hands were tied by the Company's policy.

41. To throw mud at (to talk ill of) Some people specialise in throwing mud at others.

Idiomatic phrases formed by the combination of a noun and an adjective each, noun phrases and adverbial phrases

1. Bad blood (ill will towards each other, enmity) There has been bad blood between India and Pakistan since 1947.
2. A bone of contention (subject of dispute) Kashmir continues to be a bone of contention between India and Pakistan.
3. A bosom friend/pal (A very intimate and trusted friend) Bosom friends never betray one another.
4. Like a bull in a China shop (someone who is too clumsy, rough, coarse, etc. to suit his/her surroundings and company or to handle a delicate situation) Don't let him handle the labour problem, with his short tempered nature he will only be like a bull in a China shop and worsen the situation.
5. A cold-comfort (inadequate consolation) The mere promise of a better future is only cold comfort to the frustrated youth of today.
6. Creature comforts (material comforts that contribute to physical ease and well-being) A poor labourer is more concerned about creature comforts than spiritual development.
7. A dog in the manger (a person who prevents others from having things that he does not need himself) The affluent nations follow a dog in the manger policy. They would rather destroy what they can't use themselves than give it to the poor nations of Asia and Africa.
8. Elbow room (adequate space to move or work in) Too many rules and red-tapism hardly gives one elbow room to try out new methods that might prove more profitable for an organisation.
9. A fair-weather friend (a friend who deserts you in difficulties) A fair-weather friend disappears the moment your money disappears.
10. French leave (absence from work or duty without permission) Don't take too many French leaves now, it will mar your chances for a promotion.
11. Good offices (influence) One can get a good job only through the good offices of someone in power.
12. A herculean task (a job requiring greater effort) Eradication of poverty is a herculean task requiring the collective efforts of the entire country.
13. Lynch law (Mob law, law administered by private individuals and followed by summary execution) In African countries they often resort to lynch law to punish criminals.
14. A maiden speech (the first speech of a new member in a public body as in Town Hall or in

- Parliament) Every MP looks forward to his maiden speech because it is an opportunity for him to make a good impression.
15. A nine-day wonder (a person or event that attracts a lot of notice for a short time but is soon forgotten) The controversy of the match-fixing charges in the cricket match was but a nine-day wonder.
 16. The rising generation (the young people). The rising generation is quite techno-savvy.
 17. Scot free (without suffering any punishment or injury) Because he had influential connections, the culprit went scot free.
 18. A sheet anchor (a dependable person, or thing relied upon in the last resort) In times of immense strain and problems, one's family and friends are one's sheet anchor who keep one from giving in.
 19. Tall talk (boastful language) If we have no real accomplishments, we indulge in tall talk to delude ourselves and others too.
 20. A white elephant (something expensive to maintain) I had to dispose off the car as it turned out to be a white elephant.
 21. A white lie (a harmless lie told to avoid hurting someone's feelings) His white lie that everything was alright with him, helped soothe his agitated mother, who had heard that he had met with an accident.
 22. A wild-goose chase (a useless search, investigation or enterprise) The hoaxer had sent the police on a wild-goose chase.
 23. An apple of discord (a subject of dispute/rivalry) Kashmir continues to be the apple of discord between India and Pakistan.
 24. The gift of the gab (eloquence, fluency in speech) The gift of the gab invariably makes for a successful politician.
 25. The ins and outs (the full details, intricacies, complications of a thing) We are yet to learn the ins and outs of the Mao-Nixon agreement.
 26. The lion's share (an unfairly large share) The big nations continue to have the lion's share of world trade.
 27. The three R's (mastery in reading, writing and arithmetic) The three R's have been the main focus of primary education for many decades now.
 28. Penelope's web (a work which seems to be going on and yet never comes to an end) A housewife's chores are a Penelope's web.
 29. The powers that be (any governmental, legislative, managerial body) Unless you agitate against powers that be, they will never do anything for your welfare.
 30. The pros and cons (various points or arguments for and against someone or something) Before taking a major decision it is always best to weigh its pros and cons.

31. By the skin of one's teeth (narrowly escape or avoid by a small margin) The storm broke up the ship but the sailors escaped by the skin of their teeth.
32. A storm in a tea cup (a great fuss over a trifle) The commotion over the bomb explosion turned out to be a storm in a tea cup; it was a Diwali cracker burst by an urchin.
33. Null and void (invalid, valueless, no longer in force) The court declared the appointment of the managing director by 'X' limited null and void.

Prepositional and other Phrases in English used with the verb "to be"

1. To be worth its weight in gold (extremely valuable) In the desert a bottle of water is often worth its weight in gold.
2. To be Greek or double Dutch to one (unintelligible, incomprehensible language) He spoke so fast that all he said was double Dutch to the audience.
3. To be at sea (confused, uncertain) I am quite at sea as for as economics is concerned.
4. To be at sixes and sevens (in a state of confusion or disarray) I haven't had time to arrange everything, so I'm all at sixes and sevens.
5. To be at one's wits end (be completely at a loss as to what to do) With the master shouting from the bathroom and the mistress from the kitchen the servant was at his wits end as to who to attend first.
6. To be in the doldrums (feeling depressed; in low spirits or depression) He has been in the doldrums ever since his wife left him.
7. To be on the wane (becoming weaker or less vigorous) After the second World War, the British rule was on the wane.
8. To be on the carpet (being severely reprimanded by someone in authority) The unpunctual clerk was repeatedly on the carpet.
9. To be on one's last leg (near the end of life, usefulness or existence) With the increasing use of computers in offices, it seems the typewriter is at its last leg.

Idiomatic expression belonging to particular subject

(i) Money, debt, business, etc.

1. Ready money or cash (money immediately available for use) Earlier it was time consuming to withdraw cash. Today ATMs provide ready money in no time.
2. Bad debts (debts regarded as irrecoverable) Every year the company compiles a list of bad debts and writes them off.
3. In short supply (not easily available) Sugar is in short supply because of the strike in sugar mills.
4. To bring a thing under hammer (to sell something by auction) If a person goes insolvent, his creditors bring everything that he owns under hammer to recover their money.

5. To drive a hard bargain (insist on the best possible price when negotiating with somebody) The Sheikh drove a hard bargain while selling oil to western countries.
6. To pay one's way (earn enough to cover one's expenses) While at college, he paid his way by working as a newspaper vendor.

(ii) Warfare

7. To take something by storm (to capture a place by sudden and violent attack) The men mounted an all out attack from air and land and soon took the enemy country by storm.
8. To strike one's flag or colours or to show the white (to surrender) After the army surrounded their hiding place, the terrorists showed the white and were thereafter captured.

(iii) Sea and ships

Many of the expressions belonging to this group are used metaphorically, i.e., in areas other than that to which they belong.

9. To weather the storm (to come out of a crisis successfully) In a crisis it is unity which helps a nation to weather the storm.
10. To sail before the wind (sail in the direction in which the wind is blowing or act in a safe way) An opportunist is one who sails before the wind (Its opposite is to sail close to the wind, i.e., behave or operate in a risky way).
11. To cast anchor (to settle in a place for the time being) After travelling around the world, he finally cast anchor in Paris because he liked the city.
12. To give a broadside (a naval phrase meaning to charge at once at an enemy by arranging all the guns along one side of a ship. Metaphorically it means to make a vigorous attack upon an opponent) The Prime Minister bore all criticism with patience and then gave a broadside that silenced all criticism.
13. To be in the same boat (be in the same difficult circumstances as others) In a nuclear war, the rich and the poor nations will be in the same boat. None will be able to protect itself.
14. To take the wind out of one's sails (upset or disturb an overconfident or pompous person) Before he goes any further, confront him with the evidence of his wrong doings and take the wind out of his sails.

(iv) Fire, light, candles

15. The game is not worth the candle (the advantage or enjoyment to be gained is not worth the time spent in gaining it) Journey to the moon is an elaborate and costly affair and some people with a pragmatic approach feel the game is not worth the candle.
16. Not hold a candle to something or someone (be inferior to someone) She writes quite amusing stories but she can't hold a candle to the more serious novelists.

(v) Death

All the phrases given below mean, 'to die a natural death' as opposed to a violent or sudden death (from murder, in accident or in battle-field, etc.). These phrases also apply to death after a long illness.

To pass away, to go the way of all flesh, to breathe one's last, to be gathered to one's fathers, to join the great majority, to kick the bucket.

Proverbs

Proverbs contain home truths as well as universal truths. Naturally, therefore, they are translatable-so far as their meaning goes-from one developed language to another. Their appeal is direct. Many of them had their origin in folk literature; hence they are simple and unadorned. They point out the incongruities (inappropriateness) of situations in life, throw light on the diversity in human life and character, and contain a grain of advice to the wayward, the forlorn and the common folk. They are everyman's philosophy. Every one of them tells a story in a single sentence. In fact, most of them have some history- legendary or real-behind them. Some of them are gems from the works of great masters, like Shakespeare, Dryden and Aesop, the Greek fable writer. Others go back to antiquity. Many of them come out of the Bible. Their meaning, often enough, is quite clear. Here are some proverbs with their meanings:

1. Hope springs eternal in the human breast (one never loses hope).
2. Better late than never.
3. Fools rush in where angels fear to tread. (Said of reckless persons).
4. There is no fool like an old fool. (An aged lover).
5. A fool and his money are soon parted.
6. Example is better than precept. (Precept means moral instruction).
7. He who pays the piper calls the tune. (One has to act according to the wishes of one's master).
8. You cannot make a silk purse out of a sow's ear. (Said of something impossible).
9. A bird in hand is worth two in the bush.
10. Birds of a feather flock together. (People of like character come together).
11. A little knowledge is a dangerous thing.
12. One man's meat is another man's poison. (What is good for one may be harmful for another person).
13. Out of the frying pan into the fire. (From one trouble to another bigger trouble).
14. It never rains but pours.
15. The last straw breaks the camel's back. (The smallest addition to an already heavy task or burden makes it intolerable).

16. Fore-warned is fore-armed. (A prior warning should prepare one for the contingency).
17. To err is human; to forgive, divine.
18. Out of sight, out of mind. (Once you lose sight of a thing, you forget it altogether).
19. Distance lends enchantment to the view. (Things look nice and beautiful when they are not within reach).
20. Render unto Caesar what is Caesar's. (Be revengeful).
21. Haste makes waste.
22. Look before you leap. (Do not be reckless and impulsive).
23. Make hay while the sun shines. (To make full use of the given opportunity).
24. Never look a gift horse in the mouth. (There can be no choice about things given in charity or gift).
25. Beggars can't be choosers.
26. Nearer the Church, the farther from God. (The more opportunities you have the less you benefit from them).
27. Two heads are better than one.
28. None but the brave deserve the fair.
29. All is well that ends well.
30. To rob Peter to pay Paul. (To harm one person [or side] in order to benefit the other).
31. Rome was not built in a day. (Things take time to complete and to mature).
32. One swallow does not make a summer.
33. You can't have the cake and eat it too.
34. Every man for himself and God for us all.
35. To hit the nail on the head.

Foreign Words and Phrases

English has borrowed generously from other languages, more so from Latin, Greek, French and German. Many of the borrowed words have been anglicised and today are an integral part of English vocabulary in their original or modified form, e.g., restaurant, rapport, viva voce. There are many other expressions which are liberally used in English and yet continue to retain their foreign flavour. They are still outsiders and, in print, are italicised.

Some examples given below are of a technical nature pertaining to law, philosophy, politics and 'officialdom'. The language of origin is indicated after the word or phrase within brackets. Here 'L' stands for 'Latin'; 'F' for 'French' and 'G' for 'Greek'.

ab initio (L) : from the beginning

ab origin (L) : from the origin

- addenda(L)* : list of additions (addenda to a book)
- ad libitum (L)* : speak or perform in public without advance preparation. (Extempore)
- ad valorem (L)* : according to value
- ad hoc (L)* : a body elected or appointed for a particular work (ad hoc committee)
- ad infinitum (L)* : to infinity, endlessly, forever
- alma mater (L)* : a school or a college which one has attended
- a la carte (F)* : according to the card/list (A la carte dishes are available here)
- a la mode (F)* : according to the fashion
- alter ego (L)* : the other self; alternative personality; intimate friend (He is my alter ego - we go everywhere together)
- amende honorable (F)* : a public or open apology, reparation
- amour propre (F)* : self-love; self-esteem
- ancienregime (F)* : the former order of things, a political or social system that has been displaced by a more modern one.
- a posteriori (L)* : empirical, from effect to cause
- a priori (L)* : from cause to effect (presumptive) Every science cannot be taught a priori.
- apropos (L)* : with reference to (apropos our talk)
- au courant (L)* : fully acquainted with matters, well-informed, up-to- date
- au fait (F)* : expert, having detailed knowledge
- au revoir (F)* : until we meet again (to say au revoir at parting)
- avant-propos (F)* : preliminary matter, preface
- avant-garde (F)* : new, unusual or experimental
- beau ideal (F)* : the ideal of perfection
- beau monde (F)* : the world of fashion
- beaux esprits (F)* : men of wit
- bete noire (F)* : a special aversion (India has always been bete noire for Pakistan)
- bona fide (L)* : genuine sincere (He is a bona fide citizen of India).
- bizarre (F)* : strange, unknown
- bon voyage (F)* : have a good journey

casus belli (L) : that which causes or justifies war
causecelebre (F) : a famous case in law, controversial well-publicised issue
charged'affaires (F) : a deputy to the Ambassador/a diplomatic representative to a minor country
chefd'oeuvre (F) : masterpiece (Mona Lisa is Vinci's chef d'oeuvre.)
circa (L) : approximately ('circa 1930')
confere (F) : colleague
contretemps (F) : a minor dispute or disagreement
corrigenda (L) : a thing to be corrected (in a book)
coupd'etat (F) : violent change in government (There was a coup d'etatin Cambodia and the Kingwas overthrown.)
coup de grace (F) : a finishing stroke (The coup de grace of the Russian Revolution brought about the total annihilation of the Czar family.)
cul-de-sac(F) : a blind alley (The failure of the policy of non- alignment in 1962 saw our foreign policy reach a cul- de-sac.)
debacle (F) : an utter failure or disaster (debacle of opposition in the election)
de facto (L) : actual or in fact (de facto recognition to a state)
de jure (L) : from the law, by right
de novo (L) : anew, again (trial of a case)
de' nouement (L) : the end of a plot or narrative (in a play)
deprofundis (L) : a heartfelt appeal or feeling
dernierressort (F) : last resort
détente (F) : easing of strained relations especially between countries
dramatis personae (L) : characters of a novel, play or narrative
elite (L) : select group or class (The elite of town)
enfant terrible (F) : child who asks awkward questions; person or thing causing embarrassment by unruliness
entrepreneur (F) : a person who sets up business taking greater financial risk
en masse (F) : all together (They took leave enmasse.)
en rapport (F) : in harmony
entourage (F) : group of people accompanying a dignitary (P.M.'s entourage)
errata (L) : list of errors
esprit de corps (F) : the animating spirit of a particular group like a regiment
et cetera (L) : and the rest
eureka (G) : I (have) found it !
ex-officio (L) : by virtue of his office/status/position

expose (F) : a report in the media that reveals something discreditable
ex post facto (L) : with retrospective action or force
fait accompli (F) : a thing already done/accomplished fact
faux pas (F) : a social blunder
gauche (F) : unsophisticated/socially awkward
hoi polloi (G) : the common people
impasse (F) : a deadlock (Talks reached an impasse.)
in extenso (L) : in full
in memoriam (L) : in memory of
in toto (L) : entirely/as a whole (The Committee's recommendations were accepted in toto.)
ipso facto (L) : by that very fact or act
laissez-faire (F) : a policy of non-interference
mala fide (L) : in bad faith (opposite of bona fide)
malapropos (F) : ill-timed/inappropriately
modus operandi (L) : a way of doing something (of a gang, group, etc.)
mutatis mutandis (L) : with the necessary changes (Rules will come into force mutatis mutandis.)
noblesse oblige (F) : privilege entails responsibility
nota bene (L) : note well (Abbreviation-N.B.)
par excellence (F) : better than the others of the same kind
paripassu (L) : side by side, equally or equivalently per se (L) : by itself
piece de resistance (F) : the important feature of a creative work or meal, etc.
poste restante (F) : a department in the post office that keeps letters for a period till called for
post mortem (L) : examination/analysis made after death/or an event has occurred
prima facie (L) : at first view of consideration (It is prima facie a good case.)
probonopublico (L) : for the good of the public
pro forma (L) : denoting a standard document or form
pro rata (L) : according to rate or proportion
protégé (F) : one under the protection/guidance of another older or experienced person (South Vietnam was U.S.'s protegee.)
quid pro quo (L) : a favour or advantage given in return for something
raison d'etre (F) : the most important reason for a thing's existence
resume (F) : a summary or curriculum vitae
sanctum sanctorum (L) : holy of holies (temple, church, etc.)
seriatim (L) : point by point

sine die (L) : without a day being appointed (The meeting was adjourned sine die.)

status quo (L) : the existing condition (status quo on the border should be maintained)

ste t(L) : let it stand, do not deter

subjudice (L) : under judicial consideration and therefore prohibited from public discussion (The case is sub judice.)

subrosa (L) : confidentially/done in secret

sui generis (L) : in a class by itself

summum bonum (L) : the chief good

terra incognita (L) : an unknown territory

tour de force (F) : a notable feat of strength or skill

ultra vires (L) : beyond one's authority

verbatim (L) : word for word

vice versa (L) : conversely

videlicet (L) : namely, more formal term for viz.

vis-à-vis (F) : in relation to, as compared with, in a position facing one another

viva voce (L) : an oral examination

vox populi, vox Dei (L) : the voice of the people is the voice of God

Zeigeist (G) : the defining spirit of a particular period or age

Abbreviated Form of Words

An abbreviation is a short way of writing a word or a phrase that could also be written out in full. The word "abbreviation" comes from the Latin word abbreviate (to shorten) which is related to brevi (short). While some people disagree, all methods of shortening words or phrases are subsets of abbreviation. Abbreviations when used properly can enhance communication because they act as 'short-hand' and therefore increase the efficiency of communication. In other words, more meaning is conveyed in less time and fewer words.

Abbreviation is defined as:

A shortened form of a word or phrase used for brevity in its place consisting of the first letter, or the first few letters of the word, followed by a period (full stop).

Abbreviations are very rarely used in formal writing. Frequent use of unnecessary abbreviations makes the text irritating and complex to read. It is far more important to make the writing easy to read than to save a few seconds in writing out the complete word or phrase.

The rule about using these abbreviations is very simple: don't use them. Their use is only appropriate in special circumstances in which brevity is at a premium, such as in footnotes. It is a very poor style to spatter your pages with abbreviations. Moreover, it could be disastrous to use them without being quite sure of what they mean. If you do use one, make sure you punctuate it correctly. Here is an example.

The recommended form is this:

Several British universities were founded in the Victorian era; for example, the University of Manchester was established in 1851.

The following version is not wrong, but it is bad style:

Several British universities were founded in the Victorian era; e.g., the University of Manchester was established in 1851.

But this next version is disastrously wrong, because the punctuation has been omitted:

Several British universities were founded in the Victorian era e.g. the University of Manchester was established in 1851.

Using an abbreviation does not relieve one of the obligations of punctuating the sentence. Again, if one avoids abbreviations, one will not get into this sort of trouble.

Observe it is usual to write abbreviations in italics, but this is not strictly essential, and generally people don't do that.

Things to remember while using abbreviations:

Do not use an abbreviation if it can easily be avoided.

In an abbreviation, use full stops and capital letters in the conventional way.

Do not forget to punctuate the rest of the sentence normally.

Latin Abbreviations

A.D. Anno Domini : Used to date years by reckoning the date of Christ's birth, as opposed to B.C., the years "Before Christ." Anno Domini means "In the year of the Lord."

c. circa.: Used by historians to show that a date is approximate. The word means "around," and it is sometimes abbreviated as "ca."

etc. et cetera. : “And so on.” This is one abbreviation most students already know, and the one they tend to use too verusely. Note that, since *etc.* already means *and*, it is redundant to write, “and *etc.*”

Eg: e.g. exempli gratia. : “For example.” Literally, “free as an example.”

Eg: “We have numerous problems to deal with before implementing welfare policies, e.g., the trade deficit, medicare, and social security.”

i.e. id est. : “That is more precisely.” It is commonly used to refine a general statement or provide additional information.

Eg: “Karan’s wife always managed to turn the conversation toward job, i.e., the possibility of working after marriage.”

sic : Indicates a misspelling or error in a quoted source, in order to verify to the reader that the researcher did not create a typographical error, but instead exactly reproduces the way the word or statement appeared in the original material.

Eg: There are, according to the writings of seven-year old Mohit, “Manee wayes of riting words” [*sic*].

Ph. D. Philosophiae Doctor. : “Doctor (or Doctorate) of Philosophy.” It can refer to the individual as a title, or to the degree itself. Note that it is redundant to write, “Dr. Aggarwal is a Ph. D.”

Eg: “Vijay Aggarwal earned his Ph. D. in art history.”

vs. versus. : “Turned against.” Often used in abbreviations for legal trials-though “v.” is more common.

Eg: “In the case of *Roe v. Wade*, the Supreme Court eventually decided that abortion was a medical right.”

a.v. ad valorem. : “In proportion to the value of [something else].”, “To the value.”

Eg: “The monetary worth of the rupee is figured a.v. the price of gold.”

i.a. in absentia. : “In absence.”

Eg: “With further evidence i.a., it is impossible to provide a definitive answer.”

MS. manuscriptum. : A document, particularly an ancient or historical manuscript, that was not printed, but rather drawn or written.

P.S. post scriptum. The abbreviation indicates a last-minute addition to a letter or document.

Eg: “That’s all for now. Take care. Love, Tarun. P.S. Don’t forget to write me back!”

Don’t Abbreviate the following :

In formal academic prose, it is undesirable to abbreviate words simply to save space, time, or energy. In the following cases, abbreviations should be avoided:

- Words such as through (thru), night (nite).

- Days of the week or months of the year (in the normal flow of text).
- Words at the beginning of a sentence.
- People's names, unless those abbreviations have come to be accepted as nicknames for those particular individuals.
- Courses such as eco (for economics) or pol sc (for political science).

Sample Questions

1. Choose the word which is similar in meaning to the keyword given in capital letters
CONFERRED
(a) Offered
(b) Divulged
(c) Damaged
(d) Advised
2. Choose the word which is opposite in meaning to the keyword given in capital letters
INCLEMENT
(a) Pleasant
(b) Stormy
(c) Feeble
(d) Dignified
3. Pick the most effective word from the given words to fill in the blank to make the sentence meaningfully complete
The proud king turned a deaf ear to the_____of wise counsellors.
(a) Advices
(b) Advises
(c) Advise
(d) Advice
4. Choose the words that best fits in the meaning of sentence
He warned the workers against supporting these antisocial policies, which he declared would _____rather than_____the plight of the common people
(a) Rescue; Destroy
(b) Encourage; Defy

- (c) Aggravate; Alleviate
 - (d) Empower; Improve
5. Use one word substitution for: A contagious disease which spreads over a huge area.
- (a) Atheist
 - (b) Flora
 - (c) **Epidemic**
 - (d) Hangar

In each of the following question, a related pair of words or phrases is followed by four lettered pairs of words or phrases. Select the lettered pair that best expresses a relationship similar to the one expressed in the original pair.

6. Lying: Perjury
- (a) **Statement: Testimony**
 - (b) Seeing : Observing
 - (c) Taking: Stealing
 - (d) Eating: Dining
7. Subsequent: Previous
- (a) **Significant: Inconsequential**
 - (b) Retrospect: Retrospective
 - (c) Visionary: Seer
 - (d) Caption: Legend

Choose the correct synonym out of the four choices

8. Lethargy
- (a) serenity
 - (b) listlessness
 - (c) impassivity
 - (d) **laxity**
9. Sporadic
- (a) epidemic
 - (b) whirling

(c) **occasional**

(d) stagnant

Select the correct meaning of the italicized idioms and phrases out of the four choices given.

10. He burnt his fingers by interfering in his neighbour's affair.

(a) **got himself into trouble**

(b) burnt himself

(c) got himself insulted

(d) got rebuked

11. For the first week, the apprentice felt like a fish out of water.

(a) frustrated

(b) homeless

(c) disappointed

(d) **uncomfortable**

Given below are few commonly used foreign language phrases, select the correct answer from the four options given below:

12. Mala fide

(a) generous

(b) **bad intention**

(c) trustworthy

(d) genuine

13. pro rata

(a) **according to rate or proportion**

(b) a summary or curriculum vitae

(c) point by point

(d) for the good of the public

Lesson 3

**COMPREHENSION
OF
PASSAGE AND ART
OF
SUMMARISING**

Introduction

The word comprehension means the ability to understand what you listen or what you read. It is an exercise which aims at improving or testing one's ability to understand a language. In a comprehension test, you are given an unseen passage or a paragraph or two. These paragraphs show the idea or mood, concerning issues, their solutions that the author provides. Your main task is to answer the questions asked from the passage.

Important Strategy to Solve Comprehension Passages

- Read the passage as fast as possible.
- Get thoroughly involved with the paragraph to understand it.
- Underline important lines or parts of the passage to answer the questions. It will also help to understand the main idea of the passage or the tone or mood of the author.
- Try to translate a complex line in an easy one in your own words and your own language. This will help you in analyzing the main idea of the paragraph and in seeking the cause and effects of the passage.
- Underline or mark the keywords. These will help you to discover the logical connections in the passage and help in understanding it better.
- Try to understand some certain unfamiliar words by reading the line thoroughly. The theme of the line will make you understand the meaning of the words.
- Determine the main idea, tone or mood, inferential reasoning, and other details from the paragraph.
- Do not assume anything based on your personal belief.
- Look back at the paragraph when in doubt.
- Read the questions and all the alternative provided and choose the most appropriate one.

Things to remember



Thing to remember

1. Find the central idea in the passage
2. Focus on Details
3. Logical structure
4. The Tone of the passage

1. Find the central idea in the passage

This is important to get an overall understanding of the passage and to mentally make a note about the category it belongs to. The topic should be obvious to you in the first five lines of the passage. This helps since when you solve the questions, it becomes easier to eliminate options that are, in a way, not consistent with the central theme of the passage.

2. Focus on Details

Sometimes, questions in reading comprehensions might be related to extremely specific details in the passage. In such a situation, questions are often direct and can be easily attempted. However, to do this, one must be able to sort such details of the passage without wasting too much time on skimming or reading the passage again. So, it is advisable to note down some points that may feel important to you. You can do this while reading the passage. You will get a better hold of what is important and what is not as you practice more.

3. Logical structure

Sometimes, questions are asked about the passage. Having a proper understanding of the passage is essential for such questions. Always pay attention to the way certain words shape the passage. Moreover, questions such as “What should be the most apt title for the passage?” are much easier to answer if you have an overall idea about the structure of the passage.

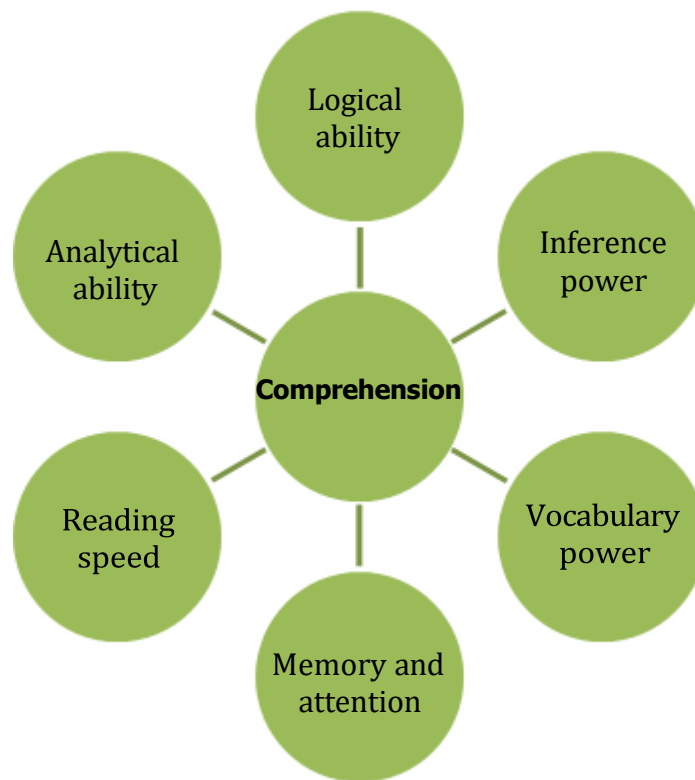
4. The Tone of the passage

This is perhaps the most difficult aspect of the passage. But there are certain ways to solve questions like these. Firstly, recognize words that have a positive or negative connotation, used by the author. Look for descriptive phrases. Secondly, study and understand the various tones there are. Some of the most common tones are acerbic, biased, dogmatic, optimistic, humorous, grandiose, and introspective (these are only a few, tones are many) sometimes, authors may have a neutral tone and sometimes mixed.

Requisite Skills

To develop a better level of comprehension one requires certain skills like:

- Logical ability
- Fluency
- Inference Power
- Analytical ability
- Reasoning ability
- Sentence construction and cohesion
- Reading speed
- Vocabulary power
- Working memory and attention



Key Takeaways

- Analytical ability, fluency, and vocabulary skills are key to reading comprehension.
- Being able to connect ideas within and between sentences helps in understand the whole text.
- Reading aloud and talking about experiences can help build reading skills.
- Reading speed should be fast in order to scan and skim to summarise the major points of the passage.
- Paying attention while reading allows taking in more information from the text and working memory allows them to hold on to that information and use it to gain meaning.

Sample Questions

1. Directions (1-10): Read the given passage carefully and attempt the questions that follow.

It is an old saying that knowledge is power. Education is an instrument which imparts knowledge and therefore, indirectly controls power. Therefore, ever since the dawn of our civilisation, persons in power have always tried to supervise or control education. It has been handmaid of the ruling class. During the Christian Era, the ecclesiastics controlled the institution of education and diffused among the people the gospel of the Bible and religious teachings. These gospels and teachings were no other than a philosophy for the maintenance of the existing society. It taught the poor man to be meek and to earn his bread with the sweat of his brow, while the priests and the landlords lived in luxury and fought duels for the slightest offence. During the Renaissance, education passed more from the clutches of the priest into the hand of the prince. In other words, it became more secular. Under the control of the monarch, education began to devise and preach the infallibility of its masters, the monarch or king. It also invented and supported fantastic theories like "The Divine Right Theory" and that the king can do no wrong, etc. With the advent of the industrial revolution, education took a different turn and had to please the new masters. It now no longer remained the privilege of the baron class, but was thrown open to the new rich merchant class of the society. The philosophy which was in vogue during this period was that of "Laissez Faire" restricting the function of the state to a mere keeping of laws and order while on the other hand, in practice the law of the jungle prevailed in the form of free competition and the survival of the fittest.

1. What does the theory "Divine Right of King" stipulate?
 - (a) The king are God
 - (b) That the right of governing is conferred upon the king by God.**
 - (c) They have the right to be worshipped like Gods by their subjects.
 - (d) That the right of king are divine and therefore sacred.
2. Who controlled education during the Renaissance?
 - (a) The common people.
 - (b) The prince**
 - (c) The church and the priests.
 - (d) None of the above.
3. What did the ruling class in the Christian Era think of the poor man?
 - (a) That he is the beloved of God.

- (b) That he deserves all sympathy of the rich
 - (c) That he should be strong and lord over others.
 - (d) That he is meant for serving the rich.**
4. Who controlled the institution of education during the Christian Era?
- (a) The secular leaders of society
 - (b) The church and the priests**
 - (c) The monarchs
 - (d) The common people.
5. What does the word “infallibility” mean?
- (a) That every man is open to error
 - (b) Sensitivity
 - (c) The virtue of not making mistake**
 - (d) That some divine power is responsible for determining the fate of the man.
6. What do you mean by the “sweat of his brow”?
- (a) Very hard work
 - (b) The tiny droplets of sweat on the forehead
 - (c) The wrinkles visible on the forehead
 - (d) The sign of innocence.
7. What does the policy of “Laissez Faire” stand for?
- (a) Individual freedom in the economics field**
 - (b) State control over law and order in society
 - (c) Joint control of the means of production by the state and private enterprise
 - (d) Decontrol over law and order by the ruling class.
8. Which of the following describes the writer?
- (a) Concerned**
 - (b) Unconcerned
 - (c) Aggressive
 - (d) Frustrated

9. Choose the correct synonym out of the four choice given:

Gospels

(a) Chitchat

(b) A teaching or doctrine of a religious teacher

(c) Rumour

(d) Guidance.

10. Choose the correct synonym out of the four choices given:

Vogue

(a) Uncertain

(b) Out-dated

(c) The prevailing fashion or style

(d) Journey.

2. Read the following passage and answer Q. no. 1 to 5 based on the passage.

India loses grain crops worth crores of rupees every year because of pests. In fact, the increased food production made possible by modern technology and agricultural research would become more evident if farmer is able to effectively combat the various pests and insects that destroy crops. While some of the crops are destroyed after harvesting, a large quantity of grains is destroyed in the fields. True that Indian farmer today is better able to combat these destroyers of grains, for he made available to him better storing facilities for the harvested crops, and modern chemical aid like insecticides with which he may spray the growing crops in his fields. But, one has to remember that not all insects are harmful. The common earthworms, for instance, is a friend of man, because it works like a dustman by breaking up the dead leaves and wood from plants and mixes them with the soil, thus making the soil richer. Therefore, when a farmer sprays his field with chemicals that kills insects, he destroys his friends with his enemies.

1. A large part of the increased food production is lost because of:

(a) The lack of irrigation facilities

(b) The inadequate rainfall in the country

(c) The destruction caused by the harmful insects

(d) Bad eating habits of the people

2. The function of the insecticide is:

(a) To protect the growing crop

- (b) To nourish the growing crop
 - (c) To harvest the growing crop
 - (d) To store the harvested crop
3. When the farmer sprays his field with chemical that kills insects:
- (a) He spoils his growing crop
 - (b) He kills good as well as bad insects**
 - (c) He fertilizers the soil
 - (d) He decreases his food productions
4. The common earthworm:
- (a) Is the greatest destroyer of crops
 - (b) Reduces the grain to dust
 - (c) Breaks up the leaves on the crop
 - (d) Makes the soil more rich**
5. After harvesting what the farmer needs is:
- (a) A good supply of seeds
 - (b) Ability to combat the weather
 - (c) A safe place for storage**
 - (d) A lot of chemical fertilizers

3. Read the following passage and answer Q. no. 1 to 9 based on the passage.

In the second century of the Christian era, the empire of Rome was the most fair part of the earth, and the most civilized portion of mankind. The frontiers of that extensive monarchy were guarded by ancient renown and disciplined valour. The gentle but powerful influence of laws and manners had gradually cemented the union of the provinces. Their peaceful inhabitants enjoyed and abused the advantages of wealth and luxury. The image of a free constitution was preserved with decent reverence: the Roman senate appeared to possess the sovereign authority, and devolved on the emperors all the executive powers of government. During a happy period of more than fourscore years, the public administration was conducted by and depended on the virtue and abilities of Nerva, Trajan, Hadrian, and the two Antonines.

The principal conquests of the Romans were achieved under the republic; and the emperors, for the most part, were satisfied with preserving those dominions which had been acquired by the policy of the senate, the active emulations of the consuls, and the martial enthusiasm of the people. The seven first centuries were filled with a rapid succession of triumphs; but it was reserved for

Augustus to relinquish the ambitious design of subduing the whole earth, and to introduce a spirit of moderation into the public councils. Inclined to peace by his temper and situation, it was easy for him to discover that Rome, in her present exalted situation, had much less to hope than to fear from the chance of arms; and that, in the prosecution of remote wars, the undertaking became every day more difficult, the event more doubtful, and the possession more precarious, and less beneficial. The experience of Augustus added weight to these salutary reflections, and effectually convinced him that, by the prudent vigour of his counsels, it would be easy to secure every concession which the safety or the dignity of Rome might require from the most formidable barbarians. Instead of exposing his person and his legions to the arrows of the Parthians, he obtained, by an honourable treaty, the restitution of the standards and prisoners which had been taken in the defeat of Crassus. On the death of that emperor, his testament was publicly read in the senate. He bequeathed, as a valuable legacy to his successors, the advice of confining the empire within those limits which nature seemed to have placed as its permanent bulwarks and boundaries: on the west, the Atlantic Ocean; the Rhine and Danube on the north; the Euphrates on the east; and towards the south, the sandy deserts of Arabia and Africa.

1. The word 'fair' in the passage most nearly means
 - (a) Light-complexioned
 - (b) Bright
 - (c) Beautiful
 - (d) Egalitarian
2. 'The frontiers of that extensive monarchy were guarded by ancient renown....' What does this mean?
 - (a) The borders were guarded by experienced warriors
 - (b) They relied on ancient spells to ward off attackers
 - (c) The legend of Rome's might dissuaded interlopers
 - (d) The Romans fought with outdated but famous weapons
3. The attitude of the author of the passage to the events described therein is one of
 - (a) Suppressed anger
 - (b) Silly indulgence
 - (c) Scholarly detachment
 - (d) Empathetic understanding
4. The authors contention that there was 'a happy period of more than fourscore years' would be most weakened if it was found that :
 - (a) All emperors are prone to be fallible
 - (b) The emperors had no real love for humanity

- (c) The emperors had short reigns
 - (d) The emperors were all incompetent tyrants
5. The passage suggest that in the context of empires
- (a) It is important that they restrict themselves within certain secure boundaries
 - (b) It is necessary that there be a senate exercising power
 - (c) It is necessary that they must be pacifist
 - (d) It is expected that its people will have a comfortable life.
6. The word 'cemented' in the passage most nearly means
- (a) Ossified
 - (b) United
 - (c) Established firmly
 - (d) Formalized
7. Why was the policy of expansionism stopped?
- (a) Soldiers were angry at constant wars
 - (b) The common man was angry at the constant wars
 - (c) The realization that the idea of the Roman Empire was good enough to scare other territories into acceding to them
 - (d) The Empire was becoming overstretched and there were no real gains to be had from further conquest
8. Why did Augustus not expose his legions to 'the arrows of the Parthians'
- (a) Because he disliked all forms of suffering
 - (b) Because he felt a sense of duty and responsibility towards his troops
 - (c) Because he realized that waging war would not effectively serve his purpose
 - (d) Because he had turned to the path of peace
9. What does the phrase 'martial enthusiasm' imply in context of the passage
- (a) A desire to get married
 - (b) Fondness for war
 - (c) An aggressive view of life
 - (d) An appetite for destruction

- 4. Directions (Q. 1 – 6) : The questions in this section is based on the passage. The questions are to be answered on the basis of what is stated or implied in the passage. For some of the questions, more than one of the choices conceivably answer the question. However, you are to choose the best answer; that is, the response that most accurately and completely answers the question.**

Although the legal systems of England and the United States are superficially similar, they differ profoundly in their approaches to and uses of legal reasons: substantive reasons are more common than formal reasons in the United States, whereas in England the reverse is true. This distinction reflects a difference in the visions of law that prevails in the two countries. In England, the law has traditionally been viewed as a system of rules; the United States favours a vision of law as an outward expression of community's sense of right and justice.

Substantive reasons, as applied to law, are based on moral, economic, political and other considerations. These reasons are found both "in the law" and "outside the law" so to speak. Substantive reasons inform the content of a large part of the law: constitutions, statutes, contracts, verdicts, and the like. Consider, for example, a statute providing or purposes were explicitly written into the statute was to ensure quiet and safety in the park. Now suppose that a veterans' group mounts a World War II jeep (in running order but without a battery) as a war memorial on a concrete slab in the park, and charges are brought against its members. Most judges in the United States would find the defendants not guilty because what they did had no adverse effect on park's quiet and safety.

Formal reasons are different in that they frequently prevent substantive reasons from coming into play, even when substantive reasons are explicitly incorporated into the law at hand. For example, when a document fails to comply with stipulated requirements, the court may render the document legally ineffective. A Will requiring written witness may be declared null and void and, therefore, unenforceable for the formal reason that the requirement was not observed. Once the legal rule—that a Will is invalid for lack of proper witnessing – has been clearly established, and the legality of the rule is not in question, application of that rule precludes from consideration substantive arguments in favour of the Will's validity or enforcement.

Legal scholars in England and the United States have long bemused themselves with extreme examples of formal and substantive reasoning. On the one hand, formal reasoning in England has led to wooden interpretations of statutes and an unwillingness to develop the common law through judicial activism. On the other hand, freewheeling substantive reasoning in the United States has resulted in statutory interpretations so liberal that the texts of some statutes have been ignored.

1. Which one of the following best describes the content of the passage as a whole?
 - (a) An analysis of similarities and differences between the legal systems of England and the United States
 - (b) A re-evaluation of two legal systems with the use of examples
 - (c) A contrast between the types of reasons embodied in the United States and English legal systems**
 - (d) An explanation of how two distinct visions of the law shaped the development of legal reasoning

2. It can be inferred from the passage that English judges would like to find the veterans' group discussed in the second paragraph guilty of violating the statute because
 - (a) not to do so would encourage others to act as the group did
 - (b) not to do so would be to violate the substantive reasons underlying the law
 - (c) the veterans failed to comply with the substantive purpose of the statute
 - (d) the veterans failed to comply with the stipulated requirements of the statute**
3. From the discussion on Wills in the third paragraph it can be inferred that substantive arguments as to the validity of a Will might be considered under which one of the following circumstances?
 - (a) The legal rule that a Will be witnessed in writing does not stipulate the formal of the
 - (b) The legal rule requiring that a Will be witnessed stipulates that the Will must be witnessed in writing by two people
 - (c) The legal rule requiring that a Will be witnessed in writing stipulates that the witnessing must be done in the presence of a judge
 - (d) A judge rules that the law can be interpreted to allow for a verbal witness to a Will in a case involving a medical emergency**
4. Which one of the following best describes the function of the last paragraph of the passage?
 - (a) It presents the consequences of extreme interpretations of the two types of legal reasons discussed by the author**
 - (b) It shows how legal scholars can incorrectly use extreme examples to support their views
 - (c) It corrects inaccuracies in legal scholars' view of the nature of two types of legal systems
 - (d) It suggests how characterisations of the two types of legal reasons can become convoluted and inaccurate
5. The author of the passage suggests that in English law a substantive interpretation of a legal rule might be warranted under which one of the following circumstances
 - (a) Social conditions have changed to the extent that to continue to enforce the rule would be to decide contrary to present-day social norms
 - (b) The composition of the legislature has changed to the extent that to enforce the rule would be contrary to the views of the majority in the present legislative assembly
 - (c) The legality of the rule is in question and its enforcement is open to judicial interpretation**
 - (d) Individuals who have violated the legal rule argue that application of the rule would lead to unfair judicial interpretations

6. The author of the passage makes use of all of the following in presenting the discussion of the English and the United States legal systems except
- (a) Comparison and contrast
 - (b) Generalisation
 - (c) Explication of terms
 - (d) A chronology of historical developments**

Para Jumbles, Sentence Correction, Sentence Arrangement and Sentence Completion

Para Jumbles

Para Jumbles are basically jumbled paragraphs. You are provided with a paragraph but the sentences are not in the right sequence. You have to rearrange the sentences so that they turn out into a meaningful paragraph.

Key skills required

- *Understanding the topic of the paragraph* : You should be able to understand what is being talked about in because it will help in establishing link with other sentences of the paragraph.
- *Understanding the information flow* : The next thing which is very important is the to identify that the information should be in a flow and to understand what exactly the paragraph is trying to convey.

A pre-requisite to both the above skills is to possess the qualities of good reader.

Sample Questions

Direction (1-5): The sentences given in each question, when properly sequenced, from labelled with a letter. Choose the most logical order of sentences from among the given choice to construct a coherent paragraph.

- People who start up their own business typically come from two extreme backgrounds: One is the business family background and the other is a steady professional family background.
 - Typically, people from different background face different kinds of basic problems.
 - The people from both the backgrounds find it very difficult to establish and manage an enterprise.
 - Starting up and managing a small business is no joke.
 - d b c a
 - b a c d
 - (c) d a c b**
 - c d a b.
- venture capital is recommended as the ideal source of financing for a successfully small business.
 - Several companies including start-ups have been funded by dedicated venture funds during this decade.

- c. Despite this, an average Indian entrepreneur understands and appreciation of venture capital concept has been woefully inadequate.
- d. In the Indian context, though venture capital has been a relatively late entrant, it has already made a reasonable impact.
- (a) a b c d
- (b) a d b c**
- (c) a c b d
- (d) a d c b
3. a. Progress in diagnosis, in preventive medicine and in treatment, both medicinal and surgical, has been rapid and breath taking.
- b. Much in medicine which is not taken for granted was undreamt of even as recently as 20 years ago.
- c. Presently small pox has been eradicated, poliomyelitis practically banished, tuberculosis has become curable and coronary artery disease surgically relievable.
- d. The dramatic surge in the field of molecular biology and research by immunologists and geneticists has succeeded in controlling parasitic disease like malaria and river blindness that affect millions of people round the world.
- (a) b d c a
- (b) b a c d
- (c) b c a d
- (d) b d a c**
4. a. Instead, many deaths and injuries result from failing objects and the collapse of buildings, bridges and other structures.
- b. Earthquakes almost never kill people directly.
- c. Fire resulting from broken gas or power lines is another major danger during a quake.
- d. Spills hazardous chemicals are also a concern during an earthquake.
- (a) c a b d
- (b) d a c b
- (c) d c a b
- (d) b a c d**

5. a. The Winchester or hard disk drives can store much more data than what can be stored on a floppy diskette.
- b. Hard disks come sealed and they cannot be removed or changed like floppy diskettes.
- c. Often floppy disk system is used in conjunction with the Winchester disk system.
- d. This makes for an ideal system for secondary storage.
- (a) c a b d
- (b) c b d a
- (c) b a c d
- (d) a b e d**

Sentence Correction

Sentence Correction or Error Spotting is one of the most scoring areas of the verbal section. A sentence is the basic unit of language. A sentence is a group of words that have a syntax and convey a certain meaning. A complete knowledge of a sentence and its structure is necessary to spot any error in the sentence and vice versa. In this exercise, one or more sentences are given. You are required to check if there is any error in the sentence or in the marked parts of it. Accordingly, you will choose the option, which is grammatically correct or incorrect.

Sample Questions

In the following questions, a group of sentences about a single topic are given. One or more of the sentence(s) is/are grammatically incorrect. You have to identify the incorrect sentence(s).

1. I. It began with acquisitions in information technology and related services sector.
- II. In pharmaceuticals, Wockhardt has bought C.P. Pharma of the United Kingdom for \$ 10.85 million.
- III. Tata Tea has taken over Tetley of the UK, the world's biggest tea bag maker, for \$ 430 million.
- IV. With the processes, it has become the world's second largest tea company.
- (a) II and IV
- (b) IV only**
- (c) II and III
- (d) I, II and IV

2. (I) There are two main reasons for that predatory mood.
- (II) Having established a domestic presence, the component makers are now looking for an international presence.
- (III) Second, having improved their productivity, quality and reliability, Indian companies feel more confident about spreading their wings abroad.
- (IV) Various other factors are being attributed to this Indian penchant for the takeover game in all sectors.
- (a) I only**
- (b) I and II
- (c) II only
- (d) III and IV
3. (I) Moving one by one step away from the expected with the graphics and photography can also create reader's interest.
- (II) Try using a conceptual image or photo to highlight your main message versus very first thing to come to mind when thinking about your product or services.
- (III) Another form of contrast is in the actual design.
- (IV) An unusual fold in a brochure or direct mail piece can add excitement.
- (a) I and II**
- (b) II and III
- (c) I and IV
- (d) No error
4. (I) The typeface that you choose for your print project is an important piece of the foremost overall design process.
- (II) First, narrow down your choice by selecting the tone you want to present.
- (III) Typefaces can convey personality.
- (IV) For instance, if you are in the banking industry you might choose a classic serif font, such as Garamond, to convey dependability.
- (a) I only**
- (b) II only
- (c) III only
- (d) IV only

5. (I) Readability is crucial.
(II) Be sure of the font we choose is legible and logical.
(III) With all of the newest and interesting typefaces available today, it is tempting to pick one that you think looks “cool”.
(IV) This can work if you are going for an edgy look that will appeal to a young audience, but your copy still needs to be easily understood.
- (a) I and IV
(b) II only
(c) III only
(d) II and III

Sentence Arrangement

Jumbled Sentences are a must for good English. This is usually known by many names like rearranging of words, rearranging sentences, jumbled words, word order exercises, make a sentence with the word, put the words in the correct order to make sentences, sentence order, sentence formation etc. Rearranging the words in a meaningful sentence is an art. So below is an exercise on the same to help understand the topic.

Sample Questions

In this section, a sentence is jumbled into different parts. The parts are labeled A, B, C and D. You are required to find out the correct sequence and make a meaningful sentence

1. For the government at the Centre gearing (A) / the pressure to check fuel prices is intensifying (B) / up for several Assembly elections this (C) / year followed by the general election in 2019, (D)
(a) ACDB
(b) ABDC
(c) BDCA
(d) CDAB
2. Companies viable since most of the foreign acquisitions by Indian companies (A)/ the world are calculated on the basis of net present value and probable reserves. (B) are done through

- loans taken abroad, and valuation of the oil assets all over (C)/ the rise in oil prices makes takeovers of oil blocks by Indian oil and natural gas (D)/
- (a) DCBA
- (b) DACB**
- (c) ADCB
- (d) No rearrangement required
3. Opted for a hike in key interest rates by 25 basis points (A) / at the end of an unusually long three-day meeting, (B) / which is the first such increase in four and a half years (C) / the Monetary Policy Committee of the Reserve Bank of India (D)
- (a) CBDA
- (b) BACD
- (c) BDAC**
- (d) No rearrangement required
4. Of higher education because in addition to large-scale (A)/ state universities remain central in the entire structure (B)/ on-campus enrolment they grant affiliation and thereby administer (C)/ and control a large network of colleges in their respective jurisdictions.(D)
- (a) BCDA
- (b) BACD**
- (c) ADCB
- (d) No rearrangement required
5. Of the judiciary, and for India's constitutional system of governance(A) / senior-most judges of unquestionable integrity, for the institution (B) / the press conference organized by the four senior-most judges of the (C) / Supreme Court presents, in many ways, a breaking point for the four (D).
- (a) CDBA**
- (b) BADC
- (c) ADCB
- (d) No rearrangement required

Sentence Completion

In these exercises, students must choose the correct answer to fill in the blank. Some sentences contain a single blank, while others may contain two. By completing these exercises, students will enhance their understanding of English grammar, improve their vocabulary, and learn to interpret conjunctions, articles, tenses etc.

Sample Questions

Select the best option from the four alternatives given below and mark the appropriate answer.

1. Unless he this office , I will not say anything.
(a) Left
(b) Did not leave
(c) Leaves
(d) Had left
- 2 , I would help all the poor people.
(a) If I am rich
(b) If I was rich
(c) If I were rich
(d) In case I am rich.
3. Ithe news an hour ago.
(a) Have heard
(b) Heard
(c) Was hearing
(d) Have been hearing
4. I waited for.....hour and then I went home.
(a) a
(b) an

- (c) the
(d) No article
5. The boy is not interested in playing..... ?
(a) Doesn't he?
(b) Isn't he?
(c) Didn't he?
(d) Is he?
6. He told us that we should never live beyond..... means.
(a) His
(b) Their
(c) Our
(d) Her
7. May I request.....you again to consider my case favourably.
(a) To
(b) Onto
(c) Of
(d) No proposition required
8. Known as devout and serious person, she also has.....sense of humour.
(a) Better
(b) Quick
(c) Good
(d) Beautiful
9. Galileo said, 'The Earth.....around the sun'.
(a) Revolved
(b) Is revolving
(c) Revolves
(d) Is revolved

10. We our work before the guests arrived at our house.
- (a) Shall finish
 - (b) Have finished
 - (c) Had finished**
 - (d) Shall have finished.

Lesson 4

**CONCEPT
OF
BUSINESS
COMMUNICATION**

Concept of Communication

The word 'communicate' has been derived from the Latin word 'Communis', which means to 'share'. Communication is a process by which information is exchanged between individuals through a common system of symbols, signs or behaviour. It is the expression of facts, opinions, ideas or feelings. A number of definitions have been given to the term "Communication". A few important ones are:

"Communication in its simplest form of conveying of information from one person to another"
- Hudson

"Communication is the transfer of information from one person to another whether or not it elicits confidence"- Koontz and O'Donell

"Communication is an exchange of facts, ideas, opinions or emotions by two or more persons."
-George Terry

"Communication is the sum of all 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 and understanding."- Allen Louis

Communication is an essential condition of our existence and the most important activity of human beings. Communication is a two way process. There must be at least two persons to allow the completion of the process. One takes up the role of a sender the other that of the receiver. Webster's dictionary states that "communication is the act of exchanging information and understanding from one person to another". For communication to be successful, the exchange of ideas and information must result in imparting and understanding its intended meaning. Its purpose is to effect desired changes in the behaviour of the receiver of the message. Thus communication is the transfer of information from one person to another person. Its goal is to have the receiver understand the message as it was intended. Whether we communicate through writing or speaking, language continues to play an important role. The increasing use of telephone, mobile, recording devices, such as dictaphone, answering machines, live broadcasting and telecasting, and video conferencing have nowadays, shifted the focus from writing to speaking.

Business Communication

When one communicates to transact some commercial activity, that is, providing goods or services, with the intention of generating profits, it is termed as business communication. According to Scott, "administrative 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 organization goals". The importance of communication to an organization, all the more so to a business organization, cannot be over emphasized. It links not only the various components of the organization but also its internal world with the external world. In order to be proficient in business communication, it becomes imperative to acquire skills of effective writing and speaking. In fact, lack of these may result in loss of business opportunities. Therefore, curriculums of most business schools the world over cover the subject of business communication extensively. It is also common for the prestigious companies to insist upon excellent communication skills as a requirement at the time of recruitment.

Features of Communication

- (1) Communication is essentially a two-way process. The success or the failure of communication is decided by the feedback we get. Hence, feedback is essential to communication.
- (2) Communication is an ongoing process. Communication is essential in all kinds of organizations and at all levels of management. No manager can be effective in his role unless he is able to communicate. Professional and result oriented organizations are always looking for managers who can communicate persuasively and competently.
- (3) Communication consists not only of facts but ideas and emotions too. Communication is much more than words. The tone and facial expressions often carry a greater meaning than words. We can communicate a lot through signs, symbols and gestures. For example, a victory sign made by two fingers communicates better than words.
- (4) Communication is a dynamic process. It incorporates the changing shape of the participants and the environment.
- (5) Communication is a goal-oriented process. Communication can be effective if both the sender and the receiver are aware of the goal of communication and there is congruence of their goals.
- (6) Communication is an inter-disciplinary science. Knowledge derived from several sciences is used in communication. Anthropology (study of body language), Psychology (study of persuasion, perception and attitudes), Sociology and Political science (study of voting behaviour) have provided insights to make communication effective.

Importance of Communication

Effective communication has always been essential for success in business. In recent times, communication has become all the more essential due to the following reasons:

- (i) *Increase in Size* : Business firms have grown tremendously in scale of operations. A large business firm today employs thousands of people and has operations in different parts of the world. An efficient system of communication is required to carry out its activities across successfully.
- (ii) *Growing Specialization* : Narrow division of work results in different activities being handled by different departments. Sound communication is essential for ensuring mutual cooperation and understanding among different departments without which no organization can function smoothly. If, for example, there is no communication between production and sales departments, the sales department might book such orders that the production department fails to supply.
- (iii) *Cut-throat Competition* : Liberalization and globalization have resulted in severe competition among public sector, private sector and foreign banks. Persuasive communication in the form of advertisements, personal contacts and publicity becomes essential to survive in the race of competition.
- (iv) *Trade Union Movement* : In organisations, employee's unions are very strong and powerful.

Management must consult union leaders on several matters. Regular exchange of information and ideas between managers and union officials helps them to maintain healthy relations with one another.

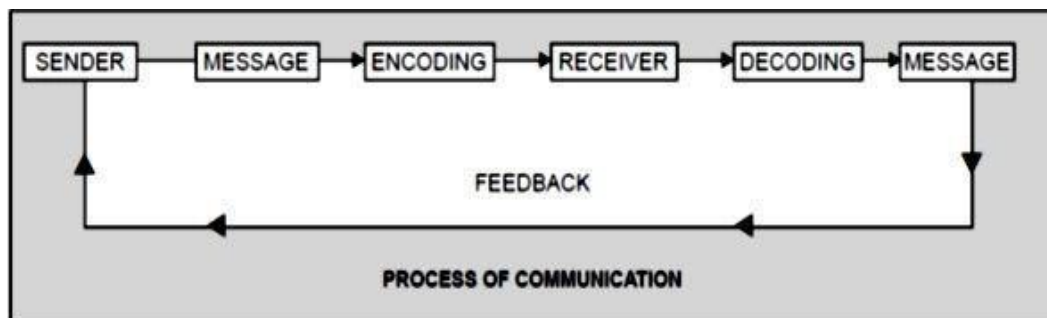
- (v) *Human Relations* : Effective communication between management and employees is necessary to develop mutual trust and confidence. Participation of employees in the decision-making process and other activities helps to develop among them a sense of belonging and loyalty to the organization.
- (vi) *Public Relations* : Society expects a sense of responsibility from managers. Business has to keep the Government, distributors, suppliers, investors and other sections of society well-informed about its contribution to society. Public relations help business to improve its image in society, and big enterprises employ professional experts for this purpose.
- (vii) *Personal Asset* : Communication skill is essential for success in every job. Managers are required to deliver speeches, write documents and conduct interviews. Teachers, advocates, journalists, receptionists need high degree of communication skill. The ability to communicate effectively is equally essential for promotion in career.

Communication Process

The communication process consists of a series of steps by which a sender reaches a receiver with a message. It involves six steps:

- (1) *Develop an Idea* : It is an idea or thought which the sender wishes to transmit. This is the key step. Unless there is a worthwhile message to communicate all further steps are rendered useless.
- (2) *Encode* : In this, the idea is encoded with suitable words, charts, or symbols for transmission. At this point, the sender determines the method of transmission.
- (3) *Transmit* : The finally developed message is transmitted by the method chosen. Senders also choose certain channels and communicate with careful timing, but they try to keep their communication channels free of barriers.
- (4) *Receive* : Clear reception of message is a condition precedent to its effective interpretation, storage and use. In an interpersonal mode, it would involve attentive listening too.
- (5) *Decode* : Step five is to decode the message so that it can be understood. The sender wants the receiver to understand the message exactly as intended. But, due to different perceptions of two different people, the receiver sometimes does not understand exactly what the sender intends. Hence, the sender must before hand assess the abilities of the receiver to make the communication happen.
- (6) *Feedback* : Feedback is the receiver's response to the sender's message. Feedback enables the sender to know whether or not his message has been received and interpreted correctly. The exchange of information through feedback can be very helpful in improving the communication process.
- (7) *Noise* : Most of the time communication failure is caused by noise. Noise is distracting and

interferes with the communication process. If the channel medium we are relying upon is faulty the message may be at times encoded wrongly. Sometimes distortion in sound or a speech defect also hampers the process of effective communication. Besides noise, sometimes sender's attitudes, personal prejudices, certain assumptions, frame of mind or use of wrong tone interfere with the communication process. Similarly, on the other end the receiver's background, prejudices, his ability to understand the message as intended, influence the effective communication. Apart from these factors speech defects, distracting body language, illegible handwriting, etc. bring about the failure of communication.

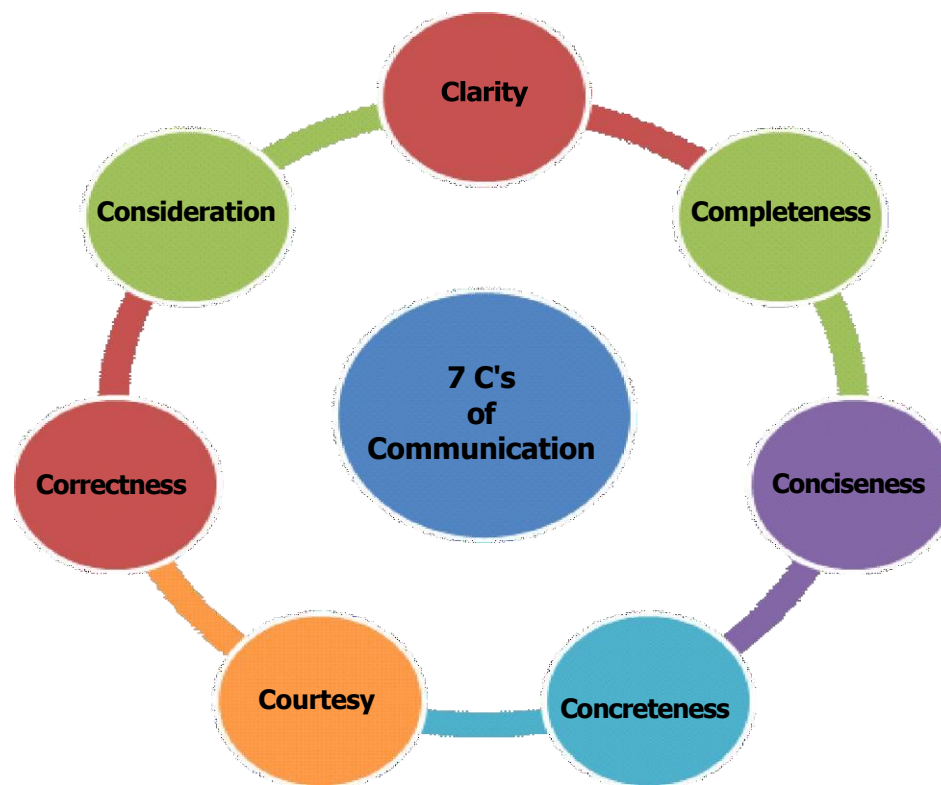


Principles for Effective Communication

As the key to efficient business lies partly in communicating effectively, we must therefore make a conscious effort to master it. Effective communication depends mainly on three things: “understandable messages, credibility of the sender, and how the message is affecting the receiver.”¹ Effective communication can be achieved by having a thorough knowledge of the communication process in an organisation. And also being aware of the various barriers that exist and taking relevant steps to overcome the same while keeping in focus the objective of the communication, whom it is meant for and under what circumstances it is being made.

The Seven C's of Effective Communication

- Clarity of expression,
- Completeness of information,
- Conciseness of message,
- Concreteness in presentation,
- Courtesy towards recipient,
- Correctness of facts, and
- Consideration for receiver.



1. *Principle of Clarity*

A communication should be clear so the recipient can understand what the sender really wants to communicate. The sender always desires how the recipient interprets the particular meaning while using the exact same meaning. For this, the sender ought to help to make the particular meaning free of ambiguity and also vagueness. The following tips are offered for making meaning clear:

- Picking out the brief, acquainted and also effortless words and phrases.
- Picking out conversational words and phrases rather than poetic types.
- Constructing successful paragraphs and also grammatical construction.
- Supplying illustrations, cases along with visual supports while appealing.
- Staying away from techie words and phrases and also jargon's.

2. *Principle of Completeness*

The communication must be complete. It should convey all facts required by the audience.

The sender of the message must take into consideration the receiver's mind set and convey the message accordingly. A complete communication has following features:

- Complete communication develops and enhances reputation of an organization.
- Moreover, they are cost saving as no crucial information is missing and no additional cost is incurred in conveying extra message if the communication is complete.
- A complete communication always gives additional information wherever required. It leaves no questions in the mind of receiver.
- Complete communication helps in better decision-making by the audience/readers/receivers of message as they get all desired and crucial information.
- It persuades the audience.

3. *Principle of Conciseness*

Conciseness means wordiness, i.e, communicating what you want to convey in least possible words without forgoing the other C's of communication. Conciseness is a necessity for effective communication. Concise communication has following features:

- It is both time-saving as well as cost-saving.
- It underlines and highlights the main message as it avoids using excessive and needless words.
- Concise communication provides short and essential message in limited words to the audience.
- Concise message is more appealing and comprehensible to the audience.
- Concise message is non-repetitive in nature.

4. *Principle of Concreteness*

Concrete communication implies being particular and clear rather than fuzzy and general. Concreteness strengthens the confidence. Concrete message has following features:

- It is supported with specific facts and figures.
- It makes use of words that are clear and that build the reputation.
- Concrete messages are not misinterpreted.

5. *Principle of Courtesy*

Courtesy in message implies the message should show the sender's expression as well as should respect the receiver. The sender of the message should be sincerely polite, judicious, reflective and enthusiastic. Courteous message has following features:

- Courtesy implies taking into consideration both viewpoints as well as feelings of the receiver of the message.

- Courteous message is positive and focused at the audience.
- It makes use of terms showing respect for the receiver of message.
- It is not at all biased.

6. *Principle of Correctness*

Correctness in communication implies that there are no grammatical errors in communication. Correct communication has following features:

- The message is exact, correct and well-timed.
- If the communication is correct, it boosts up the confidence level.
- Correct message has greater impact on the audience/readers.
- It checks for the precision and accurateness of facts and figures used in the message.
- It makes use of appropriate and correct language in the message.

7. *Consideration for Receiver*

Consideration implies “stepping into the shoes of others”. Effective communication must take the audience into consideration, i.e, the audience’s view points, background, mind-set, education level, etc. Make an attempt to envisage your audience, their requirements, emotions as well as problems. Ensure that the self-respect of the audience is maintained and their emotions are not at harm. Modify your words in message to suit the audience’s needs while making your message complete. Features of considerate communication are as follows:

- Emphasize on “you” approach.
- Empathize with the audience and exhibit interest in the audience. This will stimulate a positive reaction from the audience.
- Show optimism towards your audience. Emphasize on “what is possible” rather than “what is impossible”. Lay stress on positive words such as jovial, committed, thanks, warm, healthy, help, etc.

Apart from the above Principles the following guidelines ensure effective communication:

Choose the right means and mode

It is most important to choose the right means and mode of communication. This would depend on, the organisation, its size, its policy, cost involved, urgency, distance, resources available, confidentiality, safety, security, necessity for official record of the communication, the recipient and the resources available.

Own your messages

It is important to take responsibility for what we say. It is common to come across instances where the sender chooses vague or general terms to denote the sender. When you state that many shareholders

are unhappy with the proposed merger of the company, you may or may not be speaking the truth. You do not specify who those shareholders are. Therefore the officials of the company may not accept your statement at face value. Your message may be taken seriously if you are willing to own it. So use personal pronouns to lend credibility to your messages. Long business reports, commercial terms and conditions or legal provisions are an exception since they may be drafted using passive verbs and employing a formal tone.

Offer complete and relevant information

Messages must offer complete and relevant information in order to become effective. Incomplete information makes it necessary to begin another cycle of communication to issue clarifications. For example, it is not enough to just say that the register will remain closed from 28th to 30th March. It does not become clear to the receiver which register we are talking about and why it will be closed. Our message must state clearly that the register of shareholders will remain closed in order to determine the names of the shareholders entitled to receive the dividend.

Obtain feedback

Feedback is the culmination of the communication-process. It confirms that the receiver has correctly understood our message. We may get a feedback through an appropriate closing. The closing line of a business letter often invites such a response. When sending out a cheque, we often ask the receiver to acknowledge its receipt. Similarly we ask the other party to confirm that the appointment is suitable to it when we proposed an important business meeting.

Think of the recipient

Effective messages are invariably "You-centered". We do not address the President of our company in the same manner as we speak to a fellow manager. The rank of the former demands careful thought and respect. Familiarity with the latter may make us feel more at ease. A doctor may discuss a case with a specialist in medical terms but switches over to a layman's language when talking to the patient. A lawyer does not use the legal jargon with a client: he reserves it for the court-room. Therefore, we must take into account the attributes of the receiver before drafting the message.

Verbal and Non-verbal congruence

As explained earlier, meanings are often communicated in more than one way. For example, our words as well as gestures simultaneously send out signals. A message of welcome should ideally be uttered with a smile. Angry words are spoken with a frown. To put it in another way, our words and facial expressions must send out the same message. A reprimand administered with a smile would send out wrong and conflicting signals. It will leave the receiver guessing whether the sender is actually annoyed or is just pretending to be so.

Repeat if necessary

Repetition is generally avoided in order to save time and space. However, in exceptional circumstances, repetition ensures that the crucial part of the message is not ignored or overlooked. Telegraphic messages, which by nature are brief, often use repetition to good effect. DO NOT REPEAT DO NOT DESPATCH GOODS TILL FURTHER NOTICE. In ordinary communication, we may state the same fact using different words to get the benefits of redundancy and ensure comprehension. Use of different

channels of communication also ensures successful communication. For example, a telephonic message may also be sent in writing later just to confirm the same.

Do not judge

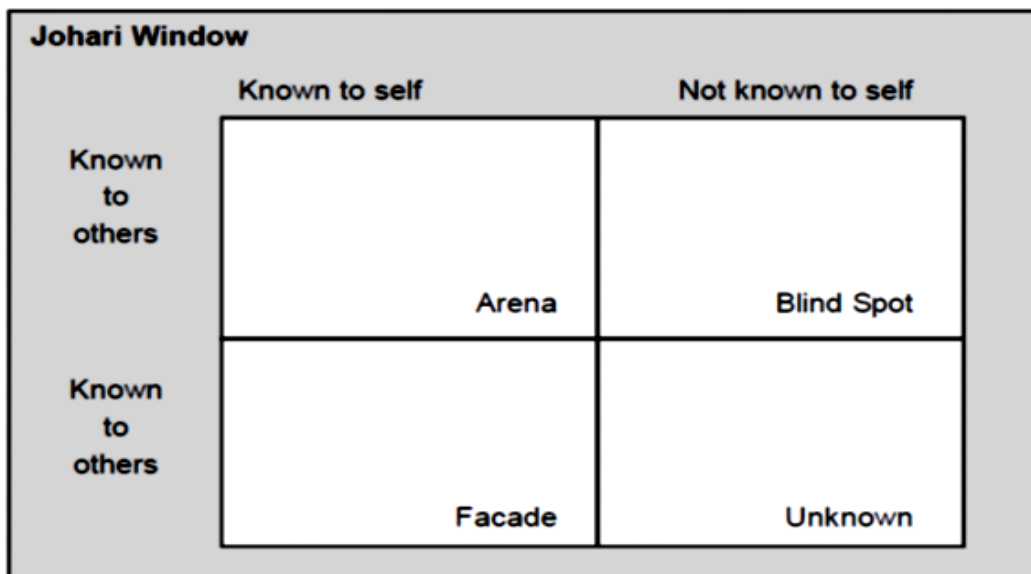
Unfavourable judgments provoke reactions and are better avoided. If a subordinate has not finished the work allotted to him on time, then the boss has two options. He may either point out this fact in a plain and matter of fact tone or may reprimand him for being lazy, good-for-nothing guy who should be fired immediately. The first option is clearly preferable and strengthens the credibility and trustworthiness of the sender.

Rely on facts

Facts lend credibility to our communication since it is not possible to refute them. If a candidate claims that he has a typing speed of fifty words per minute, then it is possible to verify this claim. Opinions on the other hand are subjective. A claim that one is a good typist is at best vague. It depends on what the claimant expects a good typist to be like. While it is not possible to exclude opinions from our messages, we can make them acceptable by quoting facts in their support. However, reliance on selective facts will only affect our trustworthiness.

JOHARI WINDOW

The Johari Window, named after the first names of its inventors, Joseph Luft and Harry Ingham, is one of the most useful models describing the process of human interaction. A four paned “window,” as illustrated below, divides personal awareness into four different types, as represented by its four quadrants: open, hidden, blind, and unknown. The lines dividing the four panes are like window shades, which can move as an interaction progresses. In this model, each person is represented by their own window.



Adjectives selected by both the participant and his or her peers are placed into the Arena quadrant. This quadrant represents traits of the participant of which both they and their peers are aware. For example, I know my name, and so do you. It may also be called “open” quadrant.

Adjectives selected only by the participant, but not by any of their peers, are placed into the Façade quadrant, representing information about the participant of which their peers are unaware. It is then up to the participant whether or not to disclose this information. For example, I have not told you, what one of my favorite ice cream flavors is. This information is in my “Façade” quadrant. As soon as I tell you that I love “Ben and Jerry’s Cherry Garcia” flavored ice cream, I am effectively pulling the window shade down, moving the information in my façade quadrant and enlarging the arena quadrant’s area. Façade quadrant also called “hidden” quadrant.

Adjectives that are not selected by the participant but only by their peers are placed into the Blind Spot quadrant. These represent information of which the participant is not aware, but others are, and they can decide whether and how to inform the individual about these “blind spots”. For example, we could be eating at a restaurant, and I may have unknowingly gotten some food on my face. This information is in my blind quadrant because you can see it, but I cannot. If you now tell me that I have something on my face, then the window shade moves to the right, enlarging the arena quadrant’s area.

Adjectives which were not selected by either the participant or their peers remain in the Unknown quadrant, representing the participant’s behaviors or motives which were not recognized by anyone participating. This may be because they do not apply, or because there is collective ignorance of the existence of that trait. For example, I may disclose a dream that I had, and as we both attempt to understand its significance, a new awareness may emerge, known to neither of us before the conversation took place.

The process of enlarging the open quadrant is called self-disclosure, a give and take process between me and the people I interact with. Typically, as I share something about myself (moving information from my hidden quadrant into the open) and if the other party is interested in getting to know me, they will reciprocate, by similarly disclosing information in their hidden quadrant. Thus, an interaction between two parties can be modeled dynamically as two active Johari windows. For example, you may respond to my disclosure that I like “Cherry Garcia” by letting me know what your favorite ice cream is, or where a new ice cream shop is being built, kinds of information in your hidden quadrant.

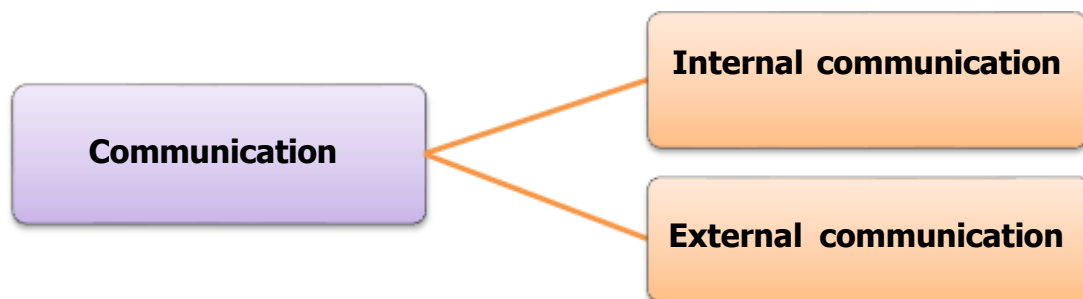
A Johari Window consists of 55 adjectives used to describe the participant, in alphabetical order:

- able
- accepting
- adaptable
- bold
- brave
- calm
- caring
- cheerful
- clever
- complex
- confident
- dependable
- dignified
- energetic
- extroverted
- friendly
- giving
- happy
- helpful
- idealistic
- independent
- ingenious
- intelligent
- introverted
- kind
- knowledgeable
- logical
- loving
- mature
- modest

- nervous
- proud
- responsive
- sentimental
- tense
- observant
- quiet
- searching
- shy
- trustworthy
- organized
- reflective
- self-assertive
- silly
- warm
- patient
- relaxed
- self-conscious
- spontaneous
- wise
- powerful
- religious
- sensible
- sympathetic
- witty

Types of Communication

Communication may be divided into two types : Internal and External.



Internal Communication

When people within the organisation communicate with one another, it is said to be an internal communication. Employees of an organisation do so to work as a team and realise their common goals. Internal communication could be official or unofficial. It could be individual to individual, individual to group, group to individuals, department to department, etc. Most of the internal communication is in the oral form and the tone is generally informal.

People also communicate within the organisation at a personal level. This is known as informal communication. A good example is that of grapevine, which is present in some measure everywhere. If the atmosphere is secretive, it encourages the spread of rumors and half truths. Intelligent managers use this human weakness to their advantage by sharing favourable information with the employees.

Of the various modes of visual communication the most likely ones to be used in internal communication are slides, internet without use of multimedia and pager.

All modes of non-verbal communication may be used in internal communication.

Some of the modes of written communication are Memo, Report, Office order, Circulars, Staff Newsletter, Email, Fax, Notice, Agenda, Notes on Agenda, Minutes of Meetings, Manuals, etc.

Other than the Radio, all other modes of oral communication stated earlier, could be used in internal communication.

Internet with multimedia, video conferencing and presentations either electronic or with visual aids are the likely modes of audio-visual communication that can be used in internal communication.

External Communication

When the people in an organisation communicate with anyone outside the organisation it is called external communication. These people may be clients or customers, dealers or distributors, media, government agencies, general public, regulatory bodies, authorities, etc. Letters and circulars, Price-lists, Manuals, Purchase Orders, Customised reports, Brochures and service calls, Tender documents, Advertisements, Customer' feedback material are all external communication methods. Modern business houses spend considerable time, money and effort on improving their public image since they realise that they are dependent on external support. External communication has been mainly formal and largely documented, but there is an increasing trend to make it informal.

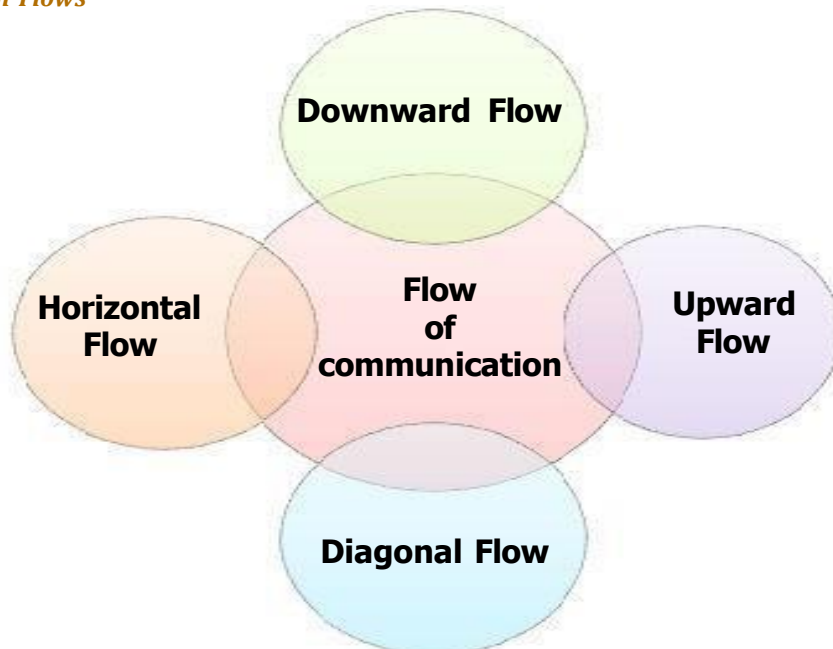
Some of the modes of written communication that may be used are Circulars, Graphs/Charts, E-mail, Fax, Form/Questionnaire, Letter, Advertisement, Customer Newsletter, Press Release, Invitation, Leaflet/Brochure/Handbills, Manuals, Telegram, etc.

Other than intercom, dictation, teleconferencing, brainstorming sessions and grapevine, all other modes of oral communication stated earlier can be used in external communication.

All modes of visual and audio-visual communication too may be used in external communication.

All modes of Non-verbal communication may also be used in external communication depending on the circumstances and means of communication chosen for the purpose.

Communication Flows



The flow of communication in an organisation depends on its size, structure and philosophy. Smaller organizations, with fewer levels of hierarchy and people may be having fewer communication problems. In larger organisation with many hierarchical levels, the process is more complicated. However, a comprehensive organisational chart will help in clearly marking out the lines or channels of communication. The flow or pattern of communication may be downward, upward, diagonal or horizontal.

Downward Flow

Traditional organisations have a vertical structure. All the important decisions are taken at the top. These are communicated through different levels of hierarchy to the workers. The disadvantages of such a chain of command are many. Firstly, it creates an authoritarian atmosphere in the workplace. Secondly, the message is often distorted as it comes down through different levels. Thirdly, it also consumes a lot of time and leads to avoidable delays.

Upward Flow

With the passage of time, management styles have also undergone a change. The role of workers in the progress of industry has begun to be appreciated. Workers' empowerment and their participation in management are the buzz-words. It is natural for the workers to feel involved in their organisations once they realise that their interest coincides with that of the management. The result has been an increase in the flow of upward communication.

Diagonal Flow

Often there arise situations where tasks to be completed involve more than one department in the organisation and there is more often no obvious line of authority. In such circumstances the insistence on the use of proper channels in communication may affect the efficiency of management and may cause undue delays in the completion of the task.

Sometimes, it is just not possible to give or seek crucial information only through the right channel. It has also been found that information is suitably distorted or filtered by superiors before it is allowed to reach the decision makers. Therefore, one has to enable people to talk to lower or higher ranks freely rather than wait indefinitely. Diagonal communication is based on cooperation, goodwill and respect between the parties concerned.

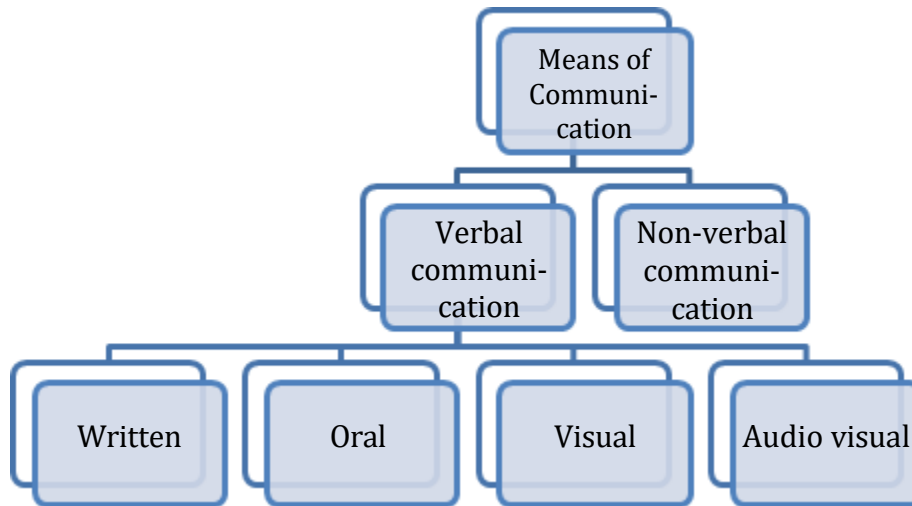
Horizontal Flow

This type of communication flow usually takes place between people of the same status/level of hierarchy in the organization. However, as flatter organizational structures have now become the order of the day, people of different ranks now manage to converse with less reserve and formality. There are many advantages of such openness. Policy decisions are no longer shrouded in mystery. Workers are encouraged to ask questions and understand the compulsions of hard decisions. There is better understanding and coordination. However, it is important to continue to respect the authority, use appropriate language and show good behavior.

Means and Modes of Communication

Business communication is generally interpersonal since discharge of business functions requires interaction with others.

Means of Communication



The means or methods of communication, as is evident from the Figure above, are broadly classified into (i) verbal communication entails use of words to convey messages either in speech or through writing; and (ii) Non-verbal communication where messages are communicated through body language (i.e.) facial expressions and gestures. There are a variety of Modes through which one can communicate most of which you may be familiar with and may have also used or been the recipient of at some point of time.

Verbal Communication

It is a written or a spoken message that uses words to exchange ideas/ information. Words are selected in phrases, sentences and paragraphs depending upon the results the verbal communication is trying to achieve.

The means of verbal communication are:

- Written communication
- Oral communication
- Visual communication
- Audio-visual communication.

1. Written Communication

In the written form, it may require drafting of letters and circulars, proposals, memos and business reports of varying kinds and includes:

- Memo

- Report
- Office order
- Circulars
- Graphs/Charts
- Staff Newsletter
- E-mail
- Form/Questionnaire
- Letter
- Notice, Agenda, Notes on Agenda
- Minutes of Meetings
- Advertisement
- Customer Newsletter
- Press Release
- Invitation
- Leaflet/Brochure/Handbills
- Manuals

Advantages and Disadvantages of Written Communication

Written Communication has several advantages, although the disadvantages of written communication are equally serious.

Advantages

1. It allows us sufficient time for planning the document we propose to create, taking into account the purpose for which it is being written.
2. It also enables us to revise the contents if we find them unsuitable for the recipient from the point of view of clarity or interest.
3. To display what we have written, we have a variety of recent and traditional trends to choose from. There is also a scope to use tastefully designed stationery for the purpose.
4. The use of headings and bullets enable us to organise the material for better understanding.
5. Information in the written form may be filed or retrieved at our convenience. Its permanence facilitates prolonged correspondence.

Disadvantages

1. It takes much more time to compose a message in writing. Therefore it is expensive.
2. It also tends to suffer from the limitations of the sender, like the assumptions or prejudices, and the delayed feedback makes it worse.

3. The inadequacies of the first message may only be revealed when the reply arrives.
4. Communication in writing suffers from lack of congruence with non-verbal communication

2. Oral Communication

Research studies have shown that 80% of communication by executives of a company is in the oral form. The modes of Oral Communication include:

- Telephone/Cellular phone
- Messages
- Intercom
- Face-to-face discussion
- Meetings/Conferences
- Presentation
- Dictaphone/Dictation
- Conversation
- Radio
- Teleconferencing
- Speeches
- Brainstorming sessions
- Grapevine
- Interview

Importance of Oral Communication in Business

Speech is one of the earliest as well as the widely used medium of communication. We can retrace our memory to the days of Socrates, Demosthenes and others who were great and renowned orators. In fact, talking has achieved bringing into being great institutions. The world-renowned insurance company Lloyds is the brain child of some merchants and ship owners who used to meet and discuss the matters of mutual interest at a coffee house on the banks of the river Thames.

The Bank of England, the oldest in U.K. was born out of the deliberations the goldsmiths had amidst themselves. There were and there are great personalities who hold the audience spell-bound.

Everyday in business, people come into conversation-the superior with the subordinate, superiors among themselves, subordinates among themselves, the customers with the suppliers and suppliers with clients and so on and so forth. Effective oral communication is a passport to success in business. No fixed norms can be set for effective oral communication. Factors like the audience,

size of audience, the degree of significance attached to the information to be spoken out, fear of the boss, fear of status, fear of one's own self-advancement, all affect oral communication. Often the Chief of a Corporation appearing on television or radio or at a meeting picks his words as if he is a tight rope walker knowing that a single word wrongly uttered may shatter his image or that of the corporation which he heads.

It is true that all business managers should be adept at communication since they have to communicate to various people at various places, various facts and figures, financial or non-financial, implication of which may have significant impact upon the management of the business. Business communication itself is a difficult subject, it is also very difficult to separate it from every day activity of business people as it has acquired special significance in the life of the people in business. It is said a successful businessman should be first of all well conversant with the techniques and the art of communication in order to make his assignment a successful one.

In the early days, much time was spent in generating data of all kinds. However, not much attention was given to quality of transmission of information. It depends upon the presentation of information by using appropriate words and medium, which upgrades the value of the information by the receiver.

As stated earlier, oral communication is the most frequently used means of transmitting messages in business. It is resorted to more often than any other type of communication. The reasons for the popularity of oral communication are its advantages. They are:

1. Oral communication saves time. It is said time is money. Wherever and whenever action needs to be taken instantly or immediately, the best way to expedite action is to transmit necessary messages orally. Oral communication helps busy people to reassign their workload quickly by giving necessary instructions, guidance and providing information to subordinates. It thus saves time and quickens the action.
2. Oral communication provides the opportunity for feedback and clarification. This process of communication helps the sender of the message to clarify each and every point instantly. The receiver, at the same time, can also express his opinion, views or emotions on the spot. He can ask for clarifications wherever required and get himself satisfied. Thus, clarity is better ensured and makes the communication more effective and purposeful.
3. Oral communication helps to convey the message more appropriately with suitable tone, voice and use of words. It can instantly make the receiver of the message understand the content of communication and significance thereof assigned to any particular matter of communication.
4. Oral communication is an effective tool of persuasion in management. It gives a personal touch to the communication. For this reason, supervisors and executives in all sorts of business enterprises prefer to communicate their views, ideas and opinion orally.
5. Oral communication is very effective in communicating with groups. It helps the speaker to establish personal contact with a group of people and make the group understand his opinion and views at a single point of time. The speaker can also hear about the group's reaction subsequently.

6. Oral communication is economic also. It saves manhours to be spent in preparing notes, explanation, circulars, etc. It also saves the stationery of the organisation.
7. Withdrawal of oral communication is comparatively an easy task. There are at times situations in business where oral communication is preferred to written communication for, the latter may create an official record which may be used as evidence against the person on any legal matters arising later in point of time.

Disadvantages of Oral Communication

The disadvantages of oral communication also deserve equal mention, as oral communication by itself, is not effective always. It mainly depends upon the attitude of the sender and receiver of messages. It should always be kept in view that communication is not a one sided activity. The communicator will have to use appropriate words to convey the message as well as develop ability to receive and react to the communication spontaneously. The use of right words specially in oral communication makes the communication more effective. Saying the right word at the right time to the right person will receive best possible response from the receiver. It is not what you say but how you say it that matters in oral communication, only the right word will get right response. People especially in business should develop a habit to listen to the whole message with meanings, ideas, feelings, intentions and facts conveyed, including things that are unpleasant and unwelcome.

Oral communication is totally dependent on listening. Therefore bad or partial listening may affect the comprehension of the message. Since the feedback is instant, therefore the process may become extremely lengthy. Some meetings go on endlessly without producing proportionate results. Oral communication generally has no record or legal liability. Therefore, it is strongly recommended to confirm important oral messages in writing. Similarly, the economy of oral communication is dependent on control. Telephone calls, unless kept brief, may also cost a lot of money. Unfamiliar accents and pronunciation caused by regional variations and mother-tongue interference often lead to temporary difficulties for the recipients. In short, it is important to exercise control in order to derive the benefits of oral communication.

3. Visual Communication

Visual communication could be with words or pictures or a combination of both and includes:

- Graphs
- Tables/charts
- Maps
- Models
- Demonstrations
- Slides
- Flipcharts
- Neon Hoardings

- Printed/Painted Pictures (Posters etc.)
- Internet without use of multimedia

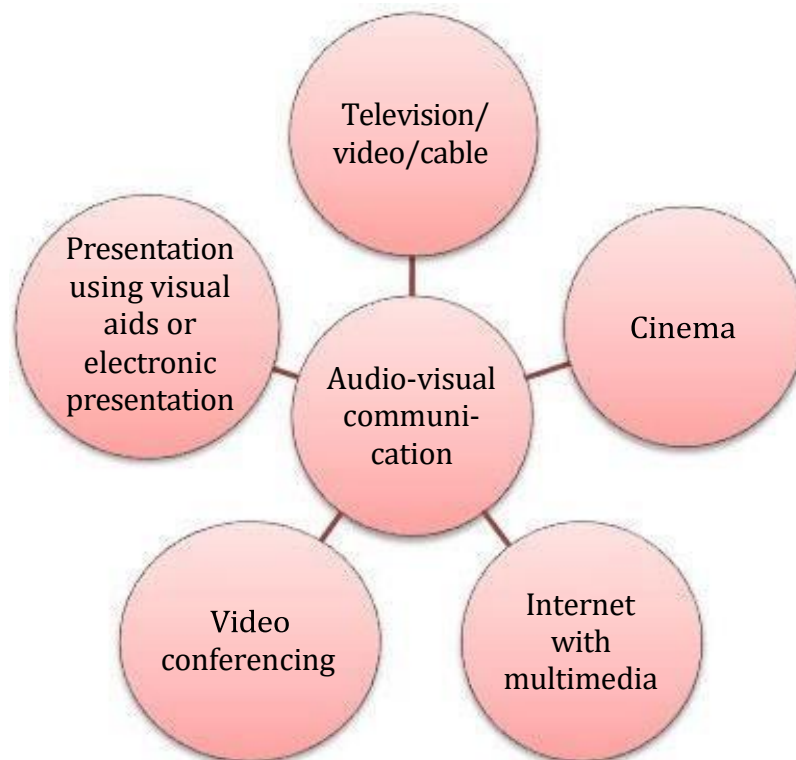
The modes of visual communication are useful tools for conveying information in a manner that makes the data and any relationship between variables clearer and easier for the receiver to follow. They can be used on their own. But the maximum benefit can be gained from them if they are used as a complement of the main message because they are more capable of attracting and retaining the attention of the receiver than speech or written words.

The main advantage of using visual communication is that the message conveyed using this mode is easily remembered by the receiver and for a long period too. However, using this mode is also expensive which is its major disadvantage.

4. Audio-visual Communication

The rapid advancements taking place in the field of information technology have brought about unprecedented changes in the communication systems the world over. In this scenario the modes of audio-visual communication assume more importance.

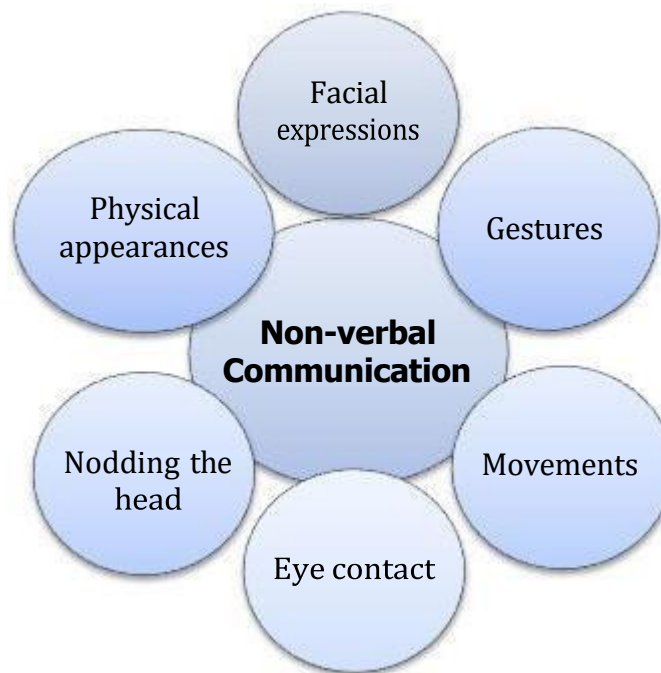
The means of audio-visual communication include:



The greatest advantage of this mode is that it aims at stimulating the senses of both sight and hearing simultaneously and thus enhances the effectiveness of the message. The other advantages are its wider reach and the fact that the message is remembered for a much longer time than it would be if it had been conveyed by any other mode of communication. Here again the high cost factor involved is its greatest disadvantage.

Non-verbal Communication

Non-verbal Communication includes:

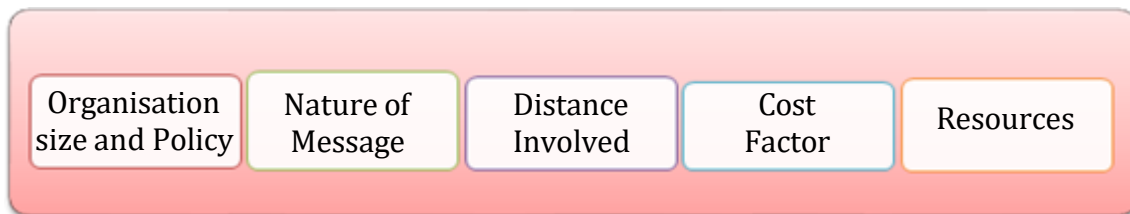


It is an unspoken or unwritten message that uses body language. This may be used by itself e.g., frowning or smiling at someone or along with oral communication. In a situation involving the use of oral communication, non-verbal signs play an equally important role. While listening to someone, one may also be looking at the person. Their facial expressions such as a smile or a frown may strengthen the verbal message. The entire body language, from large gestures to proximity with the listener, may help emphasise the contents of the message.

Alternatively, if the non-verbal communication is absent, it leaves the recipient guessing. The “British stiff upper lip” which looks down upon display of emotions in public is a good example. Similarly in the case of verbal and non-verbal incongruence, the result may be confusion and even a communication failure. It is important to note two things. In simple situations, non-verbal communication may suffice in itself. For example, it will be perfectly in order to smile at a guest and escort him in without speaking a word. Second, this form of communication has a strong cultural content. The Arabs and Latin Americans

are prone to move closer to the listener as well as maintain more eye-contact than the Europeans do. Similarly, physical contact is considered a powerful tool of communication. But touching an acquaintance, the handshake excepted, is almost taboo among the British, insignificant in America and common in Latin America.

Choice of Means and Mode of Communication



Choosing the right means and mode of communication plays a vital role in the effectiveness of the message being communicated and such choice depends on various factors such as:

1. *Organisation size and Policy*

If the organisation is small, probably more communication will be oral, than in larger organisations where it may be in writing. The policy for communication also would play a major part in influencing one's choice of mode of communication.

2. *Cost Factor*

The main point to be considered here would be to evaluate whether the cost involved in sending the message would be commensurate with the results expected.

3. *Nature of Message*

Whether the message is confidential in nature, urgent or important etc., and whether a matter would require hand-delivery or be sent by registered post etc. also influences the choice of mode and means of communication.

4. *Distance Involved*

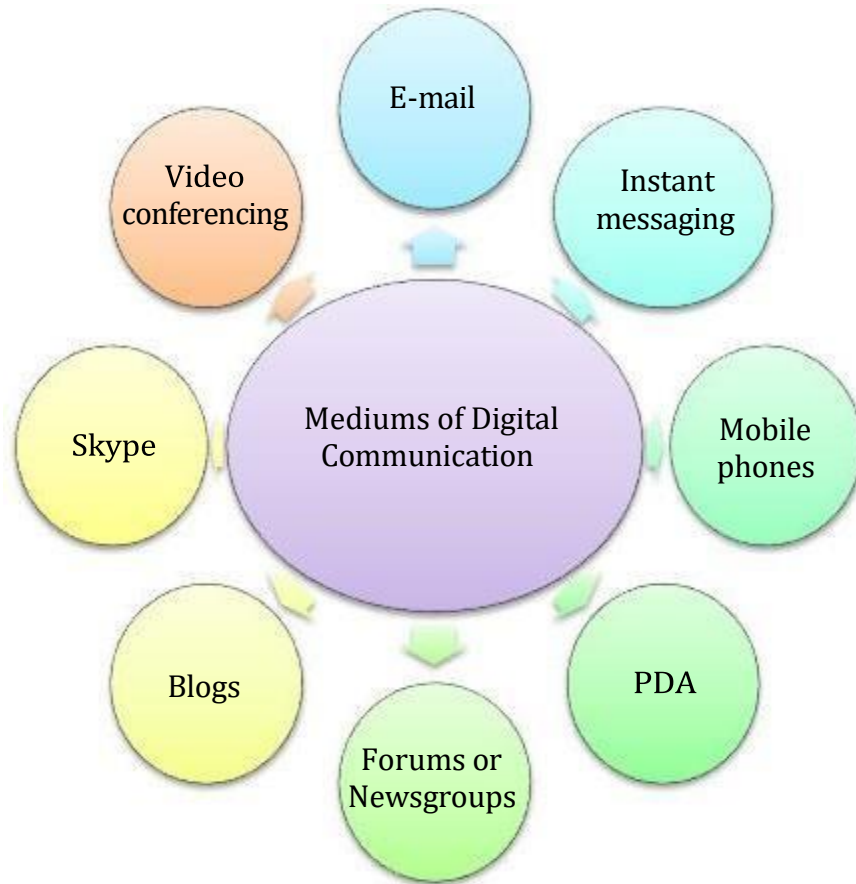
Where the message is to be sent is also another vital factor which could influence the choice of means and modes of communication. For example, if a letter is to be sent to a partner in a joint venture in Japan and it is urgent, you would not think of sending someone to personally deliver it.

5. *Resources*

The resources available to both the sender and receiver would also influence your choice. You can only send a fax if the other person/organisation has a fax machine.

Therefore we can see that the choice of a particular mode and means of communication will depend on a case to case basis and is influenced by various factors.

Mediums of Digital Communication



We are living in the Information Age, and the digital technologies have revolutionized communication in the modern world. The Internet and cell phones are two of the most prominent examples of the influence of the Information Age, but there are many other types of digital communication technologies used nowadays. There are many different ways of communicating digitally. Most of them are used in everyday situations. Some of the most common mediums of digital communication are:

Electronic mail (or e-mail)

It is a method of creating, sending, storing and receiving messages over an electronic communication system. It uses a protocol (a rule) for sending messages called Simple Mail Transfer Protocol (SMTP for short). One can send e-mail over an internet connection or over an intranet (a collection of computers within a specific area like an office building). E-mail users can communicate to each other by sending and receiving messages. Sometimes you want to store messages to read later and your email software will allow you to do this.

Instant messaging

Instant messaging (IM) is like e-mail but it is done in real time (get a response very quickly). The instant messaging software installed on the computer and in the software a contact list of people is set-up with whom one wants to connect. Most IM software lets you know who is on-line and available to chat. You can send text, pictures and even video using IM and whoever you are communicating with can respond as soon as they see the text appear in their IM software.

Mobile phones

Mobile phones are used by lots of people today to talk, send text messages, take and send pictures, listen to music, or surf the internet. In fact you can do so much with a mobile phone it can be a complete communication tool. The Short Message Service (SMS) allows text messages to be sent and received via your subscriber service. If the phone you are sending the text message to is out of range or turned off, the service provider will store the text message until it can be delivered.

PDA

PDAs (Personal Digital Assistants) are hand-held computer devices that can perform a number of different things, like receiving e-mails, sending messages, writing text (in a word processor). Newer PDAs are also telephone devices, receiving both audio and video. A PDA connects either through a local telephone network, or a local intranet or an internet connection.

Forums or Newsgroups

A forum or newsgroup is an online discussion group where people can subscribe (join) a group and post messages to that group. They can take part in discussions with other people in the group and reply to messages posted by other members of the group. The group can be closed (private) which is often used for communication between project groups working on a project together, like a survey or sharing project documents. An open (public) group is often used by people sharing a common interest. When you join a group you will need to register your details. This creates an account for you so you can post e-mail messages to the group.

A thread is just a group of related messages on a particular topic, for example pruning roses, or the latest film, everyone in the group has seen.

Emoticons are little graphical pictures that represent how people are feeling, like a smiley face for happy, or a face to say you agree with something.

Blogs

A blog ('web log') is a form of online journal that allows text, images and video clips (and links to websites) to be displayed as a webpage but also allows comments to be posted by readers of the blog. Some blogs ask you to register with the site first before allowing you to post anything. There can be moderation of posts as with forums but that is determined by the owner/administrator. Blogs often contain information about a particular topic like food, politics or local news. A blog contains text, images and links to other blogs, forums or other web pages related to the blog topic.

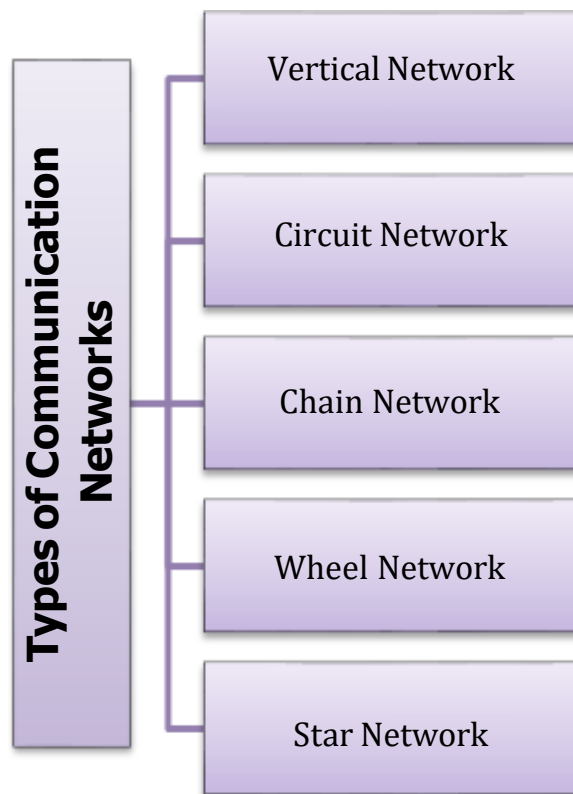
Skype

Skype is not new to communication. It has been around since 2005, but has become very popular. Skype users receive calls on their computers dialled by regular phone subscribers to regular phone numbers. Skype permits users to subscribe to numbers in many countries including the UK and USA. Callers pay only local rates to call a number. Skype supports voicemail, chat, video calling, SMS messaging to mobile phones and skype casting. Multiple users can access Skype. A user will need a headset and a microphone or a Skype handset, which looks very like a mobile phone to talk to other Skype users.

Video conferencing

Video conferencing provides two-way video transmission between different sites. It could be between two buildings, or even across different countries. Every video conferencing facility allows for call set-up, call coordination and display of participants. It is normally used with a video conferencing screen so you can see the people in each of the video conferencing rooms. Video conferencing makes use of specialist equipment like a computer, video camera and a network like an intranet or internet connection to connect the two sites together. Video conferencing can save people time, and the expense of travelling between sites for meetings.

Communication Networks

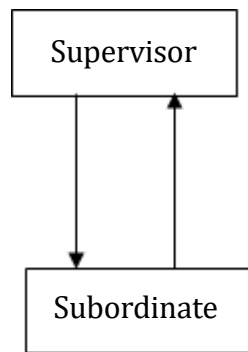


The pattern of contacts among the members of the organisation and flow of information among them is communication network. Network helps managers to establish contacts in different patterns through communication flows. The network depends upon the magnitude of the organisation, nature of communication channels in the organisation and the number of persons involved in the process. There can be many patterns of communication network.

The most frequently followed networks are the following:

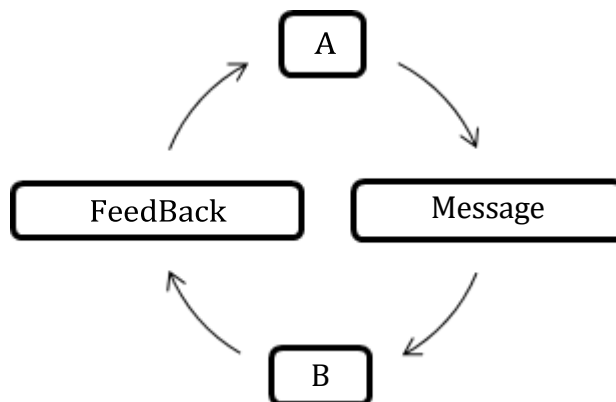
1. Vertical Network

The vertical network is usually between the superior and subordinate and vice versa. It is two-way communication. The immediate feedback is possible in this type of communication network. It is formal network.



Vertical Network

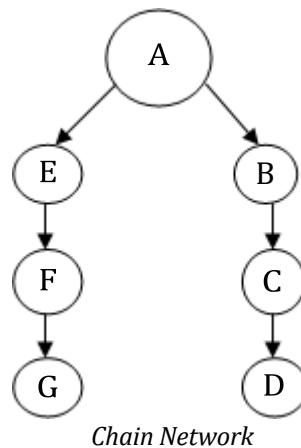
2. Circuit Network



Under this network two persons communicate with each other. Say Mr. 'A' sends message to Mr. 'B'. After receiving message Mr. 'B' communicates the feedback message to Mr. 'A'. So communication takes the form of a circuit. Therefore it is known as circuit network. It is similar to vertical network but in circuit network 'A' and 'B' are not necessarily superior and subordinates.

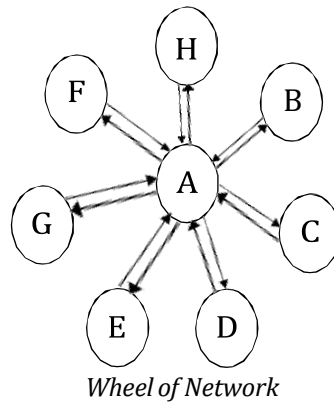
3. Chain Network

This network of communication follows the organisational hierarchy and chain of command. All subordinates receive commands or instructions from their superior. B, C, D and E, F, G are the subordinates to A in the organisational hierarchy and receive commands from 'A' which follows the way shown in the diagram.



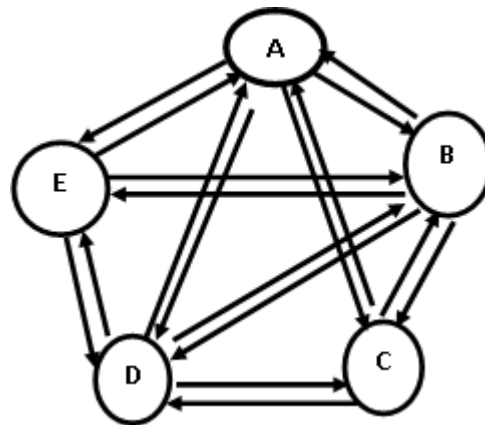
4. Wheel Network

Here all subordinates receive commands from one superior. This is highly centralized type of communication network where each subordinate receives commands or instructions from a single authority or superior 'A' and wants the immediate feedback.



5. Star Network

Under star communication network all members of the group communicate with each other and exchange information. This network is a must for group communication or where teamwork is involved. This network channel of communication is open to all members of the group. The members communicate with each other without hesitation.



Star network

The effectiveness of the above networks of communication channels depend upon their users i.e. the managers at all levels, their subordinates and other members of the organisation and above all the seriousness with which all these human resources make use of the facilities provided to them by the organisation to accomplish its objectives.

Barriers to Communication

There are certain barriers that cause communication failures. Communication failures may have serious effects. They affect personal or professional relationship to the extent of causing a rupture. At the personal level, such failures may cause low self-esteem. As the confidence level falls, the productivity graph also plunges lower and lower.

Failure to communicate effectively within the organisation, may cause disruption or delays in achieving targets. From the point of view of finances, a communication failure may mean higher project cost and thus affect profitability. In business, the role of communication is even more important. A failure to communicate effectively may result in financial loss. For example, a failure to explain the terms clearly may lead to the cancellation of an order. There may even be loss of goodwill if an aggrieved customer is not handled tactfully.

Communication failures may be caused due to many reasons. A few of them are as follows:

- (i) *Lack of Planning* : Every message is conveyed with a specific purpose in mind. One needs to know one's own abilities to express the message well. Simultaneously, the personality and

attributes of the recipient and the limitations of the medium also have to be considered. If a message is communicated without adequate planning, the desired result would not be obtained.

For example, an invitation to potential investors to deposit money in a mutual fund may not offer all the relevant details, such as entry and exit points and all the risks involved. This would lead to a loss of interest of the investors in the scheme. While drafting a message, one has the option of revising it. In oral communication, the words are comparable to arrows, once released, they do not return. Therefore, one must choose one's words with care.

- (ii) *False Assumptions* : In many communication situations, the sender starts with several assumptions, which may not be true. The receiver may also wish to be understood in a certain way and encourage false assumptions by the sender. Therefore, the result will be anything but along the expected lines.

For example, a Quality Control Manager should first check whether the workers are familiar with the Six Sigma Standards before pulling them up for non-adherence. Their silence during the verbal onslaught may only mean that they do not want to admit their ignorance.

- (iii) *Ambiguity* : We must remember that our intentions are strictly private. They are only known to us. Therefore, the receiver may not accurately understand the meaning intended by us. A wrong inference is often drawn when the message yields more than one meaning. For example, the instruction that relevant details must be submitted for preparation of order by Saturday is ambiguous. It does not clarify whether the details are required by Saturday or that the order must be prepared by that day.
- (iv) *Distortions* : many distortions in communication do not register because the receiver is busy or preoccupied with other things. While the sender believes that he has delivered the message correctly and the desired action will follow, the truth is that the receiver has not understood it at all; or he may have done so in part only. It is also common for a receiver to distort the meaning to suit his expectations.

'Productivity linked bonus will be paid on the 7th of next month subject to realisation of outstanding payments' has a conditional clause. The workers could conveniently forget this when they storm the office to claim the money on the 7th.

- (v) *Passing Judgments* : Many communication failures are caused because the message tends to pass a judgment against the receiver. Therefore, it is not received at its face value. Giving precedence to expression of opinion over the facts and use of offensive or annoying expressions ensure that the receiver becomes guarded and defensive.

For example, a supervisor was aghast when he found a worker using a welding torch close to where the inflammable material was stored. He showered abuses at the worker, pushed him away and accused him of trying to destroy the factory. When he returned after ordering the removal of the material, the workers had proceeded on a spontaneous strike. It took half a day to assuage the feelings of the striking workers and to restore normalcy.

Had the supervisor only stated the facts and explained the risks, the communication failure and the repercussions could have been avoided.

- (vi) *Implied Meanings* : Messages may not always convey a meaning in a straightforward manner. If the background of the sender and the receiver is not similar. In such a case it is possible for the latter not to uncover the implied meaning. For example, a reference to weather is often indicative of a desire to change the topic of discussion. Lack of familiarity with slang or colloquial expressions often causes communication failures.
- (vii) *Lack of Trust* : The relationship between the sender and the receiver plays an important role in a effective communication. If the two of them do not share trust and understanding, there is a strong possibility of a communication failure. The information shared by them will be minimal. Both of them will also tend to treat the information received with suspicion.

For example, even a compliment paid by a hostile boss is likely to be received by a subordinate with caution. He may wonder what the actual intention of the boss is.
- (viii) *Problem of Semantic Distortion* : Messages communicated through words may be distorted intentionally. However, there are words that often mean different things to different people and thus cause non-deliberate distortions. The senior selects the words according to his own frame of reference which he thinks appropriate to convey the meaning intended to be communicated. The receiver, on the other hand, reads or listens to the message and interprets it within his own frame of reference.

Ways to Overcome Barriers to Communication

In order to remove hindrances in the way of communication the following steps are worth consideration:

(1) *Clarify Ideas before Communication*

The person sending the communication should be very clear in his mind about what he wants to say. He should know the objective of his message and, therefore, he should arrange his thoughts in a proper order.

(2) *Communicate According to the Need of the Receiver*

The sender of the communication should prepare the structure of the message not according to his own level or ability but he should keep in mind the level, understanding or the environment of the receiver.

(3) *Consult Others before Communication*

At the time of planning the communication, suggestions should be invited from all the persons concerned. Its main advantage will be that all those people who are consulted at the time of preparing the communication plan will contribute to the success of the communication system.

(4) *Be Aware of Language, Tone and Content of Message*

The sender should take care of the fact that the message should be framed in clear and beautiful language. The tone of the message should not injure the feelings of the receiver. As far as possible the contents of the message should be brief and excessive use of technical words should be avoided.

(5) *Convey Things of Help and Value to the Listener*

The subject matter of the message should be helpful to the receiver. The need and interest of the receiver should specially be kept in mind. Communication is more effective in such a situation.

(6) *Ensure Proper Feedback*

The purpose of feedback is to find out whether the receiver has properly understood the meaning of the information received. In the face-to-face communication, the reaction on the face of the receiver can be understood.

But in case of written communication or some other sort of communications some proper method of feedback should be adopted by the sender.

(7) *Consistency of Message*

The information sent to the receiver should not be self-contradictory. It should be in accordance with the objectives, policies, programmes and techniques of the organisation. When a new message has to be sent in place of the old one, it should always make a mention of the change otherwise it can create some doubts.

(8) *Follow up Communication*

In order to make communication effective the management should regularly try to know the weaknesses of the communication system. In this context effort can be made to know whether to lay more stress upon the formal or the informal communication would be appropriate.

Similarly, suggestions can be invited in respect of the medium of communication (oral, written and gestural) to know as to which medium would be more effective and appropriate.

(9) *Be a Good Listener*

It is the essence of communication that both the sender and the receiver should be good listeners. Both should listen to the each other's point of view with attention, patience and positive attitude. A sender can receive much relevant information by being a good listener.

Sample Questions

1. The Communication within the organisation is known as_____.
 - (a) **Internal communication**
 - (b) External communication
 - (c) Informal communication
 - (d) Verbal communication
2. When words are used in communication, either spoken or written, this kind of communication is known as:
 - (a) **Verbal communication**
 - (b) Non-verbal communication
 - (c) Upward communication
 - (d) Downward communication
3. Non-verbal communication does not includes:
 - (a) Body language
 - (b) Sign language
 - (c) Para language
 - (d) **Oral communication**
4. The channel of communication which is mostly associated with gossip and rumours, is called:
 - (a) Formal communication
 - (b) **Grapevine**
 - (c) Social gatherings
 - (d) Upward communication

5. _____to communication may occur if the transmitter and receiver assign different meanings to the same word or use different words for the same meaning.

- (a) **Semantic barriers**
- (b) Physical barriers
- (c) Socio-Psychological barriers
- (d) None of the above

Lesson 5

LISTENING SKILLS

Introduction

According to Oxford Living Dictionaries, to listen simply means giving attention to sound or action. In fact, effective listening is the process of analysing sounds in a language, organizing them into recognizable patterns, interpreting the patterns and understanding the message by inferring the meaning. Listening is the “receiving” part of communication. And listening is all about receiving information through both our ears and eyes! It is an active, integrated communication skill that demands energy and know-how. It is purposeful, powerful and productive. It is a technique used for understanding, what is being said by taking into account how something is said and the nonverbal signs and body language that accompanies it. This technique requires a lot of practice and patience as listening is not easy. Good listening skill is the foundation of effective human relations. It is of paramount importance to both to the managers and workers. It is to be inculcated by both of them. Communication is not complete without effective listening. Good listeners can be good negotiators and thus can face or handle crisis or critical situations. It comes first in human life. Unfortunately still it is rarely taught in the classroom.

Outline Profile of Four Basic Communication Skills

Listening is not to be confused with hearing. Hearing is a physiological process which involves receiving the sound waves by the eardrum and transferring them to the brain. It is an involuntary act that happens automatically. Hearing refers to the sounds that enter your ears. It is a physical process that happens automatically. Listening, however, requires more than that. It requires focus and concentrated effort, both mental and sometimes physical as well. Listening is more than hearing. It involves the process of interpretation and inference. It is a voluntary activity and hence it is deliberate. Hence, listening means paying attention not only to the story, but how it is told, the use of language and voice, and how the other person uses his or her body. In other words, it means being aware of both verbal and non-verbal messages. Your ability to listen effectively depends on the degree to which you perceive and understand these messages.

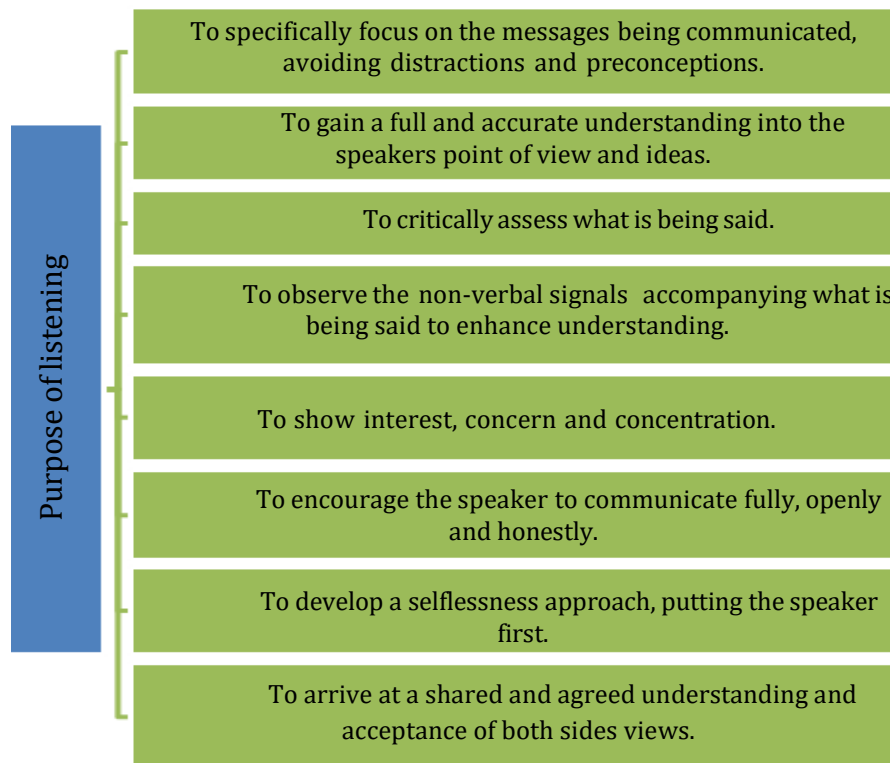
Research shows that effective communication involves 50% more listening than speaking. So, it is more important to realize that listening is not just paying attention to the other person’s words but also to his tone, facial expressions, and body language. Without the ability to listen effectively, messages are easily misunderstood. As a result, communication breaks down and the sender of the message can easily become frustrated or irritated. In fact, the skill of listening is intimately related to the skill of speaking. Both are the natural keys to communication. To be an excellent communicator one needs to develop both the skills. Your competence in listening is directly proportional to that of speaking. In fact both the skills complement and supplement each other and their relationship is symbiotic resulting in a fine communication.

Listening is not a passive process. In fact, the listener can, and should, be at least as engaged in the process as the speaker. The phrase ‘active listening’ is used to describe this process of being fully involved. To be an effective listener, one has to be completely involved in the communication process, and fully present. Here ‘fully’, means physically, mentally, emotionally, and psychologically present or alive. A person may be mentally present but then emotionally disturbed by something else. A student may be physically present in the classroom but mentally absent. Probably the student has to go home for vacation and daydreams of the celebration that will take place at home. Similarly, when the teacher

announces that she is going to ask questions to students by random selection, psychologically, a weak student will feel intimidated.

The Purpose of Listening

Undoubtedly effective listening is an extremely important as it serves a number of possible purposes depending on the situation and the nature of the communication:



Often our main concern while listening is to formulate ways to respond. This is not a function of listening. We should try to focus fully on what is being said and how it is being said in order to understand the speaker.

Listening and Hearing

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

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

Listening means paying attention not only to the story, but how it is told, the use of language and voice, and how the other person uses his or her body. In other words, it means being aware of both verbal and non-verbal messages. Your ability to listen effectively depends on the degree to which you perceive and understand these messages.

Listening is not a passive process. In fact, the listener can, and should, be at least as engaged in the process as the speaker. The phrase 'active listening' is used to describe this process of being fully involved.

Listening is different from hearing because hearing is basically a physical activity. You hear blaring horns and get exposed to noise pollution when you are in a traffic jam. However, listening is a mental activity that involves and uses the brain.

Types of Listening Skills

Following are the various types of listening:

Discriminative listening

Discriminative listening is the most basic type of listening, whereby the difference between difference sounds is identified. If you cannot hear differences, then you cannot make sense of the meaning that is expressed by such differences.

We learn to discriminate between sounds within our own language early, and later are unable to discriminate between the phonemes of other languages. This is one reason why a person from one country finds it difficult to speak another language perfectly, as they are unable distinguish the subtle sounds that are required in that language.

Likewise, a person who cannot hear the subtleties of emotional variation in another person's voice will be less likely to be able to discern the emotions the other person is experiencing.

Listening is a visual as well as auditory act, as we communicate much through body language. We thus also need to be able to discriminate between muscle and skeletal movements that signify different meanings.

Comprehension listening

The next step beyond discriminating between different sound and sights is to make sense of them. To comprehend the meaning requires first having a lexicon of words at our fingertips and also all rules of grammar and syntax by which we can understand what others are saying.

The same is true, of course, for the visual components of communication, and an understanding of body language helps us understand what the other person is really meaning.

In communication, some words are more important and some less so, and comprehension often benefits from extraction of key facts and items from a long spiel.

Comprehension listening is also known as content listening, informative listening and full listening.

Critical listening

Critical listening is listening in order to evaluate and judge, forming opinion about what is being said. Judgment includes assessing strengths and weaknesses, agreement and approval.

This form of listening requires significant real-time cognitive effort as the listener analyzes what is being said, relating it to existing knowledge and rules, whilst simultaneously listening to the ongoing words from the speaker.

Biased listening

Biased listening happens when the person hears only what they want to hear, typically misinterpreting what the other person says based on the stereotypes and other biases that they have. Such biased listening is often very evaluative in nature.

Evaluative listening

In evaluative listening, or critical listening, we make judgments about what the other person is saying. We seek to assess the truth of what is being said. We also judge what they say against our values, assessing them as good or bad, worthy or unworthy.

Evaluative listening is particularly pertinent when the other person is trying to persuade us, perhaps to change our behavior and maybe even to change our beliefs. Within this, we also discriminate between subtleties of language and comprehend the inner meaning of what is said. Typically also we weigh up the pros and cons of an argument, determining whether it makes sense logically as well as whether it is helpful to us.

Evaluative listening is also called critical, judgmental or interpretive listening.

Appreciative listening

In appreciative listening, we seek certain information which will appreciate, for example that which helps meet our needs and goals. We use appreciative listening when we are listening to good music, poetry or maybe even the stirring words of a great leader.

Sympathetic listening

In sympathetic listening we care about the other person and show this concern in the way we pay close attention and express our sorrow for their ills and happiness at their joys.

Empathetic listening

When we listen empathetically, we go beyond sympathy to seek a truer understanding of how others are feeling. This requires excellent discrimination and close attention to the nuances of emotional signals. When we are being truly empathetic, we actually feel what they are feeling.

In order to get others to expose these deep parts of themselves to us, we also need to demonstrate our empathy in our demeanor towards them, asking sensitively and in a way that encourages self-disclosure.

Therapeutic listening

In therapeutic listening, the listener has a purpose of not only empathizing with the speaker but also to use this deep connection in order to help the speaker understand, change or develop in some way.

This not only happens when you go to see a therapist but also in many social situations, where friends and family seek to both diagnose problems from listening and also to help the speaker cure themselves, perhaps by some cathartic process. This also happens in work situations, where managers, trainers and coaches seek to help employees learn and develop.

Dialogic listening

The word 'dialogue' stems from the Greek words 'dia', meaning 'through' and 'logos' meaning 'words'. Thus dialogic listening mean learning through conversation and an engaged interchange of ideas and information in which we actively seek to learn more about the person and how they think. Dialogic listening is sometimes known as 'relational listening'.

Relationship listening

Sometimes the most important factor in listening is in order to develop or sustain a relationship. This is why lovers talk for hours and attend closely to what each other has to say when the same words from someone else would seem to be rather boring.

Relationship listening is also important in areas such as negotiation and sales, where it is helpful if the other person likes you and trusts you.

Selective Listening

This is a more negative type of listening, it implies that the listener is somehow biased to what they are hearing. Bias can be based on preconceived ideas or emotionally difficult communications. Selective listening is a sign of failing communication – you cannot hope to understand if you have filtered out some of the message and may reinforce or strengthen your bias for future communications.

Active and Effective Listening

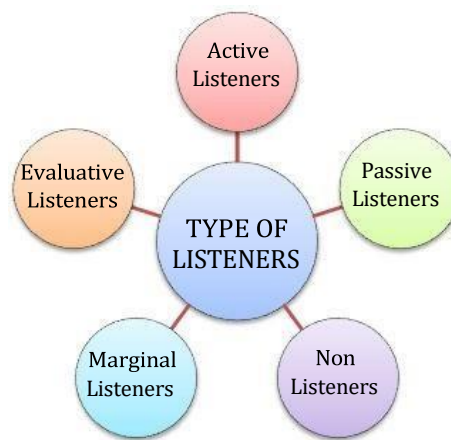
Active listening occurs when the listener attempts to understand as clearly as possible what the speaker says. Effective listening is attempting to understand the perspective of the speaker and empathize, not sympathize, with him or her.

Active and effective listening are combined and subsumed under listening. Combining both makes good sense for one reason: a person cannot separate one from the other. To effectively listen, he must listen actively. To listen actively, he must listen effectively. Although both are distinct conceptually in their implementation it is virtually impossible to separate one from the other.

To be an effective listener, one has get completely involved in the communication process, and be fully present. When it is said fully, means physically, mentally, emotionally, and psychologically present. A person may be mentally present but then emotionally disturbed by something else. A student may be physically present in the classroom but mentally absent. Probably the student has to go home for vacation and daydreams of the celebration that will take place at home. Similarly, when the teacher announces that she is going to ask questions to students by random selection, psychologically, a weak student will feel intimidated.

Types of Listeners

Listeners are of four types, namely, active listeners, passive listeners, non-listeners and evaluative listeners. The characteristic of these types of listener are as under:



Active Listeners

As the term implies, active listeners involve themselves actively in the communication process by keenly listening not only to the message but also to the way it has been delivered.

They focus on the content as well the manner in which it is delivered. This means that they will take note of the verbal content along with its nonverbal subtexts. They will not hesitate to seek clarifications, ask leading questions, show their approval by nodding head, and summarize to clearly indicate that they fully follow the speaker. In this way, the active listeners are quiet sensitive towards the feelings of others, they understand the mood of the audience. They show empathy and make the audience or the other person cared for. Once the audience get the feeling that they are being cared for, they will devote themselves fully to the communication process. Once there is mutual involvement, there will be hundred per cent success in terms of communication. The message sent will be received correctly and feedback is given in a favorable manner. So it leads to a win-win situation and causes effective communication. Contrarily, if the audience would sense that the speaker is insensitive towards their feelings, they would remain cold and distant.

Passive Listeners

Passive listeners exhibit exactly the opposite behavioristic traits of active listeners. They pay attention only to partial message and lack sensitivity to the nuances, inner meanings, nonverbal subtexts involved in communication. They allow someone to speak, without interrupting or seeking clarifications. They do not make notes, nod their head in approval, maintain eye contact and keep themselves idle. Passive

“listening,” is actually hearing not listening! Since passive listeners keep their minds closed, communication with them is futile and incomplete.

Non Listeners

The non-listeners do not listen at all because they are genuinely disinterested in the subject. These people pretend to follow the speaker while they are actually preoccupied with something else. So, they will fake attention, but they could easily be recognized by their blank stare, impatient and nervousness mannerisms.

They might be suffering from rigidity of thinking and egotism. Their complete insensitivity and insensible nature makes them incapable of understanding others. In fact, they do not even make an effort to hear what the other person is saying.

You will find non- listeners among authority figures who will do most of the talking and will not let their sub-ordinates easily express their ideas. Although, they frequently interrupt by saying “I understand,” and “I know,” they actually do not know anything or understand the subject!

Marginal Listeners

Impatient to listen to the main ideas, marginal listeners pay superficial attention, and are interested only in the bottom line. They merely hear the sounds of words, but fail to grasp their meanings. They do not go to the deeper level in arguments. They use external distractions to excuse themselves from conversations. They will not have the patience to sit through complex technical presentations, and jump to findings and conclusions. It is risky to communicate with marginal listeners because they are not focused on the main ideas and often misunderstand their import.

Evaluative Listeners

Evaluative listeners literally assess the verbal content on the basis of words not paralinguistic or nonverbal cues. Generally, they use logic to understand the content, hence, they distance themselves emotionally from the subject. As a result, they do not show empathy or sensitivity to the speaker. They are mostly prejudiced and judgmental as they presume the meaning before actually the speaker completes a sentence.

Characteristics of Active Listener

An active listener is serious about the whole process of communication. He pays attention to the speaker’s stance, perspective, point of view, bias and prejudices. He is intensely involved in the interaction and expends maximum energy to have full comprehension of the subject matter through their eye contact, receptive body language, and appropriate facial expressions and nonverbal affirmations, they make the speakers feel delivering message to them a pleasing and pleasurable experience.

Nonetheless, there are some barriers which impede one’s efforts to become an active listener. Communication theorists list eight fundamental barriers to action listening.

Barriers to Active Listener



Inadequate Language Base

Sufficient language background is required to fully understand the speaker. Despite one's best efforts to intensely participate in the communication process (a lecture delivered, for instance), inadequate language base will act as a deterrent. Weak language proficiency, lack of technical vocabulary, combined with fear and shyness, will hinder the progress of learning a new subject.

Partial Listening

Partial listening occurs when people happily indulge themselves in multitasking and allow themselves to be distracted easily. For instance, when talking over the phone during a conversation, many people are habituated to flip through a book, or surf through the internet due to which they fail to pay full attention to the speaker. Because the mind is involved in too many things, important details are missed in partial listening.

Disinterestedness

Lack of interest in the subject prevents one to pay complete attention. Students, for instance, may

remember a pop song more easily than the name of an author. So, due to disinterestedness in the subject, during a conversation, the listener may focus on other interesting subjects.

Pre-Judging the Speaker/the Speech

The listeners form biased opinions by looking at the speaker's look, dress and mannerism. The bias against the speaker can be formed due to one's own gender and colour preferences. Even the status of the speaker, depending on whether it is high or low, can affect the logical thinking of the listener.

Negativity towards the Speaker

The major cause of poor listening is due to the listener's emotional, mental and psychological mind-set. If there is any dislike for the speaker and disapproval to his/her ideas, the listener will certainly reconstruct distorted and negative message. When there is negativity, the listener shows animosity, undermines the speaker's capabilities, and keeps disagreeing with the speaker's viewpoints. The listener will even go to the extent of ridiculing, insulting, and humiliating the speaker in public.

Diffidence

Some listeners suffer from a defeatist attitude. Hence, underestimate their self-capabilities and decide in advance that they cannot understand what they are going to hear. Mostly, new students and participants in a conference suffer from this kind of self-diffidence and affect the listening process.

Over-Enthusiasm/Intolerance

There are listeners who often become over enthusiastic and intolerant and start supplying gaps in the speaker's ideas. This generally comes out of impatience from the listener's side who finds the speaker slow to communicate his/her ideas. So the listener advances the questions and interferes quickly preventing the speaker to finish the talk on his/her own pace. In the process, the listener assumes the speaker's flow of thoughts in advance and impedes his/her own mind from active listening.

Deep-Rooted Beliefs

Sometimes one tends to become close minded due to one's own deep rooted beliefs and convictions. Socio- culturally embedded beliefs and convictions become so strong and firmly rooted in one's minds and act as barriers to new thoughts and fresh ideas. For instance, if one has a deep rooted conviction on caste system based arranged marriage, then the person will not be able to openly listen to a talk on the benefits of inter-caste love marriage. Such deep-rooted beliefs lead to superficial listening and cause disagreement with the speaker's stance and view point.

To become an effective listener, one should be attentive all the time and actively responsive. And should be conscious of and in complete control of preoccupations, and distractions. Students often get distractive for very small things especially in the class room. A passerby, or a chirping bird can easily make them lose their concentration. Moreover, as Robert Schuler says, "the mind is like a parachute, it functions only when it is open." Only when the mind is open, it will be able to receive ideas, receive concepts, assimilate them, interpret and critically think. To keep one's mind open, one should train the mind to listen without any prejudice. What is prejudice? Prejudice is forming an opinion in one's mind even before actually confronting the situation; it is being judgmental before verifying the facts. The following example clearly demonstrates how people tend to keep their mind closed and remain prejudiced most of the times.

Principles of Effective Listening

PRINCIPLES OF EFFECTIVE LISTENING

- Stop Talking
- Prepare Yourself to Listen
- Put the Speaker at Ease
- Remove Distractions
- Empathetic
- Be Patient
- Avoid Personal Prejudice
- Listen to the Tone
- Listen for Ideas-Not Just Words
- Wait and Watch for Non- Verbal Communications

1. *Stop Talking*

Don't talk, listen. If we were supposed to talk more than we listen, we would have two tongues and one ear. When somebody else is talking listen to what they are saying, do not interrupt, talk over them or finish their sentences for them. Stop, just listen. When the other person has finished talking you may need to clarify to ensure you have received their message accurately.

2. *Prepare Yourself to Listen*

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

3. *Put the Speaker at Ease*

Help the speaker to feel free to speak. Remember their needs and concerns. Nod or use other gestures or words to encourage them to continue. Maintain eye contact but don't stare – show you are listening and understanding what is being said.

4. *Remove Distractions*

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

5. *Empathise*

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

6. *Be Patient*

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

7. *Avoid Personal Prejudice*

Try to be impartial. Don't become irritated and don't let the person's habits or mannerisms distract you from what the speaker is really saying.

Everybody has a different way of speaking - some people are for example more nervous or shy than others, some have regional accents or make excessive arm movements, some people like to pace whilst talking - others like to sit still. Focus on what is being said and try to ignore styles of delivery.

8. *Listen to the Tone*

Volume and tone both add to what someone is saying. A good speaker will use both volume and tone to their advantage to keep an audience attentive; everybody will use pitch, tone and volume of voice in certain situations - let these help you to understand the emphasis of what is being said.

9. *Listen for Ideas - Not Just Words*

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

10. *Wait and Watch for Non-Verbal Communication*

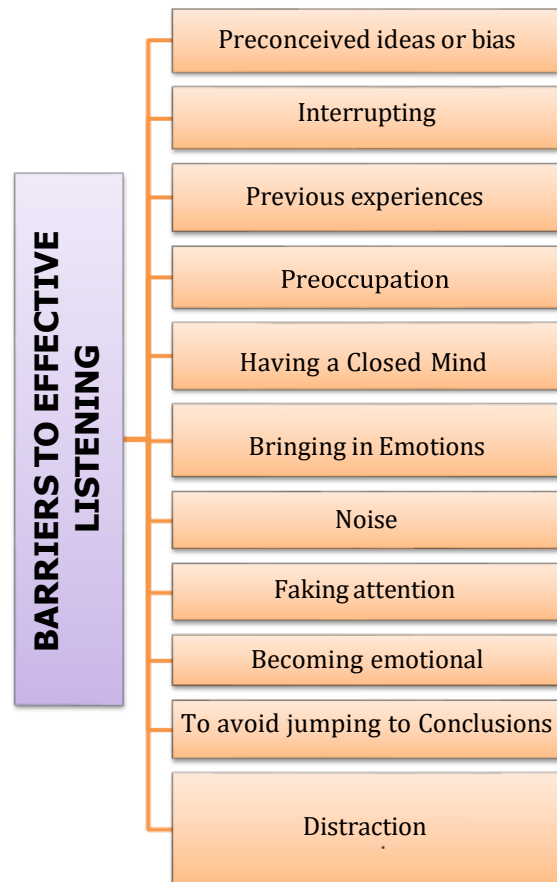
Gestures, facial expressions, and eye-movements can all be important. We don't just listen with our ears but also with our eyes - watch and pick up the additional information being transmitted via non-verbal communication.

Barriers to Effective Listening

Listening is the most important part of the communication process. However, listening skills do not come naturally to most people; they require willingness, practice, and patience to develop. There are many things that get in the way of listening and we should be aware of these barriers, many of which

are bad habits, in order to become a more effective listener. There are many reasons individuals fail to listen successfully. These include:

1. *Preconceived ideas or bias* - effective listening includes being open-minded to the ideas and opinions of others, this does not mean you have to agree but should listen and attempt to understand.
2. *Interrupting* is a problem for many reasons. First, it is aggressive behavior and will most likely bring a negative response from the speaker being interrupted. Second, it is difficult to listen and speak at the same time. When the listener is interrupting, he or she is certainly not listening fully.
3. *Previous experiences* - we are all influenced by previous experiences in life. We respond to people based on personal appearances, how initial introductions or welcomes were received and/or previous interpersonal encounters. If we stereotype a person we become less objective and therefore less likely to listen effectively.
4. *Preoccupation* - when we have a lot on our minds we can fail to listen to what is being said as we're too busy concentrating on what we're thinking about. This is particularly true when we feel stressed or worried about issues.
5. *Having a Closed Mind* - we all have ideals and values that we believe to be correct and it can be difficult to listen to the views of others that contradict our own opinions. The key to effective listening and interpersonal skills more generally is the ability to have a truly open mind - to understand why others think about things differently to you and use this information to gain a better understanding of the speaker.
6. *Bringing in Emotions* - Emotions erect barriers to effective communication. A listener's senses are not likely to be functioning at their optimum level when he or she is angry. Likewise, it is not possible to understand or appreciate what the speaker is saying if the listener is excessively sad.
7. *Noise* - Noise is any unwanted sound. It is a great impediment to clear communication. It is impossible to listen in a noisy environment - it becomes a frustrating experience for both the speaker and the listener.



8. *Faking attention* (often associated with tuning out) can be offensive and is usually hard to hide. This is hurtful and sends the message to the speaker that the listener doesn't really care about what the speaker is saying. If an individual cannot listen actively in the present moment, it is best to let that be known and suggest that the communication process be put off until a point when there are no distractions.
9. *Becoming emotional* can hinder one's ability to listen. It is important that the receiver be aware of his or her emotions. If the sender is sending a message that is offensive, it is important to acknowledge that fact and be aware of the fact that something is threatening a breakdown in the process. When a receiver is angered, it is easy for him or her to miss the most important part of the sender's message.
10. *To avoid jumping to conclusions*, it may be helpful for the listener to wait until the speaker is finished before responding. It can also be helpful to ask questions throughout the conversation to clarify issues, or to let the speaker know that he or she is communicating in a way that suggests a certain thing, which may not be what they are intending to say.
11. *Distraction* - It is easy to become distracted while trying to communicate. Often one has many tasks to do or there is a lot of other activity taking place while someone is trying to communicate. This can be a problem because it leads to miscommunication, faking attention, and tuning out all together--all of which threaten future communication.

Ways to Overcome Barriers in Listening

Although the reasons for listening breakdowns are numerous, there are many ways to improve listening skills. These are:

Provide clues that you are actively involved

Clues that one is actively listening can go a long way. It is important to the speaker to feel like the listener cares about what the speaker is saying. This is because it tends to send a message about whether or not the listener cares about the speaker in general. When people don't feel like you care about them, they don't trust you and the communication process quickly breaks down. Therefore, it is important to use verbal and non-verbal clues that you are listening, including eye contact, gestures, and acknowledging statements.

Concentrate

Concentration requires willingness and practice. Practicing active listening helps with concentration but there are other elements that contribute to your ability to concentrate on what someone is saying. When you're involved in an exchange of information, you can't be multi-tasking. It's important to position yourself in a way that maintains eye contact while allowing you to watch for body language and other non-verbal forms of communication.

Refrain from formulating an immediate response

It is important to refrain from formulating an immediate response. You won't be able to fully concentrate on forming a genuine understanding of what the speaker is trying to say if you are too busy thinking about what you are going to say in response to them whenever it is your turn to talk. Instead, it is

important to approach the communication as a dialogue. Dialogues help us to learn what others have to say by forcing us to think about their message and to acknowledge what we have heard rather than just responding with our own opinions.

Try to prepare beforehand

Preparation can have a huge impact on the outcome of a dialogue or any form of communication. To prepare for an interaction where effective listening will be important, it is essential to keep in mind the purpose of the exchange. What decisions need to be made and how the collaboration between sender and receiver relates are important factors to keep in mind. It is also helpful to approach the situation with the attitude of really caring about and wanting to know the truth. The dialogue should be viewed as an opportunity to uncover the truth and make progress, rather than as a challenge or conflict.

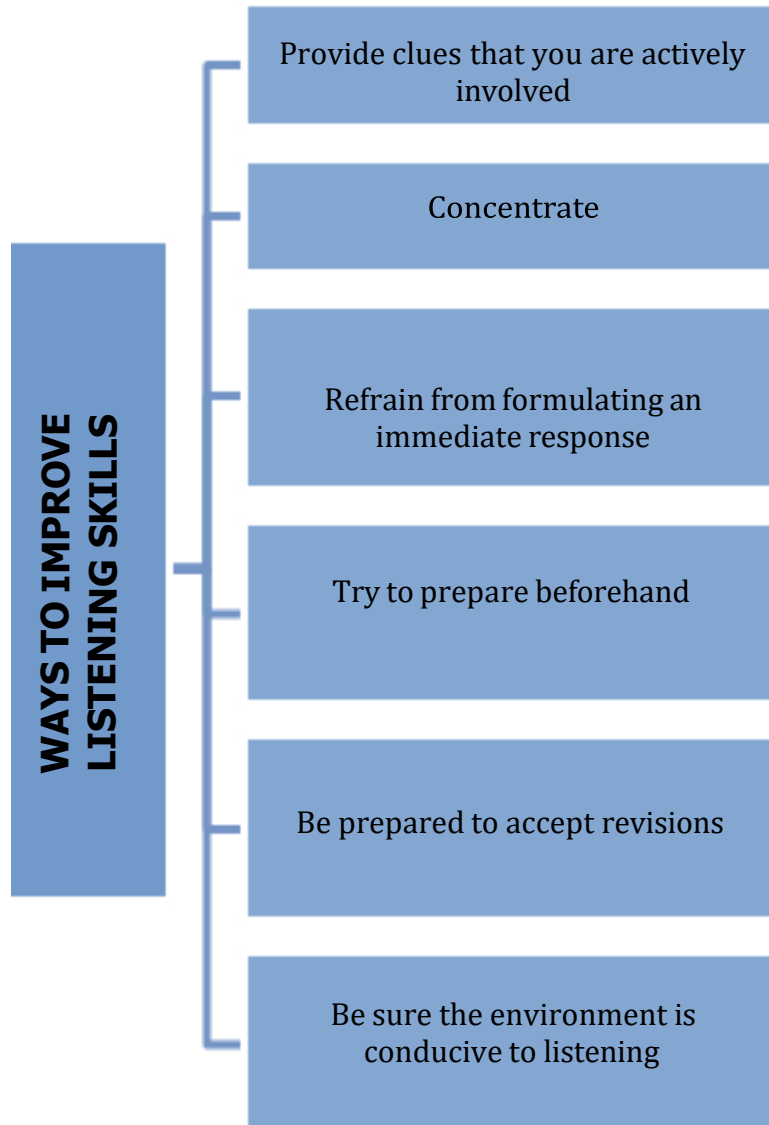
Be prepared to accept revisions

A willingness to accept revisions will keep the communication process running smoothly. Often people are so busy trying to defend their positions that they fail to really stop and think whether they could be improved upon or viewed in a different way. This is what is often referred to as "spending 90 seconds expressing an opinion and 900 seconds blindly defending it."

Be sure the environment is conducive to listening

Choosing the right environment is important because it will help the listener focus and avoid distractions. Although there is no set environment which is best for all communication, in general it is best to avoid areas where there are high levels of activity, loud noises, an uncomfortable temperature, poor air flow, etc.

Implementing these techniques takes willingness and patience. The effort is worthwhile however, as the long-term benefit of improved communication skills will greatly increase one's chances of success in the business world. Effective listening is the most important part of the communication process. It is probably the most difficult to master also. There are many barriers to effective listening, but practicing listening techniques will help one overcome these barriers and become a good listener.



Sample Questions

1. Which of these is not a barrier to listening?
 - (a) Physical barrier
 - (b) Linguistic barrier
 - (c) Cultural barrier
 - (d) Written barrier**
2. Listening is the _____ part of communication.
 - (a) Receiving**
 - (b) Feedback
 - (c) Delivery
 - (d) Channel
3. In listening, Concentration requires _____.
 - (a) Willingness and practice**
 - (b) Capacity and practice
 - (c) Willingness and behavior
 - (d) Practice and behaviour
4. A good speaker should use _____ to their advantage to keep an audience attentive.
 - (a) Loud Volume
 - (b) Gestures
 - (c) Both Volume and tone**
 - (d) Tone
5. In listening, which behaviour disrupt the listening process?
 - (a) Doodling
 - (b) Shuffling papers
 - (c) Looking at the window
 - (d) All The Above**

6. Mark the following statements as 'True' or 'False'
- (a) There is no difference between hearing and listening. **False**
 - (b) Effective listening is essential for effective speaking. **True**
 - (c) As the ability to listen is Nature's gift, there is no need to cultivate it through conscious efforts. **False**
 - (d) One should listen not only with one's ears but also with one's eyes. **True**
 - (e) Lack of interest in the subject is a barrier to active listening. **True**

Lesson 6

**BUSINESS
CORRESPONDENCE**

Introduction

When you speak, you can smile, and the listener can see your smile. Regardless of your choice of words, the listener recognises that you wish to be pleasant in conveying your message. You can also watch your listener and change your approach if you see any favourable reactions. A person reading a letter cannot see your smile, hear your voice, or observe your gestures. The message is complete when it leaves your hands; you can't change your approach if the reader reacts unfavourably. Thus there is need to draft a business letter very carefully.

A business letter is usually a letter from one business entity to another, or between such organizations and their customers or clients and other related parties. The overall style of letter depends on the purpose of the letters and relationship between the parties concerned. A business letter is sometimes useful because it produces a permanent written record, and may be taken more seriously by the recipient than other forms of communication.

It is known fact that rules exist for business letter writing, as some typically posed questions are: How should I end this type of letter? ,What is the rule for addressing a person you don't know?, How should this offer be laid out?, and many alike. Over the period of time, the norms, or conventions, for drafting a business letter have been stabilized. But still the writer of a letter has lot of discretion at his end to word and style the letter. In the following chapter we would discuss the standard form and contents of a business letter, style of writing it, and tips for writing good business letters.

Note that the today's business letters with their conversational tone and the application of psychology are the big improvement over the letter of bygone days.

The Essentials of a Good Business Letter

In spite of the latest technological advancements, the importance of a business letter has not been reduced. Rather we witness that most of the software are available for helping and guiding for producing an effective business letter. In any case, they are only tool and may be used if necessary. However, we must understand the mechanical details of a business letter.

Letterhead

Letterhead, along with other printed materials like business cards and brochures, are a visual representation of any business. A letterhead is the printed stationery, which carries the essential information about the company or the organisation. Since the first contact with a company is usually made through its letterhead, companies spend considerable time, effort and money on getting it designed. A letterhead generally carries a company logo, tagline, the name and address of the registered office, corporate office of the company, Corporate Identity Number (CIN) and its contact numbers and website and e-mail addresses of the company. Sometime the letter head carries the addresses of the various offices of the company like in case of bank, the letter head of branch office carries the branch office address and contact details.

A Letterhead generally carries:

- Company logo
- Tag line
- Name and address of Registered Office, Corporate Office
- Corporate Identity Number (CIN)
- Contact numbers
- E-mail addresses of the company

Reference Number

A reference number helps us in retrieving the letter at a later stage. It may contain the initials of the letter writer, the department from which the letter originates, and the distinctive number allotted to it. It is for an organisation to decide what the contents of a reference number should be. Some business letters show the reference numbers of both the correspondents or display printed pre-numbered stickers for the purpose.

Date

The date must be written in full without abbreviating the name of the month. For example, 1.6.2019 may preferably be written as 1 June, 2019. This removes the possibility of any misunderstanding as Americans are likely to read the date given in numerals as 6th of January, 2019. The date may be written either below the reference number or to its extreme right.

Special Markings

A few spaces below the date, one may show special markings such as Confidential, Air Mail, through Registered Post/Courier/Speed Post etc. When the contents of a letter are confidential, then care should be taken to super scribe the envelope also with the same marking.

Inside Address

The complete name and address of the recipient is written below the special markings. It must be ensured that the inside name and address is exactly the same as that used on the envelope.

Attention Line

If the letter is addressed to a company or one of its departments but the sender wishes it to be dealt with

by a particular individual, then an attention line may be inserted either above or below the inside address. This may read like:

For the Attention of Mr. Harish Arora, Manager (Industrial Credits)

Salutation

The choice of a salutation depends on the extent of formality one wishes to observe. The following list shows different salutations in descending order of formality:

Sir

Dear Sir/Madam

Dear Mr./Ms X

'Dear Sir/Madam' may be used as a standard salutation. When informality is aimed at, then the surname of the addressee is preferred for use by most correspondents. The use of first name was traditionally avoided in business letters but salutations in business now are becoming increasingly direct.

The use of "Respected Sir" should also be avoided, as the word respected, not being an adjective, is grammatically unacceptable.

Subject Heading

It is useful to provide a subject heading in longer letters. This helps the reader find out in the first instance what the contents of the letter are. Subject headings may be written in initial capitals with rest in lower case and underscored or in capitals as shown:

Sub: Erection Work of Bikaner Project (or)

Sub: ERECTIONWORK OF BIKANER PROJECT

The usual place for a subject heading is either above or below the salutation. In brief letters, a subject heading may be redundant, in some circumstances a subject heading may also be useful in short letters as it would ensure that the letter reaches the right person, at the earliest, who would be dealing with that subject matter. It would be of immense help especially if it is addressed to a large organisation which has a central department where all mail are received and sorted.

Main Body

The main body of letter may be divided into three parts. Most business letters begin with a brief introduction, which states the purpose of the letter.

This is followed by a longer middle section, which presents relevant facts in a logical and coherent manner. This section may be divided into several paragraphs, each dealing with a separate point and written coherently.

The conclusion is a polite rounding off. It may mention the feedback required.

Some of the expressions are given below:

We thank you in anticipation.

We look forward to a favourable response.

We will be glad to furnish additional information.

We expect you will continue to extend patronage to us.

We hope it is the beginning of a long business relationship.

We regret it may not be possible to deliver the goods immediately.

It is not advisable to round off every business letter with the phrase “Thanking You”. If the intention is to really thank the recipient, then a complete sentence may be used since a phrase beginning with an “ing” word is neither a complete sentence nor grammatically acceptable. This again would depend largely on the practice being followed in an organisation.

Complimentary Close

The complimentary close should match the salutation in terms of formality or lack of it. The following table may be helpful

Salutation	Complimentary Close
Sir	Yours truly
Dear Sir	Yours Faithfully
Dear Mr. X	Yours Sincerely

A common error is to use an apostrophe in Yours (Your’s). Care must be taken to avoid it. “Truly” and “sincerely” are often misspelt. It should be remembered that truly does not have an ‘e’ in it while “sincerely” retains both the ‘e’s.

Signatory

After leaving four to five spaces for the signature, the name of the sender may be written in capitals within brackets followed by the designation as shown below:

(AMBUJ CHANDNA)

Regional Sales Manager

Enclosures/Copies Circulated

List of enclosures or details of those to whom copies of the letter are being circulated may be given below the designation of the sender. In some cases, copies of the letter may require circulation while keeping the original recipient in the dark. The abbreviation in such cases is suitably changed to bcc in the letters being circulated alone.

Annexures

If we wish to annex some documents with the letter, then information about these may be listed at the end.

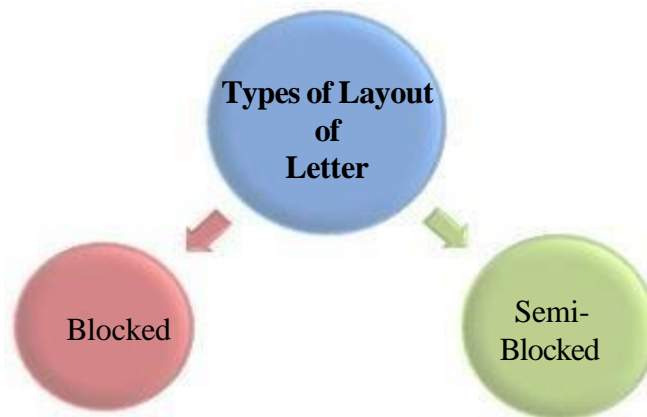
Type of Business Letters

Business Letters are basically of two types:

1. *Formal Business Letter* – Formal business letters are the typical or standard business letters meant for legal or official correspondence. These include letters regarding business deals, order, claim, dispute settlement, agreements, information request, sales report and other official matters.
2. *Informal Business Letter* – Informal Business Letter is used for casual correspondence but doesn't necessarily have to have a casual tone of language. These letters include memorandums, appraisals, interview, thanks, reference letters, cover letter, customer complaint letters, e-mails and others which are less important or regular.

Layout of Letters

Layouts of letters are of two types-Blocked and Semi Blocked. Given below are examples of the two types of layout:



Blocked Format

In the blocked format of letter layout, the date of the letter, all references, subject, salutation, the paragraphs in the body of the letter, conclusion and signature, all commence at the left margin as is shown in the specimen below. Another point to note is that in this format no commas are used after inside address, salutation or complimentary close.

Sundar Chemicals Limited
Regd. Office: 28 M G Road, Chennai-600 023.
Phone: 011-8387666 email: Secretary@sundarchemical.com

Comp/Mar 01/26

March 15, 2019

The Manager
X Traders & Company
256, Anna Road
CHENNAI-600 070

Ref: Order No. 288/2019

Dear Sir,

We are thankful to you for promptly complying with our request to supply a Digital Printer Model ZX1 as per our Order No.285/2019 dated 10th March 2019.

However, after the machine was installed and a test run was conducted, it was found that clear photocopies were not being produced. We referred the matter to your engineer Mr. Srivasan who has informed us that this problem is due to some inherent manufacturing defect in this machine.

We are still within the guarantee period of one year within which the machine will be replaced if there are any manufacturing defects.

Therefore, we request you to kindly replace our Printer model ZXI with a new machine that has no defects, at the earliest.

Yours faithfully

(Maninder Singh)

Administrative Manager

Semi-Blocked Format

This style is often termed as modified block style letter. In the semi-blocked format of a layout of a letter the date of the letter, conclusion and signature are aligned to the right of the letter. The subject or reference is centrally aligned. The paragraphs of the body of the letter all commence with a slight indent and commas are used in the inside address (however a common practice now is to omit the use of comma in the inside address), salutation and complimentary close.

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Phone: 011-8387666 email: Secretary@sundarchemical.com

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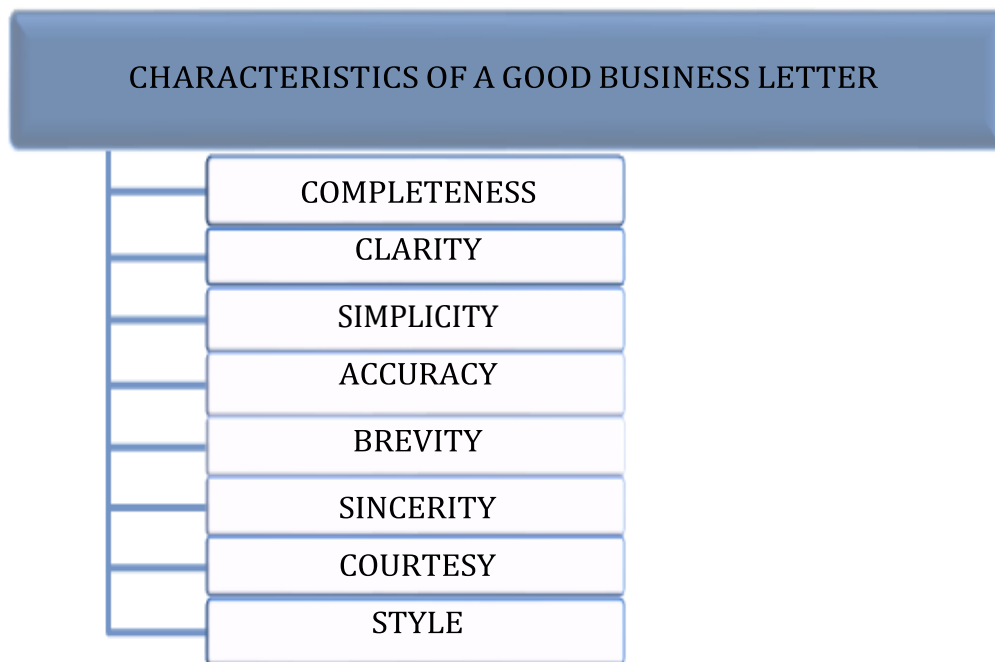
Administrative Manager

Either of the two formats can be used while drafting letters. However, care must be taken to follow any one format completely throughout the letter. The overall style of letter depends on the purpose of the letters and relationship between the parties concerned. A business letter is sometimes useful because it produces a permanent written record, and may be taken more seriously by the recipient than other forms of communication.

Note : As a result of globalisation of commercial activities in recent years, there has been an increased use of American spellings in day-to-day correspondence in respect of international trade, the word 'favour' is spelled as 'favor', 'labour' as 'labor', 'centre' as 'center' etc. Even the rules of grammar are getting relaxed. Both the conventional as well as the simplified American spellings are in vogue, but care must be taken to be consistent with whichever spelling you are following/using.

Essentials of a Good Business Letter

The following points are considered as essentials of a good business letter and before writing any letter, these points should be observed by the draftsman.



- **Completeness**

The letter must be complete in itself. It should contain all the information required by the addressee. The important and relevant matter should not be left out. Incomplete letters do not produce the desired effect on the mind of the reader. When a letter is incomplete, an unnecessary delay is caused in seeking clarifications. The writer should try to grasp all the relevant facts and arrange them logically and systematically to incorporate them in the body of the letter.

- **Clarity**

The writer must be clear about what he wants to convey and then he should try to express it in simple and straight forward language. Clear writing and clear thinking should go hand in hand, and person who thinks straight is usually able to write straight. Before writing, the writer should plan the message to be conveyed in order to avoid vagueness. Planning helps to produce the orderly kind of letter that creates a good impression because its message is clear.

- **Simplicity**

Business letter should be in a plain and simple style, clear and easily understood. Accordingly the language of business letters should be very simple. The use of winding expressions and high sounding phrases should be avoided.

- **Accuracy**

A business letter should not have any false or misleading statement. There should be no mistakes which usually creep in a letter due to negligence. Mistakes, however small, should be avoided, as they cause much inconvenience and trouble. All facts and figures references should be as accurate as possible and documents like bills of exchange, invoices, statements of accounts should be carefully prepared and checked.

- **Brevity**

In a business letter unnecessary words and superfluous matter should be avoided. As brevity in letter is the soul of a commercial correspondence, the writer must see that every sentence he has written in impregnated with an appropriate meaning.

- **Sincerity**

Whether a person is writing a personal letter or a business letter, he needs to write it with sincerity. In other words, he must be himself and not an imitation of somebody else. The business letter may seem to be a common piece of writing, if all letters are modelled to a set style. It must have originality of the sort that expresses the thoughts of its writer in his own style.

- **Courtesy**

In a business letter courtesy should be present everywhere, as it pacifies anger and pays in the long run. Courtesy means that the general tone of the letter should be mild and there should be consideration for the feelings of others. Curt and rude letters have got no place in the business world. Courtesy should not be sacrificed for the sake of brevity. Discourteous and unpleasant language should be avoided even while writing letters of complaint or letters of refusal.

- **Style**

The words used in a business letter and the way in which they are used express the writer's personality and give the letter what is called its style. Style in writing as in other walks of life is a quality peculiar to the individual. It is determined by the background, training, experience of a person and the way he thinks. If one writes with naturalness and ease, the letter so produced will reflect the personality of the writer. It is correctly said, therefore, that Style is the man.

Business Messages

Businesses messages include messages from the Chairman of the Company to the shareholder, employees or related to sales and purchases, products, and services, confirmation or cancellation of orders, invoices, company announcements and notifications, employee related news such as promotions, awards, increments, bonus, appraisals, resignation and termination. These messages are

very crucial for the business be it in the form of an advertisement in print or in electronic mode or in the form of the any other internal or external communication. Good business messages are essential to keep the business relationships in good health too. There are many types of business messages which a business can write to another business on day to day basis.

In business messages, the self-centered approach preparing communication to see each situation from own points of view may lead to a writer oriented approach, resulting the message is prepared on the view point approach wherein the writer places emphasis on himself and his interests rather than on the interest of the readers and stakeholders.

Generally, these type of approaches do not cater the positive responses in the readers, because they too are self-centered resulting the reader does not focus on what you want them to do. It is always advised that to achieve more positive effects of the Business message, the writer should write on the reader's point of view.

The 'You' attitude in Business Writing

The 'you attitude' is writing style that emphasizes readers rather than the writer. To write business letter the writer should not focus or put our self in the place of receivers. However the desires, problems, circumstances, emotions and probable reactions of the recipient are to be taken into consideration. Business letter must be written from 'you viewpoint' instead of 'I or we viewpoint'. You viewpoint emphasize reader's interest and help to win the reader's mind and attention. For example:

I or We attitude : We are sure that our new discount policy will attractive to you.

You attitude : You will surely appreciate new discount policy.

I or We attitude : I am happy to hear that you have selected our Company.

You attitude : Thank you for giving us the opportunity to serve you.

I or we Attitude : I will give you 10% discount on credit card purchase

You attitude : You can get 10% discount on credit card purchase

Thus it can be stated that by adopting you viewpoint following benefits can be enjoyed:

- Creation of friendly atmosphere
- Motivation the reader
- Establishment of mutual trust
- Can create favorable outcome even in a bad-news situation
- Accomplishment of the goal of the letter
- Enhance goodwill of the firm

To summarise, it can be said that the 'you attitude' is not only important but also essential for effective letter writing and business messages.

Positive Messages

Positive messages include messages where the audience is expected to react in a neutral to positive manner. Positive messages tend to consist of routine or good news. These messages might be items such as congratulations, confirmations, directions, simple credit requests, or credit approvals.

Following messages are considered as positive communication when:

The receiver likes or expects this news (product shipped on time)

The receiver needs little education or background to understand the news (travel arrangement for the conference)

The receiver considers the message routine, even if not completely positive (parking lot closed for three days for new striping)

Negative Messages

Negative messages include messages where the audience is expected to react in a negative manner. Negative messages consist of bad news. In these messages, the sender's goal is to convey the bad news in a manner that preserves the business relationship. While the sender must deliver bad news, the sender wants to avoid an employee quitting or a customer finding another vendor. These messages might be items such as refusal to provide a refund, cancellation of an event, inability to support an event and more.

Following messages are considered as negative communication when:

The receiver may be displeased (cost for repair is to be borne by receiver, not the the company)

The receiver needs a little persuasion (new log-on procedure takes longer but is more secure)

The receiver may be somewhat uncomfortable (new performance appraisal system underway but employees are used to the old ways of performance appraisal)

Persuasive Messages

The third, overlapping category is persuasive messages. In this type of message, the audience is expected to need encouragement in order to act as the sender desires. In some cases, the receiver is more like a positive audience; for example, when you're asking for a recommendation letter or when you're inviting someone to attend an after-hours work function. In other cases, the receiver is more like a negative audience; for example, when you're requesting additional payment as a result of a shared error or when you're providing an extension to an impending due date.

Following messages are considered as persuasive communication when:

The receiver may be reluctant (please speak to the new employee group)

The receiver is being asked a favor (please write recommendation letter)

The receiver may be invited to something somewhat outside regular duties (please supervise a new book club that will meet on campus after work)

Business Reports

The word 'Report' is derived from the Latin "reportare" which means to carry back (re=back+ portare = to carry). A report, therefore, is a description of an event carried back to some who was not present on the scene.

The report is a message to management. It travels from an employee to a supervisor, from a supervisor to an executive, or from the executive to the management. Simply stated, a business report conveys information to assist in decision-making. A report is the means to present this information. Some reports might present the actual solution to solve a business problem; other reports might record historical information that will be useful to assist in future decision-making. Either way, information is being "reported" that will be useful in making decision.

Thus the term report can be defined as an orderly and objective presentation of information that helps in decision-making and problem solving. Note the different parts of this definition:

1. The report must be well-ordered so the reader can easily find information.
2. It must be objective because the reader will use the report to make decision that affect the organization.
3. It must present information-facts and data. Where subjective information are required, as in drawing conclusions and making recommendations they must be presented ethically and be based on the information contained in the report.
4. It must aid in decision making and problem solving. There is a practical, "need-to-know" dimension about business reports that differentiates them from academic or scientific reports.

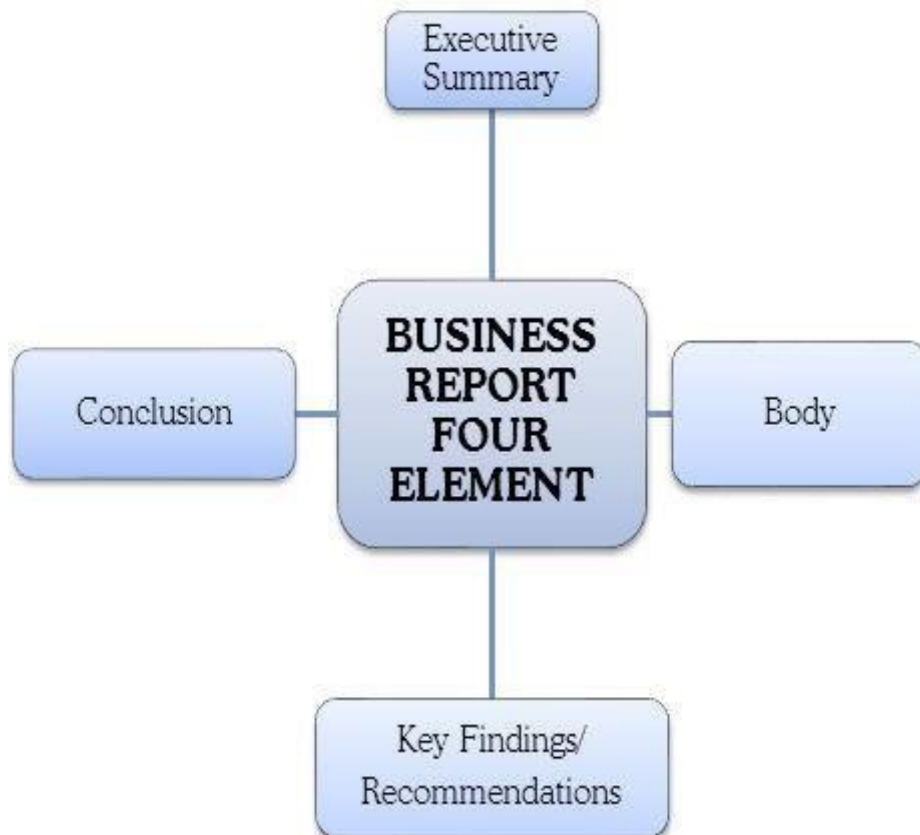
A business report can be defined as an evaluation or assessment or review of a particular event, issue, period or set of circumstances which is related to a business. The business report can be on compliance status, financial position, report of the Board of Directors of the company, Sales or on any other matters for which the report is required by an expert or authority. .

The business report is usually written in response to a request by an authority of the company, Business reports are one of the most effective ways to communicate. Although the scope of the business reports' are broad, however broadly, we can categorise the same in to the following:

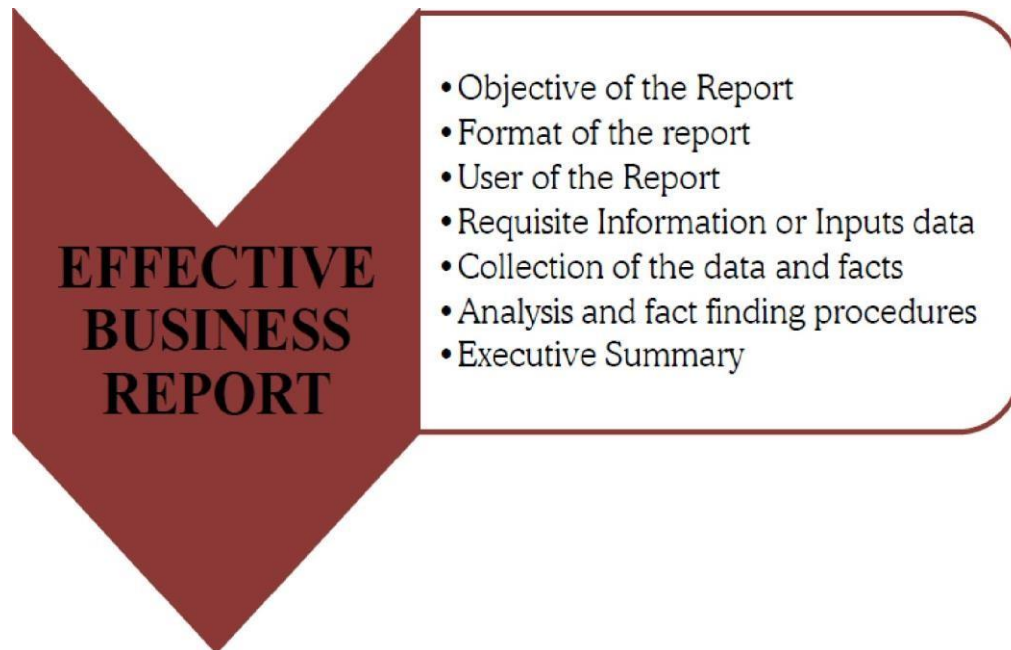


Writing Effective Business Report

A business report should not be written in essay format and it should be in an abridged style that allows the reader to navigate the report quickly and to identify key elements. It uses appropriate headings and subheadings and, if necessary, bullet points, diagrams and tables. The main function of a business report is to communicate relevant information quickly, clearly, and efficiently. Business reports can range from brief one-or-two-page reports, to reports of a hundred pages or more with several chapters and, quite possibly, a number of appendices. A lengthy report would include a table of contents and possibly an index. However, usually include the following four elements:



To write an effective business report, it is necessary to understand and identify the following:



The Executive Summary acts like the Abstract of a regular essay. It will briefly state the purpose of the report, it will briefly describe the methodology used to investigate the issue and it will list the key points and findings that are found in the report.

The Body gives details of the evaluation process. It will describe your methodology and identify particular issues that impacted on your evaluation. It might also allude to, or give a brief preview of your findings. Relevant tables and/or diagrams will appear in the Body.

In the Key Findings/Recommendations section you will identify and discuss/describe your key findings and make your recommendations. Your Conclusion will neatly sum up your findings, and in doing so will ensure that these relate back to the original question or issue that has given rise to the report.

Inter and Intra-Departmental Communication

Inter and intra-departmental communication has largely been a formal affair. The chief executives assumed that they were expected to be direct, brief and functional, wasting little time on niceties. Employees were usually taken for granted - bound by archaic service rules to listen and to comply unquestioningly. No wonder the documents produced were staid and standardised.

Over the years, there has been greater appreciation of the important role the staff play in an organisation. Their stake in the organisation has also gone up with schemes like Employee Stock Option Plans becoming popular as one of the means of compensation. They now take a greater interest in framing of policies, get more respect and enjoy confidence.

Inter departmental communication is largely a formal affair. Inter departmental communication will be effective when it is supported by good infrastructural facilities. There are various documents used in inter departmental communication, they are:

1. Memorandum

The term Memorandum (Memos) has often been misunderstood as a part of disciplinary proceedings. Far from it, the word at best means a note or record for future use. It is a useful mode of internal communication. A memorandum (memorandums or memoranda in plural) plays a convenient and flexible role. While much of inter and intra-office communication is being done over the phone, memorandums are preferred when one needs to convey information in writing.

There are minor variations in format but most memos have the same headings. The difference with the letter format is obvious. Inside name and address are done away with. Nor are salutation and complimentary close used. Informal tone and use of personal pronouns is allowed. Numbering is optional. Titles such as Interoffice Communication, Office Memorandum or Interoffice Correspondence may be used in place of more commonly used Memorandum. When addressed to all employees, a memorandum is as good as an Office Circular:

A few specimens of Memos are given below:

Specimen 1

BEEM ELECTRONICS LIMITED
BANGALORE

Ref: 81/C/2019

11th April 2019

Office Memorandum

With reference to his request for grant of Special Casual Leave, Shri P. Sachdeva is informed that Special Casual Leave has been granted to him for four days from 23rd April to 26th April 2019 for enabling him to participate in the District Level Athletic Meet.

Sd/-
Ramesh Kumar
Administration Manager

To

Shri P. Sachdeva
Secretarial Department

Through : Company Secretary

Specimen 2

SUMAN ENGINEERING LIMITED
PUNE

Ref:81/1/2019

13th May 2019

Memorandum

Shri Mukesh is hereby informed that the office has no objection to his pursuing part time M.A. Degree Course in the evenings after office hours. However, grant of leave for study/examination is subject to exigencies of office work.

Sd/-
Surendar Ghosh
Manager
(Personnel)

To

Shri Mukesh

Assistant, Sales Department

Through: Manager - Sales

Specimen 3

SEETHA ELECTRICALS LIMITED
KANPUR

MEMO/17

21st March, 2019

With reference to his letter dated 4th March, 2009 requesting for change of seat on health grounds, Shri Badal Singh is informed that the matter is under consideration and the decision would be communicated to him soon.

Sd/-
Bipin Kumar
Manager (Administration)

To

Shri Badal Singh
Stores Department

Through: Stores Manager

Memos are also issued in the cases of disciplinary actions to be taken against employees and replies thereto. These include memos relating to show-cause notice, charge sheet etc.,

2. Office Circulars

Office circulars are for disseminating information to a large number of employees within the organisation. Since it is an internal communication, therefore it has traditionally been brief and business-like formal and devoid of salutation.

A few specimens of office circulars are given below:

Specimen 1

Inviting Suggestions

SUMAN ELECTRICALS LIMITED

PUNE - 411 004

Circular No. 345/2019

3rd April, 2019

The manual of instruction which was last revised in June 2017 is proposed to be updated. Constructive suggestions are welcome from employees. Suggestions are to be sent to the undersigned latest by 30th April, 2019.

Sd/-

Manager O&M Cell

Specimen 2

Insisting Punctuality

MINI CONDUCTORS LIMITED

PATNA - 800 003

Circular No. 12/2019

25th May, 2019

Employees are requested to strictly adhere to the office timings. Tendencies to move around unnecessarily in corridors and canteens would be viewed seriously.

Co-operation of all the employees is solicited in maintaining decorum and discipline in the office premises.

Sd/-

Bhagat Singh
Manager, Personnel

Specimen 3

Information regarding annual day celebrations

SEEMA ELECTRICALS LIMITED

PUNE - 411 004

Circular No. 23/2019

3rd April, 2019

The Annual Day Function of the company is to be celebrated on the 30th May, 2019 with usual gaiety and fervour. There will be special meeting at 9.00 a.m. Shri NanalalBhat, Managing Director would address all the employees. It is proposed to honour employees who have put in more than 15 years of service in the Company.

At 3 p.m. there would be sports events for men and women. Tea, lunch and light refreshments will be served in the course of the day's celebrations. At 6.30 p.m. there would be a prize distribution function. From 7 p.m. to 9 p.m. there would be a light music programme by the famous Europhia and a dance party followed by dinner.

All employees are requested to attend the celebrations with their family members and make it a great success. Suggestions are welcome.

Sd/-

Suresh Kumar
Assistant Manager, Personnel

Specimen 4

Announcing a new bonus scheme for employees

XCE LTD.

HYDERABAD - 500 012

Circular No. 2/2019/HRD

1st January, 2019

The undersigned is pleased to inform you that Board of Directors of the Company has decided to introduce a Productivity Linked Bonus Scheme for Employees of the Company with effect from 1st April, 2019. The much awaited scheme is really intended to give more financial benefits to the employees as well as to increase the output. Further details of the scheme will be announced soon.

Sd/-

Personnel Manager

To : All Employees

3. Office Orders

Office Orders have a format similar to that of memorandums. What makes them different is the purpose and tone employed. They generally deal with matters affecting rights and privileges of employees. The language used is formal and legally common. Passive verbs are preferred. They carry a number since they remain in force till revoked and are filed for future reference. In addition, they carry a bold, underlined heading to help us identify them. Copies are sent to concerned people:

A specimen office order is given below:

Specimen 1

Order No. 34/4

7th March, 2019

OFFICE ORDER

Mr. J.K. Saxena, Manager (Credits), Friends Colony branch is transferred to the Regional Office on the same rank and pay. He shall hand over charge to the Chief Manager and report at the Regional Office by 10th March, 2019.

Sd/-

Personnel Officer

cc:

Chief Manager,

Friends Colony branch,

Mr. J.K. Saxena, Manager (Credits)

Specimen 2

Order posting a new recruit to a department

AMERICAN STEEL COMPANY LTD.

CHENNAI - 600 012

Ref.: 23/Per/2019

25th July, 2019

Office Order

Shri Rajan Pillai has been posted to the Accounts Department as 'Assistant Accountant' w.e.f. today.

Sd/-

Mukesh Jain

cc: Accounts Officer

Specimen 3

Transfer order

**BRITISH INDIA COMPANY LTD.
KANPUR - 208 002**

Ref.: 23/2009/Per

12th January, 2009

Office Order

Shri Kushal Jain is transferred to the Stores Department. He shall report to the Stores Officer latest by 14th January, 2009 after handing over charge of his duties to the Accounts Officer.

Sd/-

Mangal Singh

(Senior Admn. Officer)

To : Accounts Officer cc: Stores Officer

Specimen 4

Promotion order

**MANGALAM PAINTS & CHEMICALS LTD.
COIMBATORE - 641 018**

Ref.: Per/45/2019

31st March, 2019

Office Order

Shri Ashok Shinde, Senior Accountant is promoted with immediate effect as 'Assistant Accounts Officer'. He will draw a basic pay of Rs. 5,500 in the scale 5500- 40-5700-50-6000.

He will be on probation for a period of one year.

Sd/-

Mangal Dass

Manager, Personnel

To : Shri Ashok Shinde, Accounts Department.

4. Office Notes

Office Notes are exchange between two different departments. Companies follow a particular format for 'notes' of this type. The actual layout of the 'Note' may differ from company to company.

It is a matter of style and individual preference. A few formats are given below :

Specimen 1

**LATEX BALLS LTD.
T.T. PURAM - 695 001**

Ref.:LD/ST/3

Date: 18th June, 2019

From : Legal Deptt.

To: Admn. Deptt.

Subject : Additional Stenographer

The Extraordinary General Meeting of the company is to be held on the 18th July, 2019 to transact some urgent business. Therefore two very urgent Board meetings are to be held in quick succession for discussing a detailed agenda.

The preparation of the relevant papers and other documents in connection with the above is to be given top priority. Considering the workload likely to arise on account of this, an additional stenographer may please be posted to this department for a period of one month.

Sd/-

T. Viswanath
Manager (Law)

Specimen 2

CLIMAX INSTRUMENTS LIMITED

Ref: ST/1/92

Date: 24.3.2019

From: Stores Deptt.

To: Admn. Deptt.

Subject: Stock taking for the year ending 31.3.2019

The stock taking for the purpose of closing the accounts for the year ending 31.3.2019 would commence on 30.3.2019. All the Departments may be advised to draw their requirements latest by 29.3.2019. Also, there would be no supplies to customers from the stores on 30th and 31st March, 2019.

Sd/-

Ashok Lalla
Stores Suptd.

Points to Remember

- A memo is different from a letter, both in format and in its effect on the addressee. It is important to note that a memo does not have a salutation and complimentary close. But the subject is clearly written and underlined.
- Memos are used commonly for issuing instructions to the staff, change in the policy inviting suggestion, giving information, making requests etc.

- Whatever be the subject matter, the language of the memo should be polite and courteous.

Management Information Systems (MIS)

The MIS Concepts

Executives in an organization provide leadership and direction for planning, organizing, staffing, supervising, and controlling business activities. Each of these business activities involves decision making process. For making decisions, executives need the information. The required information is to be provided by information specialist or by data processing department. With the increasing competition in the era of information economy, the demands for organized, need base information is increasing day by day. Depending on the hierarchy the information need differs, accordingly different types of information systems are required. To achieve this goal, different types of information systems are devised by the organizations. The MIS is derived from these information systems used in the organizations.

Major postulates of Management Information Systems are:

1. Information form of a MIS is periodic, exception and based on demands.
2. Information formats are pre-specified and fixed.
3. Information is provided by extraction and manipulation of operational data.
4. It provides information about the performance of the organization.
5. It supports the intelligence and implementation stages of decision making.
6. It supports structured decisions for operational and tactical planning and control.

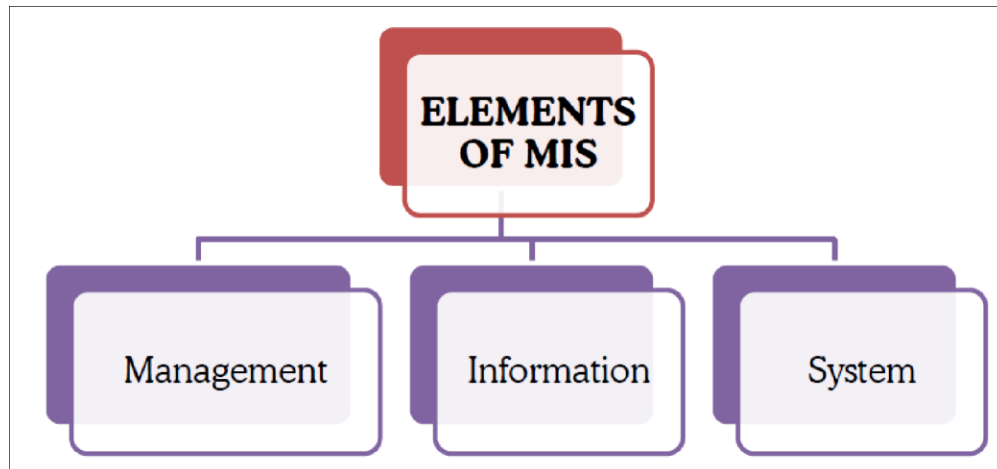
Purpose of MIS

A well-defined MIS provides information to all levels of management for the following purpose:

- To report the organization performance to tax authorities, shareholders, regulatory authorities and other stakeholders such as suppliers and customers etc.
- To prepare future plans for short and long term basis.
- To exercise day-to-day control on various operations in the different functional areas in the organization.
- To allocate different type of resources to different functional areas.
- To allow management by exception.
- To develop database of business partners and to devise procedures to deal with them.
- To develop the training tools for the new recruits in the organization at all levels.

Elements of MIS

MIS is a system that helps management in the process of decision making. The three elements of MIS are Management, Information and System. It is necessary to understand these three components:



Management

The term "Management" as defined by Marry Follett is "The art of getting things done through people" It also refers to a set of functions and processes designed to initiate and coordinate group efforts in an organized setting, directed towards promoting certain interests, preserving certain values and pursuing certain goals. It involves mobilization, combination, allocation and utilization of physical, human and other needed resources in a judicious manner by employing appropriate skills, approaches and techniques. It is a process of conceiving and converting certain worthwhile ideas into results by getting things done through people by offering them monetary and other inducement in return for their contributions.

In short "Management" may be thought of as the sum total of these activities which relate to the laying down of certain plans, policies and purposes, securing men, money, materials and machinery needed for their goal achievements; putting all of them into operation, checking their performance and providing material rewards and mental satisfaction to the men engaged in the operation.

Information

It is a source for increment in knowledge. In MIS, it is obtained by processing data in to a form meaningful to the users. To illustrate, the concept, let us discuss the following situations; if somebody throws the word eleven during discussion, it means nothing to the participant. It is a data item, but it is placed within a context familiar to the intended recipient. Let us analyze another situation, if a manager is asking a question, "What are the sales of the packaged goods by marketing department and projection for the next quarter?" The answer would be 11 only. Here, it is information not the data item since the number 11 is being used in a context.

System

A physical system is a set of components that operate together to achieve a common objective or multiple objectives. These objectives are realized in the outputs of the system. An efficient system uses its inputs economically in producing its outputs. An effective system produces the outputs that best meet the objectives of the system. MIS can be thought of as a system (set of hardware, software, manpower, procedures, etc) to provide timely and accurate information to the management users in an organisation. The objective of the management information system is to provide formal informational support to the members of the organization.

Structure of Management Information System

Management Levels and their information needs

The levels of management consist of top, middle, and first line management (supervisory). The activities in the organizations are of three types:

- Strategic planning,
- Tactical and
- Operational

Each of these levels to perform - strategic planning, tactical, and operational activities and requires different set of information. The activities and information needs of three levels of management are illustrated in the following.

1. Top level (Strategic level) Management and their information requirements

Top management is defined as a set of management positions, which are concerned with the overall tasks of designing directing and managing the organization in an integrated manner. They are responsible for interacting with representatives of the external environment, such as financial institutions, political figures, and important clients of the organization.

The structure of top level normally consists of Chairman and members of the Board of Directors, Chief Executive Officer and the heads of the major departments of the company. In fact, this level consists of those executives, whose responsibilities relate to the whole organization or in other words, they are accountable for effectiveness and efficiency of the operations of the organization as a whole.

Top management's main responsibility is in the direction of determining the overall goals and objectives of the business. It deals mainly with long-term strategic plans, policy matters and broad objectives of the company. Also, it establishes a budget framework under which the various departments will operate.

Top management needs the information on the trends in the external environment (economic, technological, political and social) and on the functioning of the internal organizational sub-system. Apart from historical information, top management requires on-going or current information also which is generated through forecasts of the future. Thus, mostly the information utilized by top management is futuristic and external in nature. Much of the

information so generated for strategic planning purpose tends to be incomplete and not fully reliable. It may not be available on time. For control purposes, top management receives summary and “exception reports”

(For example on production, sales, cash, profits, and so on) from the middle management. The distinction between strategic planning information requirement and tactical information requirement is not always clear because both systems use some of the common information.

2. Middle level (Tactical level) Management and their Information Needs

Middle level management is defined as a group of management positions, which tend to overlap the top and supervisory management levels in the hierarchy. Middle management positions consist of heads of functional departments and chiefs of technical staff and service units. Middle management, therefore, includes such people as the Manager of Sales, the Manager of Purchasing, Finance Manager, and the Manager of Personnel etc. Middle management may be viewed as “administrative” management in the sense that it is responsible for the elaboration, classification and operationalization of organization goals, strategies and policies in terms of action programmes and norms of performance. Middle management is concerned with the task of formulating pragmatic operating policies and procedures for the guidance of supervisory management.

The nature of information required at the middle management level is less diverse and complex. Middle management is fed with information both from top management and supervisory management. Much of the information used by the middle management is internal in nature. Middle management does not require much “futuristic” information since its decisions are not strategic and long range in nature. For example, the information needs of a sales manager are: corporate sales goals and targets, strategies and policies for operationalising them, he also needs information on sales potential and trends in different market segments, geographical territories, competitive conditions and so on. Further, he needs information on weekly sales turnover from different zones and for different products, customer complaints, delay in dispatches, finished goods inventory position and the like for the purposes of control. Tactical Information Systems are designed to generate a variety of reports, including summary reports, exceptional reports, and ad hoc reports.

3. Supervisory level (Operational level) Management and their Information Needs

Supervisory management is defined as a team of management positions at the base of the hierarchy. It consists of section officers, office managers and superintendents, foreman and supervisors who are directly responsible for instructing and supervising the efforts of rank and file, clerical and “blue-collar” employees and workers. Supervisory management is also called “operation management” in the sense that it is concerned with implementing operational plans, policies and procedures for purposes of conversion of inputs into outputs. At the supervisory level, managers are responsible for routine, day-to-day decision and activities of the organization, which do not require much judgement and discretion. The function and process of the supervisory management are standardized as far as possible. The perspective of supervisory management is generally short-range and insular. It functions in a relatively closed environment.

Supervisory management mostly needs internal information on operational aspects of the functioning of activity units. It in fact, generates internal information for example, on purchase and sales, production, use of inputs etc. at the operating level. It also receives information from the middle management levels on operational plans and programmes. The nature of information is routine and structured. It tends to be reliable and relatively complete.

There is little element of complexity of uncertainty involved in the information.

Characteristics of MIS

Some of the main characteristics of MIS are listed as under.

1. *Comprehensiveness* : Management Information System is comprehensive in nature. It takes inputs from transactions processing systems and process information primarily for managers at all levels. It caters to the need of large variety of people in different hierarchy as routine information requirement exist practically at all levels. Therefore reporting system in the form of MIS is most sought after information system in any organization.
2. *Co-ordinated* : Management information system is centrally co-ordinated to ensure that information is passed back and forth among the sub-systems as needed and to ensure that information system operates efficiently.
3. *Sub-systems* : A MIS is composed of sub-systems or quasi separate component system that is the part of the overall - unified system. Each of these systems shares the goals of the management information system and of the organization. Some of the systems serve just one activity or level in the organization, while others serve multi-levels or multiple activities. The overall structure of the multiple systems should be carefully established as a part of long range system planning.
4. *Integration* : A MIS is rationally integrated, so as to become more meaningful. Sub-systems are integrated so that the activities of each are inter-related with those of the others. This integration is accomplished primarily by passing data between these systems. Computer programmes and files can be designed to facilitate data flows among the systems, and manual procedures are also used to accomplish this integration. While integration makes information processing more efficient by reducing both intermediate processing and the incidence of independent generation of the same data by multiple departments, an even more important benefit is that it provides more timely, complete and relevant information. Senior managers particularly, benefit from integrated systems because they need cross functional information. Although total information of sub-systems is neither achievable nor desirable, a substantial degree of integration is required for an effective management information system.
5. *Transformation of Data into Information* : A MIS transforms data into information in variety of ways. When data is processed and is useful to a particular manager for a particular purpose, it becomes information. There are many different ways in which data must be transformed within an information system. For example, cost data for a particular organization may be summarized on a full-cost, variable-cost, and standard-cost basis for each organization unit, as well as by each cost type, customer type, and product, line. The numerous ways in which MIS should transform data into information are determined by the characteristics of the organizational personnel, the characteristics of the task for which information is needed.

6. *Enhance Productivity* : A MIS enhances productivity in several ways. It enables routine tasks such as document preparation to be carried out more efficiently, it provides higher levels of service to external organizations and individuals, it supplies the organization with early warnings about internal problems and external threats, it gives early notice of opportunities, it facilitates the organization's normal management processes and it enhances managers' ability to deal with unanticipated problems.
7. *Conforms to Managers' Styles and Characteristics* : A management information system is developed in recognition of the unique managerial styles and behavioural patterns of the personnel who will use it, as well as the contributions made by managers. At the organization's more senior levels, the management information system is likely to be carefully tailored to each individual manager's personal tastes. At the organization's lowest levels, the management information system is more likely to be tailored to the unusual way in which clerical and operations personnel use information and interact with the information system. For middle managers, the information system is tailored to the general characteristics of managers. For professional and technical personnel, the information system is tailored to the nature of the specialized task, but with attention also given to the way the minds of these specialists process information.
8. *Relevant Information* : A MIS should provide only relevant information. Determining what information is relevant may be difficult in situations in which analyses vary for different managers or according to particular circumstances, such as in the case of special problems. Systems designers must carefully consider the human factor when developing a management information system. Otherwise, the resulting system will be ineffective and probably will be discarded by its users.
9. *Uses Established Quality Criteria* : A management information system must be designed to the required tolerance for timeliness, relevance, and accuracy of information. These tolerances vary from task to task and from level to level within an organization.
10. *Feedback* : A management information system should provide feedback about its own efficiency and effectiveness. The reporting of computer malfunctions and transactions processing error rates is a simple example of this feedback. Statistics prepared by the system about who uses each system facility and how much they use each one are more sophisticated forms of feedback. Computer programs can record and report how much computer time is used by each user, how many pages are printed for each user, and how much internal data file space is utilized by each user's data, as examples; these and other usage statistics can be used for managerial analysis or as basis for charging each user for computer usage if desired.
11. *Flexibility* : It must be designed to be easily modified if, for example, different information is needed because the environment changes or if the organization undertakes new activities (such as introducing new products) which require new modes of processing. The information system should be capable of being easily expanded to accommodate growth or new types of processing activities and also easily contracted.
12. *Modularity* : The MIS should be composed of many modules or sub-systems rather than be designed as one and only one for a few large systems.

13. *Selective Sharing of Data* : Another desirable quality of an MIS is selective sharing of data. Two or more managers often need to utilize the same information; the system should have features, which allow ready access to information by multiple managers. An advanced feature that promotes this sharing is data bases. On the other hand, it is often important to reserve certain information for the exclusive use of only selected managers. Sometimes, this need extends down to the record or field level, in which case some parts of a record are available to all managers, but only certain managers permitted to examine other parts. For example, an employee's current address or marital status may be needed by employee or other personnel, but access to information about pay rate, hours worked, gross pay, and other details of payments may be restricted to certain payroll managers. This selective sharing quality can be established by controls that are part of the computer programs.
14. *Computerized* : It is possible to have a MIS without using a computer. But its use increases the effectiveness of the System. In fact, its use equips the system to handle necessary attributes of the computer to MIS, for example accuracy and consistency in processing data and reduction in staff. These needs in management information system make the computer a prime requirement.

To sum up, business correspondence is the backbone of a good organisation or company.

Basic Requirement of MIS

In the present context, most of the organizations are using computer-based management information system in the era of information economy. The basic requirements of a computer based MIS are listed as below :

1. *Hardware* : It refers to the physical computer equipment and associated devices. The hardware must provide five basic functions, i.e., input of data entry, output, secondary storage for data and programmes, central processor (Computation, Control, and primary storage) and communication.
2. *Software* : It is a broad term; it means the instructions or programs that direct the operation of the hardware. The software requirement is of two types: System Software and Application Software.
3. *Database* : The database contains all data utilized by the application software. An included set of stored data which is often referred to as file. The physical existence of the stored data is known as database.
4. *Procedures* : Formal operating procedures are physical components because they exist in a physical form such as a manual or instruction booklet. Basically, three major types of procedure are required: – User Instructions (for users of the application to record data, employ a terminal to enter or retrieve data, or use the result) – Instructions for preparation of input by data preparation personnel – Operating instructions for computer operations personnel.
5. *Operations Personnel* : It includes personnel such as Computer operators, system analysts, programmers, data preparation personnel.

Limitations of MIS

The main limitations of MIS are as follows:

1. The quality of the outputs of MIS is basically governed by the quality of inputs and processes.
2. MIS is not a substitute for effective management .It means that it cannot replace managerial judgement in making decisions in different functional areas. It is merely an important tool in the hands of executives for decision-making and problem solving.
3. MIS may not have requisite flexibility to quickly update itself with the changing needs of time, especially in the fast changing and complex environment.
4. MIS cannot provide tailor made information packages suitable for the purpose of every type of decisions made by executives.
5. MIS takes into account mainly quantitative factors; thus it ignores non-quantitative factors like morale, attitudes of members of the organization, which have an important bearing on decision-making process of executives.
6. MIS is less useful for making non-programmed decision-making. Such type of decisions is not of routine type and thus they require information, which may not be available from existing MIS to executives.
7. The effectiveness of MIS is reduced in the organization, where the culture is to hold information and not share with others.
8. MIS effectiveness decreases due to frequent changes in top management organizational structure and operational team.

Sample Questions

1. A Letterhead contains the following:
 - (a) Company logo
 - (b) Name and address of Registered Office, Corporate Office
 - (c) Contact numbers
 - (d) All of the above**
2. The word "Confidential" super scribed on the envelope is a_____.
 - (a) Salutation
 - (b) Special marking**
 - (c) Attention line
 - (d) Subject heading
3. The word 'Report' is derived from the Latin word:
 - (a) Reportare**
 - (b) Reporte
 - (c) Rapport
 - (d) Repo
4. A/An_____is used for disseminating information to a large number of employees within the organisation.
 - (a) Office circular**
 - (b) Memorandum
 - (c) Office order
 - (d) None of the above
5. MIS stands for:
 - (a) Management Infotainment System
 - (b) Management Information System**
 - (c) My Information System
 - (d) Management Intellectual System

Lesson 7

**CONCEPT OF
E-CORRESPONDENCE**

Introduction

Today in 21st century globalized world, the uses and needs for the 24 hours availability system of internet have been unprecedented.

Professionals, non-professionals, experts or students, we are all turning increasingly to the internet in our daily lives. Whether we want to find educational openings abroad, do banking operations online, find research material on any issue, send corporate e-mails, internet is the place where we go most often. From the trivial to the highly complex, we look for answers to most of our questions in the vast ocean of knowledge called World Wide Web (www).

The World Wide Web is a system of interlinked hypertext documents accessed via the Internet. With a web browser, one can view web pages that contain text, images, videos, and other multimedia and navigate among them via hyperlinks.

Many people use the terms Internet and World Wide Web interchangeably, but in fact these two terms are not synonymous. The Internet and the Web are two separate but related things.

What is The Web?

The World Wide Web, or simply Web, is a way of accessing information over the medium of the Internet. It is an information-sharing model that is built on top of the Internet. The Web uses the HTTP protocol (one of the languages spoken over the Internet) to transmit data. Web services, which use HTTP to allow applications to communicate in order to exchange business logic, use the Web to share information. The Web also utilizes browsers, such as Google Chrome, Internet Explorer or Firefox to access Web documents called Web pages that are linked to one another via hyperlinks. Web documents also contain graphics, sounds, text and video.

The Web is just one of the ways through which information can be disseminated over the Internet. The Internet, not the Web, is also used for e-mail. So the Web is just part of the Internet, albeit a large part, but the two terms are not synonymous and should not be confused.

What is Browser

A Web browser is software application that enables you to find, retrieve, and display information available on the World Wide Web (WWW). Browser also allows you to traverse information resources on the WWW. The information on the Web is organized and formatted using tags of a Markup language called Hypertext Markup Language or HTML. A web browser is converts the HTML tags and their content into a formatted display of information. Thus, a web browser allows you to see the rich web contents from a website. Some of the popular web browsers are - Google Chrome, Internet Explorer, Mozilla Firefox, Safari and Opera.

A brief description about some of these interactions/buttons is as follows:

- *Back/Forward Buttons* : Back button can be used by you for going back to the previously visited web page whereas the Forward button is used to visit the nextpage (if you are not on the most recent page visited by you, this may happenwhen you have pressed the back button at least once).

- *Tab* : It allows you to view multiple web pages in the same browser without opening a new browser session.
- *Address bar* : Also known as URL Bar is a place where you can type the web page address that you want to retrieve from the web address. It also displays the address of the web page currently being visited by you.
- *Recent History* : This shows the links to the web pages previously visited by you.
- *Refresh* : This is also called as reload button. It reloads the current web page.
- *Stop* : It cancels loading of the current web page. This button is used when the page is in the loading state.
- *Home* : This button will bring you back to the home page of your website. Home page is the first page of any web site.
- *Search* : Search box allows any term to be searched by the search engine from the web. It can also be used for searching contents from the website visiting

What is The Internet?

The Internet is the network of networks and is used for many applications. Internet allows you to share resources and applications with ease. The Internet can carry any digital signals such as text, graphics, sound, video and animation. Today, Internet has thousands of networks and millions of users, using many services. The Internet is a massive network of networks - a networking infrastructure. It connects millions of computers together globally forming a network in which any computer can communicate with any other computer as long as they are both connected to the Internet. Information that travels over the Internet does so via a variety of languages known as protocols. The Internet uses TCP/IP as its basic protocol on which many more application level protocols have been developed

The terms Internet and World Wide Web are often used in everyday speech without much distinction. The Internet is a global system of interconnected computer networks. In contrast, the Web is one of the services that runs on the Internet. It is a collection of textual documents and other resources, linked by hyperlinks and URLs, transmitted by web browsers and web servers. In short, the Web can be thought of as an application “running” on the Internet.

Viewing a web page on the World Wide Web normally begins either by typing the URL of the page into a web browser or by following a hyperlink to that page or resource. The web browser then initiates a series of communication messages, behind the scenes, in order to fetch and display it.

“The letters written by one party to another, and the answers thereto, make what is called the correspondence of the parties. Such correspondence if done through electronic signals via internet is called E-correspondence.”

What is E-Correspondence?

E-Correspondence is commonly known as ‘email-correspondence’ or ‘electronic correspondence’. It is an electronic method of providing you with important information on your email address. You must

supply a valid email address in order to receive information via email. For example: johndoe@company.com.

Concept of Email

“Electronic mail” or “e-mail” as it is commonly called is the process of sending or receiving a computer file or message by computer modem over telephone wires to a pre-selected “mail box” or “address” on another computer. E-mail can also be sent automatically to a large number of electronic addresses via mailing lists (through ‘mail-merge’ option). E-mail messages can range from the simplest correspondence to business presentations, engineering blueprints, book chapters, or detailed contracts. Graphics, files of artwork or photography can be transmitted via this technology as well, though text messages comprise the vast majority of e-mail transmissions.

Today, e-mail stands as a central component of business communication, both within business enterprises and between business enterprises, because of the many advantages it offers over regular mail in terms of efficiency, speed, and 24-hour availability. These characteristics have made electronic mail a truly ubiquitous presence across the globe. Indeed, in terms of sheer volume, more than 536 billion pieces of e-mail were delivered in the United States in 1999, according to the eMarketer Internet research firm. Moreover, the eMarketer estimates that in 2000 the number of active e-mail users in America reached 111 million.

Since e-mail has emerged as such an important method of business communication in recent years, it is important for small business owners to know how to use this technology effectively. Towards that end, consultants generally recommend that small business owners and entrepreneurs should select and shape such e-mail packages that emphasize convenience and ease of use.

Electronic mail, known commonly by its abbreviation ‘email’, is probably the most used medium of communication today. 50 years ago, had someone said that it would be possible to instantly deliver documents to a recipient sitting half way across the globe, he would have been a laughing stock. But, email came, saw and conquered the World Wide Web. Today, with email, there’s so much more than just written text communication. Ability of the email to securely forward multimedia, photos, software, etc. has made it very popular. It’s rightly said that ‘necessity is the mother of all inventions’, and we humans have always found a way whenever the need arose. The history of email communication is very interesting and intriguing.

History of Email

In 1965, the Massachusetts Institute of Technology (MIT) was the first to demonstrate the use of the first email system known as MAILBOX.

The history of email addresses can also be attributed to Tomlinson. He chose the ‘@’ symbol to provide an addressing standard in the form of “user@host”, which is in use till date. This is why Tomlinson is called the ‘father of email’ and is credited with its invention.

By 1974, email in its improved form was being used by the US military. By 1975, efforts to organize the email bore fruit. A general operating area, known as email account, was created for users who wanted to avail the email service. Access controlling was done by giving the user a secret password, which only he/she would know. Separate folders were created depending on the purpose like. Inbox for incoming messages and outbox for outgoing messages.

Year 1976 was a watershed year in the history of email marketing. Email service was being offered in commercial packages and per-minute charges were applicable to those using these services. This led to the requirement for offline reading, which meant that users could then download their emails on to their personal computers, and read them leisurely without using and paying for the airtime. This led to the development of applications, which were similar to what Microsoft Outlook does today.

Requirement for protocols was felt almost immediately, and in 1972 file transfer protocol (FTP) was put in use to send email messages. The main drawback here was that FTP created a separate mail for every recipient and then dispatched it, which resulted in loss of precious memory space. This prompted the creation of the more efficient SMTP (Simple Mail Transfer Protocol) in the early 1980s, which became a standard protocol to be used in sending email messages. But the initial versions of SMTP failed to control the cases of forgery and proved to be a naive protocol in the verification of the authenticity of a user. Email viruses, worms and spammers began exploiting these loopholes in SMTP, and even though many new and improved versions have been released, this problem continues to be addressed till date.

If SMTP is used to send messages, POP (Post Office Protocol) is a standard for receiving emails. This protocol is used by email clients to retrieve messages from the mail server using a connection. One drawback of POP is that it does not support offline retrieval of messages. This demerit has now been overcome, by the more capable IMAP (Internet Message Access Protocol). This is how one comes to know about the offline messages, i.e., messages received when the receiver is not signed in.

By the early 1990s, free and user-friendly email service providers had taken the industry by storm. Players like 'yahoo' and 'hotmail' were competing for the market share. It was this decade that saw the .com boom, to the extent that almost everyone wanted an email account. Today, there are more than 600 million email users across the globe, with newer players like Google (Gmail) and Rediff entering.

There's so much more about the origin and history of email, but these were the most important landmark events. Looking at its current usage, we can only add that instant messaging via email is here to stay!

Features of Email

- *Electronic* : It is an electronic mode of message transmission as it is sent using HTML (Hyper Text MarkupLanguage)
- The computer code used to create web pages.
- *Cost-Effective* : It is one of the cost-effective modes of fast communication. Today with the advent of smart-phones, communicating through emails has become even more cost-effective.
- *Packages* : Packages like 'Messenger' and 'Outlook' help us compose new mails or forward the received ones to one or all of the people whose email addresses are stored in the 'Address Box'. They allow us to change font, sizes and colour of the text; highlight, delete, store or save; align, center or justify the text; italicize, bold, underline or even print what we write or receive as email.
- *Interface*: An interface between email programme and word processing programme allows us to cut, copy and paste material from one place to the other.

- *Attachments* : The 'Attach' option allows us to share documents, worksheets, presentations, pictures and videos along with the mails.
- *Spam* : Unsolicited or Junk mails can be filtered by using the 'spam' option which forbids unwanted mails to enter your inbox. These unwanted mails may be advertisements, job offers, competition forms, etc. which one does not want to receive frequently.
- *Signature* : We can customize our signature as we want it to appear in the complimentary closure of every email. Once you add your signature it automatically appears at the end of every mail that you compose. One need not write the name, designation, contact no, etc. again and again.
- *Search* : The search option helps us to locate old email communications. This can be achieved by typing the sender's name in the search box and clicking the search button. It will reflect all mails containing the name so typed.
- *Cloud Storage* : A more recent feature is cloud storage. Data can be stored on cloud. This facilitates access and instant updates to multiple users. Google Drive, Dropbox etc are examples companies offering cloud service solutions to enterprises.
- *Changes at the Workplace* : This trend of online work has brought about other changes like virtual workplaces, work from home, flexi-time etc.

Features of an Email Accounts

An email account, in general has the following folders:

Inbox: Inbox is the main folder in your email account. It contains all the e-mails that have arrived in your e-mail account. You can click on inbox to see the mails that you have not read (shown in bold) as well as the mails that you have already read (in normal font).

Sent Mail : It shows all the e-mails sent by you from your e-mail account.

Drafts : This folder stores those messages that you have created but have not been sent by you so far. These messages are saved by you for more work.

Spam : Spam is unsolicited e-mails or junk mails. It is generally e-mail advertising sent to group of people. We can also term spam as unwanted e-mails. Spam mails are also a big cause of computer viruses. Spam mails are identified by the mail services and placed in this folder. These spam mails are automatically deleted after few days.

Trash : Any deleted mail is put in the Trash folder. Trash folder allows you to get back an e-mail which have already been deleted. But it is important to know that you can get back the mails only within few days from trash after its deletion. After few days, mails are permanently deleted from trash folder.

An email account, in general has the following options:

Compose Mail : Composing is addressing, writing, and sending an e-mail message. By clicking on

the Compose Mail button a window appears where we can write our message in the message box and the email addresses of the person we want to send the mail.

Contacts : The Contacts helps you to find email address of a person whom you have saved in your Contact list. We can also quickly find email conversations associated with a contact, and store additional information about our other persons whose email id is stored in our contacts (such as a mailing address, title, phone number, etc).

To field - you have to put the address of the receiver. In case you want to send email to more than one receiver then put commas between their email addresses or you can use ?add cc. or ?add bcc.

Cc stands for Carbon copy the persons whose address is listed in this field will receive carbon copy of the message and Bcc means blind carbon copy similar to Cc but only difference is that the recipient who had got Bcc is invisible to other recipients.

Subject : The main heading of your mail i.e., it will explain that the mail is regarding which issue. Please note that the subject should be descriptive of the mail to help the receiver understand what mail is about without having to open the mail.

Text Area : The message is written in this area.

Send : you can send the mail by clicking the Send button.

Group Contacts is one such list as explain earlier. Contacts can be organized in different groups like office, school, relatives etc.

Electronic Mail System

Today companies are able to customize their e-mail services to meet their own unique communication needs. E-mail management tools in the market can help entrepreneurs and managers address a wide array of issues from excessive volumes of e-mail and/or excessively large file attachments –both of which can clog e-mail gateways or create network storage burdens –to virus detection, spam blocking, and search ability of e-mail data stores.

Optimizing Personal Email Use

Experts in the fields of business and electronic communication agree that managers and small business owners can take several steps to maximize the efficiency of their company's e-mail systems. These tips extend from patterns of personal e-mail use to guidelines for companywide e-mail policies.

Professional appearance and content are paramount in an e-mail. Some basic guidelines and action points to be followed are:

- The standards of professionalism that dictate postal correspondence stay –Proper Grammar, correct spelling, tone, courtesy, structure, content etc.
- Avoid ‘Emoticons’ – smileys, winks etc in official correspondence.
- Maintain separate accounts for official and personal e-mails. Many organizations have firewalls against personal mails like Yahoo, Gmail etc.

- Avoid 'spamming.' Maintain a proper distribution list of recipients for your mails.
- Limit the size of attachments to be received or sent out by e-mail. Organizations have policies and limits for the size of attachments. This helps monitor data security, virus attacks etc.
- *Have a standard signature for your official e-mails* – Name, Designation, Phone numbers. This helps in accurate identification.
- *Respond promptly to official e-mail messages* – less than 24 hours. In case the response takes more detailed information, write a short reply explaining how long it would take for you to give a proper response. Non-response sends out wrong signals.
- Set up efficient daily e-mail practices. Today, e-mails are configured on the smartphones, further reducing the expected response time.
- Delete old messages that can clutter up your inbox. Ensure that your inbox is not cluttered and allows for incoming messages without delay.
- Review incoming e-mails only at two or three set times a day, rather than peeking at each one as it comes in; and
- Invest in supplementary tools that can block e-mail spam that clogs many systems.
- Use the "Reply/Reply All" features with care. Your response may be intended only for the sender and not to all included in the mail.

Important

Use the fields 'to,' 'cc,' and 'bcc' appropriately. The recipients in the 'to' are those who need to take action based on your e-mail; those in 'cc' are included for information; those in 'bcc' are included when the recipients are not known to each other and their e-mail ids are to be kept confidential.

This is important, because spammers love to see a whole slew of e-mail addresses that they can send spam to. Your friends will have good intentions, but those you may only know from a list may not. Hackers now have the addresses of everyone who will be receiving your e-mail. This is neither appropriate nor safe. Instead, choose to send a group or list of people the same message using BCC, which is the kindest and least obvious way to send mail short of encryption.

Also remember that all e-mail sent through normal channels can be intercepted. Therefore, only write what you want the world to see.

Again, the desire to say what we feel must be overcome with the desire to be courteous and professional, which we all know in our hearts, is the better way to communicate.

Proper E-mail Correspondence

Most of us e-mail back and forth every day, so we all deal with different types of e-mail correspondences. Whether it be for business, for personal use or for school, we all need to know the proper ways of sending emails to other people. Keep reading to see if you're being professional about it or not.

As stated above, e-mail correspondence comes in various colours and designs and it is as creative as the sender makes it. E-mail a decade ago was definitely not the same as the e-mail today. We must be

more careful about what we say and how we say it. Words used in an e-mail are like a small, lit match; they can be used to mend fragile relationships, warm the heart and light the way, or they can ignite whole forest aflame that could cause havoc and destruction.

Here is one scenario that may influence varied responses:-

Example

You just paid for some software over the Internet with your credit card. You were told that the software would reach your house in a few days. The item does not reach you in promoted time. No problem, you think. You will just call the 1-800 number they have on their Website but after redirecting your call four times, you hear the dial tone. You are upset, but you try calling again.

Now, after this phone calling nightmare for almost 45 minutes, you are angry that no one is answering. After all, you paid for the item and you want it. Should you not be angry? Of course you should be, but you can't get hold of them, so you decide to write an e-mail explaining your mounting frustration about how their customer service was always unavailable over the phone. You are careful to tell them that you have not received your purchase and also include the invoice statement as proof of what you bought. Three days go by and counting. You cannot get this dilemma off your mind. Another e-mail lands you nowhere. You do not know what to do. You tried contacting them, but you got no reply. You decide that you no longer want their software and want your money back. You swear not to deal with this company again, right?

So, you write a third e-mail, but you are not so polite this time. You say, "I will never do any business with you again. You are deaf to my phone calls and e-mails and insult my intelligence. I demand my money back. You are a thief and should not be in business and I will get to the bottom of this."

Surely, this is a letter you can write, but do you really think you should? Would it make you feel any better?

Maybe, but will it get you what you want? Not likely. In so many cases, we are obliged to overcome how we feel by an act of the will to do what we ought to do.

Now, let's take the same scenario and use a different technique. Instead, say something like, "Gentlemen, I am writing this e-mail as an addition to my other two. I have not received the item I paid for. It should have arrived two weeks ago. I am concerned that it may have gotten lost in transit or perhaps was overlooked with the many deliveries you are responsible for at your warehouse. I have also tried to contact you by phone twice, but there was some difficulty and my calls never got through. I would appreciate hearing from you regarding this matter.

Thank you."

A reply from the company finally comes and it says, "We apologize for not being able to get back to you about your purchase. Our servers were hacked into and we just got back online. It was also very alarming that we found our customer backup data was deleted. Please accept our apologies. Because of this delay, we are sending your purchase free of charge and we hope that this might retain you as one of our loyal customers."

Again, the desire to say what we feel must be overcome with the desire to be courteous and professional, which we all know in our hearts, is the better way to communicate.

There are many occasions however, when you simply do not hear back at all from a vendor. What do you do then? There is one more example of the proper way to send an e-mail.

This is one that is sent to many people. There is a thoughtful way to include others that will be the recipient of such mail. We all have had times that we find something useful to send or we find that there are stories that are uplifting that we want to share. How do we send a story like that to many people where safety and courtesy are concerns? Certainly one way is to address your e-mail to each recipient. There is nothing wrong with this. Each person receives it and each person feels special, because you addressed your e-mail to him/her alone.

Suppose however, you would like to send the same e-mail to all of your readers at one time. Most of all e-mail recipients are known to have what is called Carbon Copy (CC) and Blind Carbon Copy (BCC). Here we want to be careful that only one person at a time will see your mail without seeing the address of every person you are sending it to. If we use CC, every person's address is listed for each e-mail recipient to see, but if we use BCC, only the address of person in the 'To:' box is seen.

This is important, because spammers love to see a whole slew of e-mail addresses that they can send spam to.

Your friends will have good intentions, but those you may only know from a list may not. Hackers now have the addresses of everyone who will be receiving your e-mail. This is neither appropriate nor safe. Instead, choose to send a group or list of people the same message using BCC, which is the kindest and least obvious way to send mail short of encryption.

Also remember that all e-mail sent through normal channels can be intercepted. Therefore, only write what you want the world to see.

Email Etiquette

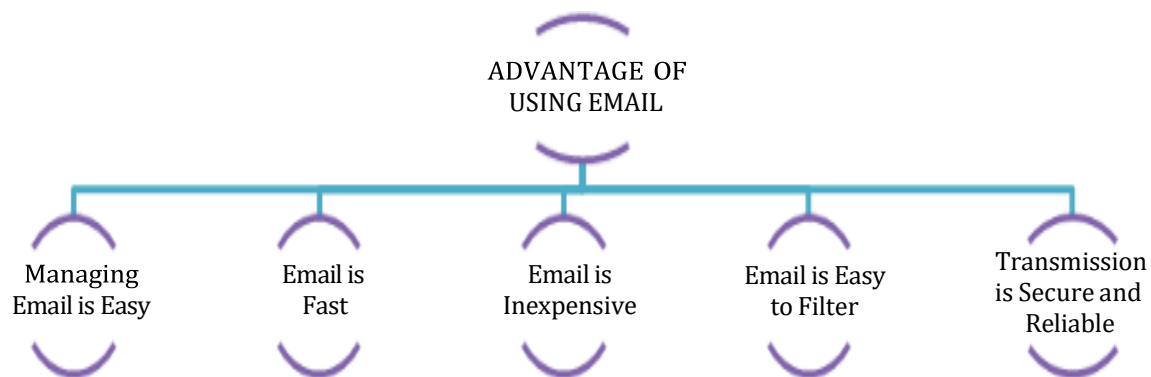
While a lot of people understand the importance of following certain rules when writing a business letter, they often forget these rules when composing an email message. Here's a refresher.

- *Mind Your Manners* : Think of the basic rules you learned growing up, like saying please and thank you.
- Address people you don't know as Mr., Mrs., or Dr. address someone by first name only if they imply it's okay with them to do so.
- *Watch Your Tone* : Merriam-Webster defines tone as an "accent or inflection expressive of a mood or emotion." It is very difficult to express tone in writing, but make sure that you should come across as respectful, friendly, and approachable. You should not sound curt or demanding.
- *Be Concise* : Get to the point of your email as quickly as possible, but don't leave out important details that will help your recipient answer your query.

- *Be Professional* : This means, stay away from abbreviations and don't use emoticons (those little smiley faces). Don't use a suggestive email address for business communications.
- *Use Correct Spelling and Proper Grammar* : Use a dictionary or a spell checker whichever works better for you. While you can write in a conversational tone (contractions are okay), pay attention to basic rules of grammar.
- *Wait to Fill in the "TO" Email Address*: Career Planning Site visitor Larry Batchelor says, "I never fill in the 'TO' email address until I am completely through proofing my email and I am sure that it is exactly the way that I want it. This will keep you from accidentally sending an email prematurely. In the past, I have accidentally clicked on the send icon, when I really meant to click on the attachment icon."

Advantages and disadvantages of Email

Email has changed the way we do business. Sure, people complain about the amount of Email they receive. But when all is said and done, use of Email has made a positive impact on business and has an edge over other methods of communication.



Here are five advantages of using Email:

- (i) *Managing Email is Easy* : You can manage all your correspondence on screen and so can your customers. Your proposal can be answered, revised, stored, and sent to others, all without reams of paper involved.
- (ii) *Email is Fast* : Mail is delivered instantly from your office to anywhere in the world. No other method of delivery can provide this service. Timely buying and selling decisions can be made in one heartbeat.
- (iii) *Email is Inexpensive* : Compared to telephone calls, faxes, or over night courier service, Email is less expensive.

- (iv) *Email is Easy to Filter* : The subject line on an Email makes it easy to prioritize messages. The reader can identify critical correspondence quickly and deal with it immediately. Unlike regular mail which needs to be opened and reviewed, or voice mail which requires you to either listen to or scan all your messages for those that require immediate attention.
- (iv) *Transmission is Secure and Reliable* : The level of security in transmitting Email messages is very high, and the industry continues to strive to develop even tighter security levels. Email is private. Often telephone and fax messages are not. If the address information is correct, rarely does an Email go astray. Fax machines can be out of order or out of paper and this prevents an important message from being delivered in a timely manner.

Email has been credited for increased efficiency, business readiness, and a host of other advantages tied to increased productivity.

However, there are some disadvantages.

Disadvantage of using E-mail

- Time Consuming
- Security
- Impersonal Communication
- Misunderstanding
- Vulnerability
- Internet Connectivity

- (i) *Time Consuming* : Writing an email takes less time than it takes to print a letter and mail it off the ease with which an e-mail is send implies that an average person may do more correspondence electronically than he would if all correspondence was done by postal mail. Sometimes the message is better communicated over the telephone or directly. Organizing and reading through emails can also eat up a great deal of time and prove an obstacle in the way of a worker's productivity.
- (ii) *Security* : Sensitive information can be easily shared and distributed within a business through email. It does not matter if the email is sent accidentally or deliberately, the damage remains the same. Moreover, when someone hands you a business letter, you are the only person who receives that letter. An e mail can be intercepted by a hacker or go on an incorrect email

address and wind up in someone else's inbox. Your sensitive information and messages are easily accessible to hackers and to even unsuspecting recipients.

- (iii) *Impersonal Communication* : While email can be faster, the meaning of the message is often lost in the text. It can make customers or employees forget there are people involved in the transaction, which can affect customer service. Since email recipients cannot see one another, the emails do not have any voice inflection or emotion that can help in proper interpretation.
- (iv) *Misunderstanding* : Pronouns and popular jargon can lead to conflicts in emails. In addition, email is filled with abbreviations and short descriptions, which can often be misunderstood and/or interpreted the wrong way.
- (v) *Vulnerability* : It would take a manual effort on the part of someone to access all his important printed documents and destroy them. But all of your emails and important information can be lost with a simple hard-drive crash. Even if you store your email information on another server, you could lose your data if that site goes down or gets out of business.
- (vi) Whether an organisation depends on internet connectivity: E-mail depends on the internet connectivity which can get disturbed or disconnected due to various reasons.
 - Email cannot be considered a confidential mode of communication.
 - Email should not be considered as a replacement for direct, face-to-face communication.
 - Email cannot be relied in case of emergency messages as the receiver may read it at his own convenient time.
 - Email depends on the internet connectivity which can get disturbed or disconnected due to various reasons.

Intranet

The word 'intra' means within or internal. It is like the internet, except that it contains information specific to the particular organization. External people, who are not on the network cannot access the intranet.

The intranet is the most effective of all the types of electronic communication.

A company intranet helps to keep employees atleast with various happenings within the company, and it can be used to communicate within the company by posting various newsletters, articles, and company training documents.

The intranet implies that only the company employees who are set up on the server can access the company pages. It is different from the Internet which is open to everyone who has an Internet connection.

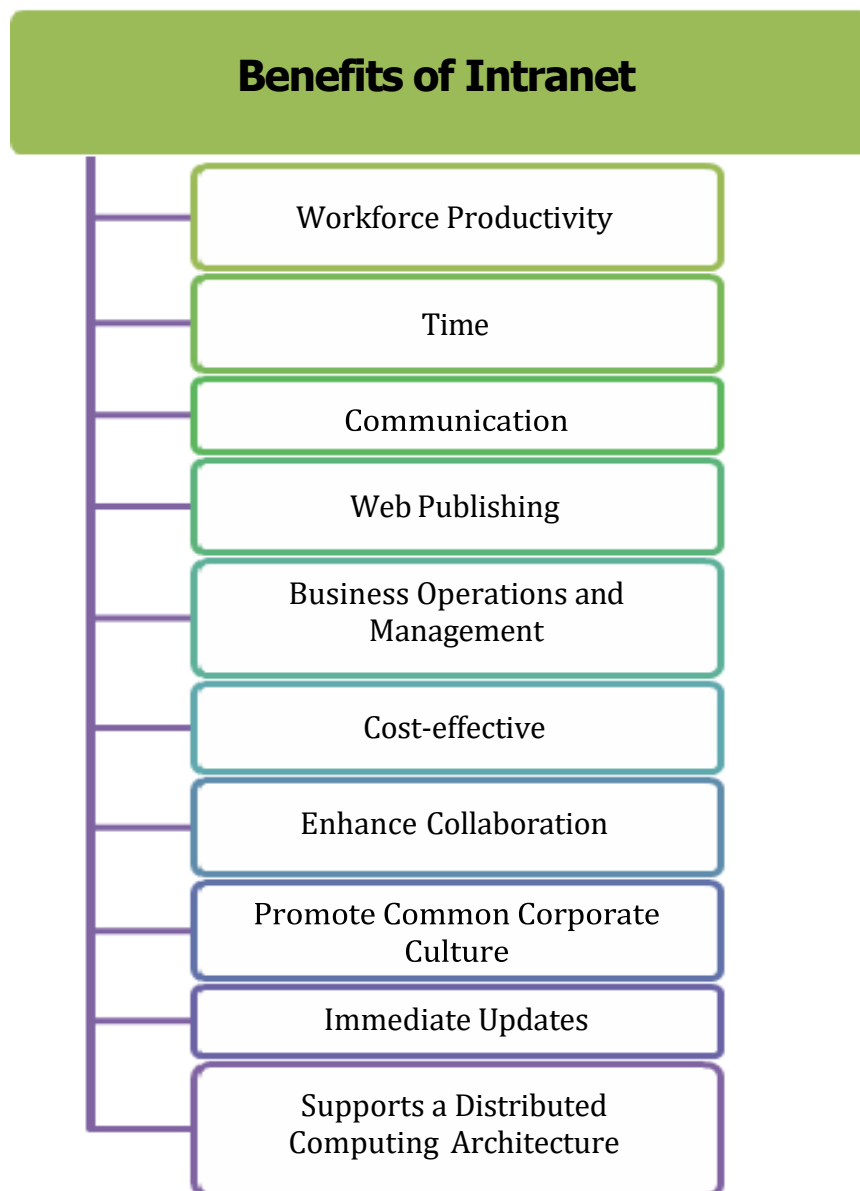
Most companies use their intranet in place of paper and emails because it gives information to everyone within the company, regardless of their location. Thus, all employees in an organisation get to know about the carried happenings.

Intranets for companies are very secure in the sense that no one outside the company can access it once the security is set in place.

The benefits of an intranet are that it allows a central communication area for the entire company.

Many people work in remote locations; therefore, it helps them in having a sense of connectedness with the company as a whole, regardless of the place someone is located in.

Intranets have been quite effective in keeping communication open to all employees, but of at the same time, it is essential that they log into the intranet several times each day. Many companies make the intranet the default start-up page from any browser within the company, which makes it easier for



employees to remember to log in for important information.

Benefits of Intranet

The intranet is a great tool that may be used in order to get messages across to the staff members. There are many creative ways in which one could use the intranet to one's advantage within the company. One can promote the workplace issues on just about any topic on an intranet.

Below are the benefits of the intranet

- *Workforce Productivity* : Intranets can help users to locate and view information faster and use applications relevant to their roles and responsibilities.
- *Time* : Intranets allow organizations to distribute information to employees on an as-needed basis. Employees may link to relevant information at their convenience, rather than being distracted indiscriminately by electronic mail.
- *Communication* : Intranets can serve as a powerful tool of communication within an organization, vertically as well as horizontally. From the communication standpoint, intranets are useful to communicate strategic initiatives that have a global reach throughout the organization. By providing this information on the intranet, staff has the opportunity to keep up-to-date with the strategic focus of the organization. Some examples of communication are chat, email, and blogs.
- *Web Publishing* : It allows cumbersome corporate knowledge to be maintained and easily accessed throughout the company using hypermedia and Web technologies. Examples include: employee manuals, benefits documents, company policies, business standards, news feeds, and even training can be accessed using common Internet standards (Acrobat files, Flash files, CGI applications). Because each business unit can update the online copy of a document, the most recent version usually becomes available to the employees using the intranet.
- *Business Operations and Management* : Intranets are also being used as a platform for developing and deploying applications to support business operations and decisions across the internetworked enterprise.
- *Cost-effective* : Users can view information and data via web-browser rather than maintaining physical documents, such as procedure manuals, internal phone list and requisition forms. This can potentially save the business money on printing, duplicating documents, and the environment as well as document maintenance overhead. For example, people using internet services "derived significant cost savings by shifting HR processes to the intranet".
- *Enhance Collaboration* : Information is easily accessible by all authorized users, which enables teamwork.
- *Promote Common Corporate Culture* : Every user has the ability to view the same information within the Intranet.

- *Immediate Updates* : When dealing with the public in any capacity, laws, specifications, and parameters can change. Intranets make it possible to provide your audience with “live” changes so they are kept upto-date, which can limit a company’s liability.
- *Supports a Distributed Computing Architecture* : The intranet can also be linked to a company’s management information system, for example a time keeping system.

Purpose of Intranet

The purpose of the intranet is for internal communication. Increasingly, intranets are being used to deliver tools and applications, e.g., collaboration (to facilitate working in groups and teleconferencing) or sophisticated corporate directories, sales and customer relationship management tools, project management, etc., to advance productivity.

Intranets are also being used as corporate culture-change platforms. For example, large numbers of employees discussing key issues in an intranet forum application could lead to new ideas in management, productivity, quality, and other corporate issues.

When part of an intranet is made accessible to customers and others outside the business that becomes part of an extranet. Businesses can send private messages through the public network, using special encryption/ decryption and other security safeguards to connect one part of their intranet to another.

Intranet user-experience, editorial, and technology team work together to produce in-house sites. Most commonly, intranets are managed by the communications, HR departments of large organizations, or some collaboration among these.

Web communication is here to stay and will only grow in use and importance.

Sample Questions

1. E-mails can be filtered using the_____option which prevents unwanted mails from entering your inbox.
 - a. Junk Mail
 - b. Spam**
 - c. Trash
 - d. All of the above
2. The_____option in e-mail helps us to retrieve old email communications.
 - a. Find
 - b. Search**
 - c. Settings
 - d. None of the above
3. Through e-mail companies are offering_____service to its employees that help them use tools like Google drive drop box etc.
 - a. Accounts
 - b. Package
 - c. Cloud Storage**
 - d. All of the above
4. Identify which statement is not a feature of a professional e-mail
 - a. Correspondence through e-mail should use Proper Grammar, correct spelling, tone, courtesy, structure, content etc.
 - b. It is suggested to use of „Emoticons“ – smileys, winks etc. in official correspondence.**
 - c. Maintain separate accounts for official and personal e-mails. Many organizations have firewalls against personal mails like Yahoo, Gmail etc.
 - d. Avoid 'spamming.' Maintain a proper distribution list of recipients for your mails.

5. Conversion of data into a code is called

 - a. **Encryption**
 - b. Hypermedia
 - c. Intercepted
 - d. Interface

6. The specialized or technical language as used in specific fields is called_____

 - a. Codes
 - b. **Jargon**
 - c. Trivial
 - d. Hypertext

7. Which of the following protocol is used by the web

 - a. HTPT
 - b. HTPH
 - c. HPTH
 - d. **HTTP**

8. Which of the following is a system of interlinked hypertext documents accessed via the internet

 - a. Intranet
 - b. Extranet
 - c. **World wide web**
 - d. None of the above

9. Which of the following is a web browser

 - a. Google Chrome
 - b. Internet Explorer
 - c. Firefox
 - d. **All of the above**

10. It allows cumbersome corporate knowledge to be maintained and easily accessed throughout the company using hypermedia and Web technologies.

 - a. **Web Publishing**
 - b. Web Communication
 - c. Web Circulars
 - d. None of the above

Lesson 8

**COMMON BUSINESS
TERMINOLOGIES**

The topic of 'Business Terminology' is the main vehicle by which facts, opinions and other 'higher' units of knowledge are represented and conveyed. Sound terminology work is meant for reducing ambiguity and increasing clarity. Terminology can thus be a safety factor, a quality factor and a productivity factor in its own right. In other words, the quality of specialist communication depends to a large extent on the quality of the terminology employed. Moreover it is not possible to look up a word in a dictionary all the time. Thus, voluntarily or involuntarily we memorize the words of daily use. Making these terms a part of our daily conversation can surely help us to instil these terms in the memory. Hence we need a glossary of business terms providing us with definitions of the common words used in all the aspects of business. This business glossary serves as a ready guide for business proprietors, managers, students and general readers. Various spheres and topics have been covered which range from accounting, banking, taxation, advertising, business law, communications, economics, finance, insurance, international business, management, marketing, real estate and various other areas of business. Therefore, we need to know their origins and meanings. Firstly let us have a glance at the most 'basic' and the most 'advanced' terms of 21st century just for curiosity, motivation and involvement:

Ten Basic but Most Important Terms / Words in Business English

- **Management** : those in charge of running a business
- **Business** : the activity of providing goods and services involving financial and commercial and industrial aspects
- **Marketing** : the commercial processes involved in promoting and selling and distributing a product or service
- **Profit** : the amount of money left over after expenses are taken out
- **Telecommuting** : involves working at home usually on a computer
- **Downsizing** : a planned reduction in the number of employees needed in a firm in order to reduce costs and make the business more efficient
- **Outsourcing** : contracting out selected functions or activities of an organization to other organizations that can do the work more cost efficiently
- **R & D or Research and Development** : Business or government activity that is purposely designed to stimulate invention and innovation
- **Headquarters** : (usually plural) the office that serves as the administrative center of an enterprise
- **Market** : the world of commercial activity where goods and services are bought and sold

ACCEPTANCE
(BILL OF EXCHANGE)

Assent given by a party to a bill of exchange by signing across the face of it. Acceptance may be done online by clicking on the Accept button.

ACKNOWLEDGMENT

The signature of a clerk or attorney certifying that the person signing the document has signed by his or her free act and for the purposes set forth therein.

ACQUISITION COSTS	Acquisition costs are the incremental costs involved in obtaining a new customer.
ACT OF GOD	A term usually used in insurance to denote risks and dangers arising out of natural causes that are beyond human control.
ACTION	Also called a case or lawsuit. A civil judicial proceeding where one party sues another for a wrong done, or to protect a right or to prevent a wrong.
ADB	Asian Development Bank
ADJOURNMENT	Postponement of a court session until another time or place.
ADJUDICATION	A decision or sentence imposed by a judge
AFFIDAVIT	A written statement signed in the presence of a judicial officer, a Notary Public or an Oath Commissioner that is admissible as evidence in a court of law.
AFFIRMATION	Declaring something to be true under the penalty of perjury by a person who will not take an oath for religious or other reasons.
AGENDA	A program listing items of business to be transacted in a meeting.
AGENT	A person appointed to act generally or for a special business purpose on behalf of the Principal usually on payment of a commission.
ALLEGATION	Saying that something is true. The assertion, declaration or statement of a party in a case, made in a pleading.
ALLOTMENT	Issue of shares or debentures to an applicant after payment of notified price.
AMALGAMATION	The coming together of two or more previously autonomous businesses into a single undertaking.
AMERICAN DEPOSITORY RECEIPTS (ADR)	A receipt showing evidence that shares of a foreign corporation are held on deposit or under control of an U.S banking institution. Used to facilitate transactions and expedite transfer of beneficial ownership for a foreign security in the United States.
AMORTISATION	The extinction or gradual writing off of liability or debt over a period of time, loosely speaking, through depreciation of wasting assets through operation of a sinking or purchase fund.
ANNUAL RETURN	A statutory document filed by every company annually with the Registrar of Companies, stating the particulars such as status, names of directors, shareholders, indebtedness etc. of the company.
ANNUITY	A fixed sum of money payable for the whole or a part of a person's life under the terms of an insurance policy or a Will.

APPEAL	Appeal is a process by which the correctness of the decision of a lower court or tribunal is questioned in a higher court.
APPEARANCE	The official court form filed with the court clerk which tells the court that you are representing yourself in a lawsuit or criminal case or that an attorney is representing you. All court notices and calendars will be mailed to the address listed on the form. When a defendant in a civil case files an appearance, the person is submitting to the court's jurisdiction.
APPELLANT	The party appealing a decision or judgment to a higher court.
ARBITRAGE	The business of taking advantage of difference in price of a security traded on two or more stock exchanges, by buying in one and selling in other or vice versa.
ARBITRATION	A quasi-judicial arrangement whereby a dispute between parties is resolved by referring it by mutual consent to arbitrators whose decision is binding.
ARREST	When a person is taken into custody by a police officer and charged with a crime.
ASSET	Anything to which money value can be attached, owned by a business or individual. It may be financial such as cash; physical, such as land/building; tangible, such as patent, trademark; or intangible, such as goodwill.
ASSET TURNOVER	Asset turnover is sales divided by total assets. Important for comparison over time and to other companies of the same industry. This is a standard business ratio.
ASSETS	Assets include everything that a company owns and has some economic value.
ASSIGNMENT	A transfer of right, title or interest in a property from one person to another. For an assignment to have legal effect it must be absolute, in writing and be communicated to the one owing the right.
ASSOCHAM	Associated Chamber of Commerce & Industry - one of the bodies representing the Indian industry.
ASSURANCE	The term originally denoted a form of protection against events, which must happen i.e. death. Insurance was used for cover against loss linked with contingencies such as fire or lightning.
ATTACHMENT	A lien on property or assets to hold it to pay or satisfy any final judgment.

ATTESTATION	Attestation is authentication of a signature by an authorized person, who could be an oaths commissioner or a notary public.
ATTORNEY	A person legally appointed or empowered to act on behalf of another during the latter's lifetime for a specific or general purpose.
ATTORNEY OF RECORD	Attorney whose name appears in the permanent records or files of a case.
AUCTION	A public sale conducted by the auctioneer in which the goods are given away to the highest bidder at the fall of a hammer.
AUDIT	An examination of accounts and their underlying records in order to be able to express an opinion on their honesty and trueness, with a report on them by the internal staff or a firm of auditors.
BAD DEBT	An open account balance or loan that is proved to be impossible to be collected.
BAIL	Also called Bond. Money or property given to the court for the temporary release of a defendant, to ensure that the defendant will return to court.
BALANCE SHEET	The financial statement generally prepared at the end of a period usually the financial year showing the assets, liabilities and net worth of an organisation.
BANK ACCOUNT	A bank account allows the account holder to deposit, safeguard his money, earn interest, and make cheque payments.
BANK RATE	The maximum lending/borrowing rate determined by the Reserve Bank of India from time to time taking into account the state of economy.
BANK STATEMENT	A statement issued in loose-leaf or Passbook form by the bank showing credit-debit entries and the balance in an account during a given period.
BANKRUPTCY	A legal condition where a person or a business in which liabilities exceed the assets and the debtor is unable to repay amounts owed.
BOOK VALUE	The value of an asset as appearing in the Books of Accounts, after the accounting processes to which it has been subject and is not necessarily the market value of the said asset.
BOOKKEEPING	A method of accounting that involves the timely recording of all financial transactions for the business.
BOUNCED CHEQUE	A bounced cheque is a normal cheque which a bank refuses to pay. The reasons for refusing it include insufficient funds, signature mismatch, or some other valid reason.

BREAK-EVEN POINT	Break-even point is output of the standard break-even analysis. The unit sales volumes or actual sales amounts that a company needs to equal its running expense rate and not lose or make money in a given month.
BUY-SELL AGREEMENT	A buy-sell agreement is an agreement designed to address situations in which one or more of the entrepreneurs wants to sell their interest in the venture.
CALL	A demand made by a limited company to the holders of partly paid-up shares to pay a further instalment towards the nominal value of their shares.
CAPITAL	The amount of money, invested in a business; available for working; manifest in tangible goods like building and machinery or in the form of circulating assets. The term has several specific uses. Money spent on improvement of fixed assets and not chargeable against profits is known as Capital Expenditure.
CAPITAL EXPENDITURE	Spending on capital assets (also called plant and equipment, or fixed assets, or long-term assets). Capital assets are long-term assets, also known as fixed assets.
CASE	A lawsuit or action in a court.
CASE LAWS	Judgements by courts usually of higher courts, in leading cases, which are treated as authorities and quoted and relied on in similar cases by the lower or same level courts.
CASH DISCOUNT	A discount offered in addition to normal trade discounts when payment is made in cash before the expiry of the period of credit.
CASH FLOW STATEMENT	The cash flow statement is one of the three main financial statements (along with income statement and balance sheet), the cash flow statement shows actual cash inflows and outflows of the business over a specified period of time. The cash flow statement reconciles the income statement (profit and loss) with the balance sheet.
CAUSE LIST	Cause list is issued by the Registry of the matters to be heard by the court on any day. Cause list contains information like bench, courtroom number and the position of the matter.
CAVEAT EMPTOR	A legal doctrine literally meaning 'let the buyer beware' of what he is buying and satisfy himself about the quality and condition of what he is buying.
CHEQUE	A negotiable instrument drawn on a bank where the drawer has an account ordering the bank to pay the stated sum to a person or to

	<p>the order of another person. When the cheque is bearer, payment is made on presentation. Order cheques require endorsement while crossed ones are paid into an account. Blank cheque is for an unspecified amount while a stale cheque is more than six months old and no longer valid.</p>
COLLATERAL	<p>A security generally in the form of fixed assets and offered in addition to those already furnished.</p>
COMMISSION	<p>(i) A payment in percentage terms made to an agent or a broker for goods sold or services performed. When responsibility for payments is also accepted, an extra del credere is payable.</p> <p>(ii) The charge based on the percentage of funds invested which is paid by an investor to a broker or a financial advisor.</p>
COMMON LAW	<p>Laws that develop through case decisions by judges. Not enacted by legislative bodies.</p>
COMPLAINT	<p>A legal document that tells the court what you want, and is served with a summons on the defendant to begin the case.</p>
CONDITION	<p>A stipulation that is binding on signatories of a legal contract and the breach of which entitles the aggrieved party to rescind the contract.</p>
CONSIGNMENT	<p>Transferring the title of goods, the details of which are given in the Proforma Invoice, to an agent for sale. The proceeds and account of sale are furnished to the consignee periodically.</p>
CONSORTIUM	<p>An association of companies formed for the purpose of undertaking a particular activity. There may be no other connection between the companies outside the scope of activities. It is usually to share the limited resources and risks associated with the activity undertaken.</p>
CONTEMPT OF COURT	<p>A finding that someone disobeyed a court order. Can also mean disrupting court, for example, by being loud or disrespectful in court.</p>
CONTRACT	<p>An agreement between parties in order to create legal obligations under a seal or for a consideration and enforceable by law.</p>
CONVICTION	<p>To be found guilty of committing a crime</p>
COSTS	<p>Expenses in prosecuting or defending a case in court. Usually does not include attorney's fees.</p>
COVER NOTE	<p>A document issued by an insurance company to provide cover to the insured till a formal policy document is issued.</p>
CREDIT	<p>Literally "trust or belief". In commerce, it means giving goods the payment for which is to be made at a subsequent date.</p>

CREDIT NOTE	A document sent by a seller to a buyer to rectify an error of overcharge in an invoice or to allow credit for goods returned. It is entered in the books of account.
CRISIL	Credit Rating and Information Services of India Limited. It is an agency set up in April 1988 that
CRISIS	Reckless heavy short sales leading unduly to depressed prices. In such a situation the Governing Board of the Stock Exchange may prohibit short sales, fix minimum prices below which sales or purchases are not permitted and also take any other suitable corrective action.
CROSS-EXAMINATION	Questioning by a party or the attorney of an adverse party or a witness.
CRR	Cash Reserve Ratio notified by the Reserve Bank of India from time to time. It indicates the reserves of commercial banks set apart as a measure of security.
CURRENT ASSETS	Current assets are the same as short-term assets.
CURRENT DEBT	Current debt refers to short-term debt and short-term liabilities.
CURRENT LIABILITIES	Current liabilities refers to short-term debt and short-term liabilities.
DAMAGES	Compensation awarded by a court of law for breach of contract in a civil litigation.
DAY ORDER	An order which remains valid for the day it is entered, unless matched, it is automatically cancelled at the end of the trading.
DEBENTURES	An instrument/security through which a company may borrow funds from public or public financial institutions, on which interest usually is payable on specific dates and principal amount repayable on a particular date on redemption of the same.
DEBIT NOTE	A note sent by seller to buyer to rectify an undercharge in the original invoice. It is in the nature of a supplementary invoice.
DEBT AND EQUITY	Debt and equity is the sum of liabilities and capital. This should always be equal to total assets.
DEBT FINANCING	<p>When you borrow money from a lender and agree to repay the principal with interest in regular payments for a specified period of time, you're using debt financing. Traditionally, it has been the most common form of funding for small businesses.</p> <p>Debt financing can include borrowing from banks, business credit cards, lines of credit, personal loans, merchant cash advances, and invoice financing. This method creates a debt that must be repaid but lets you maintain sole control of your business.</p>

DECLARATION	An unsworn statement of facts made by a party to the transaction, or by one who has an interest in the facts recounted.
DEED	A legal document in writing, signed, sealed and delivered by the person making the deed.
DEFAULT	To fail to respond or answer to the plaintiff's claims by filing the required court document; usually an Appearance or an Answer.
DEFENDANT	In civil cases, the person who is given court papers, also called a respondent. In criminal cases, the person who is arrested and charged with a crime.
DEMATERIALISATION	Conversion of debentures from electronic form. securities paper or such as physical shares/ form to
DEPOSITORY	The system of organisation which works through registered members called depository participants, to maintain a record of securities in electronic or dematerialised form. Transactions in such shares are recorded immediately by the depository participants in the accounts of shareholders who hold the shares in dematerialised form.
DEPRECIATION	The fall in the value of a fixed or movable asset due to wear and tear or passage of time. Such amounts may be written off or provide a replacement through another fund.
DERIVATIVE MARKETS	Markets such as futures and option markets that are developed to satisfy specific needs arising in traditional markets. These markets provide the same basic functions as forward markets, but trading usually takes place on standardised contracts.
DIFFERENTIATION	Differentiation is an approach to create a competitive advantage based on obtaining a significant value difference that customers will appreciate and be willing to pay for, and which ideally will increase their loyalty as a result.
DISBURSEMENT	A legitimate payment of money out of some fund.
DISCOUNT	A reduction from a stated amount.
DISCOUNTED BILL	A Bill of Exchange encashed for a charge by the banker before the date on which it becomes payable.
DISMISSAL	A judge's decision to end the case.
DISPOSE	Ending a legal case or a judicial proceeding.
DISPOSITION	The manner in which a case is settled or resolved.
DISSOLUTION	The legal end of a marriage, also called a divorce.

DIVIDEND	A return on investment on securities such as shares dependent on the profitability of the company. It is distributed through dividend warrants similar to cheques. Alternatively it may be credited to the bank account or Demat account of the shareholder.
DOCUMENTS OF TITLE	Documents which provide conclusive evidence of ownership of some asset. Usually denotes non- negotiable documents such as Bills of Lading or Delivery Challans showing the transfer of title to the transferee for a specific period or purpose say transportation. In international trade, usually attached with bills of exchange.
DOMICILE	The permanent home of a person. A person may have several residences, but only one domicile.
DRAFT	A document requiring one party, usually a bank, to make payment to another from funds which are held by the former.
DUMPING	Selling goods in a market usually overseas, at a price well below cost, usually with an intention to ruin the indigenous market/competition.
EARNEST MONEY	A refundable security in the form of demand draft or bank guarantees to keep off non-serious applicants usually for tenders. It is also given by a buyer to the seller to bind the bargain and may be adjusted later with the cost of the purchase.
EARNINGS BEFORE INTEREST AND TAXES (EBIT)	EBIT refers to earnings before interest and taxes.
EARNINGS BEFORE INTEREST TAXES DEPRECIATION AND AMORTIZATION (EBITDA)	Earnings before interest, taxes , depreciation and amortization (or EBITDA) is equal to the gross margin (the difference between total sales revenue and total direct cost of sales) minus total operating expenses (tax-deductible expenses incurred in conducting normal business operations, such as wages and salaries, rent, and so on), plus any depreciation (The loss of value of assets over time) and amortization. This is similar to earnings before interest and taxes (EBIT). The difference between the two is that EBIT subtracts all expenses, including depreciation, as an expense, and EBITDA subtracts all expenses except depreciation and amortization.
ECONOMIES OF SCALE	Economies of scale refers to the benefit that larger production volumes allow fixed costs to be spread over more units lowering the average unit costs and offering a competitive price and margin advantage.
ED	Enforcement Directorate, that looks into violations involving foreign exchange.

ENCUMBRANCE	Some liability which is attached to a property and thereby, imposes a burden on the owner.
ENDORSEMENT	A writing on the back of a bill of exchange i.e. an Order cheque authorising the bank to pay to the bearer or a specified person or prohibit further endorsements. The effect of endorsement is to vary the terms of the document.
ENTREPRENEUR	An entrepreneur is someone who starts a new business venture; someone who recognizes and pursues opportunities others may not see as clearly, and finds the resources necessary to accomplish his or her goals.
EPS	Earnings per share. A company's net profit attributable to equity/ordinary shareholders divided by the number of such shares that have been issued and paid-up.
ESCROW	A legal document kept in the custody of a third party, taking effect or made available only when some conditions are satisfied or some period of time has elapsed.
ESOP	Employee Stock Option Scheme.
ESTIMATE	A forecast of the total cost of a particular work given before the work is actually undertaken by the person who may be called upon to undertake it.
EVIDENCE	Testimony, documents or objects presented at a trial to prove a fact.
EX GRATIA	Some action, normally the payment of money, taken where there is no legal necessity to do so but where some moral obligation is recognised.
EX PARTE	Done for, or at the request of, one side in a case only, without prior notice to the other side.
EXCHEQUER	The treasury of the Government.
EX-DOCK/SHIP/ WAREHOUSE	The prices, which exclude all expenses after the goods have been delivered on the docks, the side of the ship or at the designated warehouse.
EXECUTOR	A person named in the Will of the deceased testator to administer/ carry out its provisions/ directions.
EXPECTED RETURN	The return an investor might expect on an investment if the same investment were made many times over an extended period. The return is found through the use of mathematical analysis.
EXTRINSIC VALUE	The amount by which the market price of an option exceeds the

	amount that could be realised if the option were exercised and the underlying commodity liquidated. Also known as time value.
FACE VALUE	A value evident from an examination of the object itself. Usually means the amount printed on the face of a security as opposed to its market value. Also known as nominal value, which may be higher or lower than the market value.
FACTOR	A mercantile agent who deals in his own name but enjoys the right to hold and dispose off goods on behalf of the principal at pre-negotiated terms.
FEMA	The Foreign Exchange Management Act, which replaced and is considered more liberal than FERA, the Foreign Exchange Regulation Act.
FICCI	Federation of Indian Chamber of Commerce & Industry, is also a representative body of Indian industry.
FIDUCIARY	Imposing the obligations of a trust. A fiduciary relationship imposes a legal as well as moral relationship.
FINANCIAL STATEMENTS	<p>An integral part of the loan application process is furnishing information that shows your business is a good credit risk. The standard financial statement packet includes four main reports: the income statement, the balance sheet, the statement of cash flow, and the statement of shareholders' equity, if you have shareholders.</p> <p>Lenders and investors want to see that your business is well-balanced with assets and liabilities, has positive cash flow, and will have capital to make expected repayments.</p>
FINDING	The court's or jury's decision on issues of fact.
FIPB	Foreign Investment Promotion Board, which clears proposals involving foreign direct investment (FDI) into India.
FIRM	A collective name given to partners in a business.
FIRM OFFER	A commitment to sell at a certain price subject to acceptance of offer within a specified time.
FISCAL	Relating to the raising and use of money by the Government.
FIXED ASSETS	Also known as long-term assets or non-current assets, these are things that are of a fixed nature because they cannot be easily converted into cash and often require complex procedures and a significant amount of time before you can have their cash value in hand. For instance, fixed assets would encompass things like land, real estate, machinery and equipment, and furniture.

FIXED INTEREST RATE	The interest rate on a loan that is established in the beginning and does not change for the lifetime of the loan is said to be fixed. Loans with fixed interest rates are appealing to small business owners because the repayment amounts are consistent and easier to budget for in the future.
FLOATING INTEREST RATE	In contrast to the business finance term and definition fixed rate, the floating interest rate will change with market fluctuations. Also referred to as variable rates or adjustable rates, these amounts may often start out lower than the fixed rate percentages. This makes them more appealing in the short term if the market is trending down
FOREIGN EXCHANGE	A term denoting currency of another country. When held by the State, it constitutes the forex reserves. The rates of different currencies are settled either by market forces or by the State, which may link its own currency with a single or basket of external currencies.
FOREIGN EXCHANGE RATE	The price of one currency in terms of the other.
FORWARD CONTRACT	A contract where a party agrees to deliver at a specified future time a certain amount of specified securities at an agreed rate.
FORWARD DELIVERY	A term implying that goods transacted will be delivered at a future date on agreed terms.
FORWARD TRADING	It means deferment of contracts traded at present to some future date at current prices.
FREIGHT	A consideration paid for the carriage of goods. An account of freight payable is called Freight Note.
FUTURES	The purchase of commodities or currencies or financial instruments for delivery at some future time. It protects the buyer against a possible rise in prices. Trading in futures may carry an element of speculation and is also done as a hedging exercise.
GAAP	Generally Accepted Accounting Principles.
GDP	Gross Domestic Product - The total value of all the goods and services produced by a country for use within its own borders during a particular period.
GDR	Global Depository Receipts.
GOODWILL	An intangible saleable asset, such as reputation or location of a business, which makes the business worth more than its book value.
GRIEVANCE	A complaint filed against an attorney or judge, claiming an ethics violation.

GROSS PROFIT	This business finance term and definition can be calculated as total sales (income) less the costs (expenses) directly related to those sales. Raw materials, manufacturing expenses, labor costs, marketing, and transportation of goods are all included in expenses.
GUARANTEE	An undertaking by a person in writing to be answerable for the deeds of another. The liability of guarantor or surety is secondary and is invoked only when the original party defaults.
GUARANTOR	A guarantor creates a trust which takes the responsibility of repayment of a loan. Usually, a guarantor is not liable for the repayment of the loan. However, in some cases, the liability and responsibility of repaying the loan lie with the guarantor.
GUARDIAN	A person who has the power and duty to take care of another person and/or to manage the property and rights of another person who is considered incapable of taking care of his or her personal affairs.
HABEAS CORPUS	A court order used to bring a person physically before a court in order to test the legality of the person's detention. Usually, it is directed to the official or person detaining another, commanding him to bring the person to court for the judge to determine if that person has been denied liberty without due process of law.
HEDGE	Reducing risk by taking a position which offsets an existing or anticipated exposure in financial operations.
HIRE-PURCHASE	An agreement to hire goods for use with an option to transfer the title after payment of the instalments agreed upon.
HOLDING COMPANY	A company which controls the activities of one or more companies which are known as subsidiary companies.
HYPOTHECATION	The act of pledging or mortgaging movable or immovable assets.
IAS	International Accounting Standards.
IMF	International Monetary Fund.
INCOME STATEMENT	<p>The income statement is where you analyze your company's profits and losses. As such, it should come as no surprise that the income statement is also commonly referred to as the "profit and loss statement."</p> <p>This document summarizes the profits and losses incurred during a specified period, which is usually a fiscal quarter or a full calendar year. As such, it provides important information about your company's ability to generate profit by increasing its revenue, decreasing its losses, or a combination of both.</p>
INCOME TAX	A direct and graded tax imposed by the government upon income.

	<p>The tax on income of corporate and other business enterprises may be higher than that of individuals.</p>
INDEMNITY	<p>A contractual obligation to compensate some other person in the event that a loss is suffered by them for a specified cause.</p>
INDENT	<p>An order sent to the agent to buy goods. It may mention specific goods or source from which to procure. Alternatively it may be left to the agent.</p>
INDENTURE	<p>It is deed signed between two or more parties as opposed to one made by a single party.</p>
INFLATION	<p>An increase in money supply without a corresponding increase in production. This leads to an increase in prices.</p>
INJUNCTION	<p>It is an order of the court directing a person to act or refrain from acting in a certain manner. Injunctions are often issued to prevent people from harming others.</p>
INSIDER TRADING	<p>Trading in a company's shares by a person connected with and having access to its sensitive, unpublished and confidential information.</p>
INSOLVENCY	<p>A state where the total assets of an entity are insufficient in value to meet its total liabilities. It may lead to bankruptcy with the pronouncement by a court.</p>
INSTRUMENT	<p>A formal, legal document.</p>
INSURANCE	<p>It is an arrangement under which the insurer agrees to compensate the insured in the event of a loss on payment of a premium. A proposal form has to be submitted. The premium depends on the extent of cover and the risk perception of the insurer. In the event of default in payment of premium, the contract becomes null and void unless revived.</p>
INTANGIBLE ASSET	<p>An asset which has no physical or documentary form.</p>
INTELLECTUAL PROPERTY	<p>A valuable intangible asset created by the exercise of human intelligence and imagination.</p>
INTEREST	<p>It is a payment made for the use of borrowed funds. It may be either simple or compound. It may be calculated on the basis of a flat rate on the total principal or on the reducing balance of the principal, as per the loan agreement.</p>
INTEREST RATE	<p>All loans and other lending instruments are assigned the business finance key term interest rates. This is a percentage of the principal amount charged by the lender for the use of its money. Interest rates</p>

	represent the current cost of borrowing.
INTERNET BANKING	Most banks allow account holders to access their accounts using the internet. You can also perform certain transactions using this system. This is internet banking or online banking or e-banking.
INVENTORY	It is a list of items in stock at a given point of time.
INVOICE	It is document sent by a seller to the purchaser giving descriptions of goods, their quantity/ number, prices and total amount payable.
IRDA	Insurance Regulatory and Development Authority.
JUDGMENT	The decision/ruling of a court of law in a civil or criminal litigation.
JUMBO CERTIFICATE	A document issued by consolidating or aggregating a large number of market lots into a single composite share certificate.
JURY	It is a body of persons appointed to hear evidence and give their verdict in a criminal trial.
KIND	The basis of payment made in the form of goods or services rather than money.
LABOUR INTENSIVE	The characteristic of production methods which require large application of labour and uses relatively little capital.
LANDING ORDER	It is an order to facilitate the delivery of a ship's cargo issued after the completion of formalities. The loading or the discharge of cargo has to be completed within the lay days failing which a demurrage has to be paid.
LAUNDERING	The process of passing funds through a number of transactions with the intention to conceal their origin.
LEASE	The right to use a property for a specified term in lieu of lease-money or rent paid periodically. The lessor has to execute a deed in favour of lessee containing terms and conditions of lease.
LEGAL TENDER	The form of money that may be legally used to pay for the goods procured or the services used. For example, the currency notes issued by the Reserve Bank of India constitute a legal tender in India.
LETTER OF CREDIT	It is a letter addressed by a banker to a correspondent abroad authorising payment of a specified sum on its credit to the mentioned beneficiary under stated conditions, i.e., delivery of goods in a satisfactory condition. Letters of Credit are common in international trade and protect the interest of the exporter.
LIABILITIES	A legal obligation, by an individual or a body of persons, expressed in terms of money. Current liabilities are those that have to be discharged

in the near future, like bills payable or bank overdrafts. Contingent liabilities are those whose existence or otherwise will be confirmed by the outcome of some future event and at times may not have to be met at all if the event does not occur.

LIBEL	Defamatory material in recorded form as opposed from slander which is oral. The victim may file a suit for damages.
LICENCE	A document issued by a competent authority granting permission to carry on some activity, which otherwise will be unlawful.
LIEN	The right to retain some asset till a claim is settled or a contractual obligation has been fulfilled. A General lien refers to a right to retain any property of the debtor's while a Particular lien permits the retention of the particular property connected with the claim.
LIMITED LIABILITY	The liability of a member to contribute to the assets of a company upto the nominal value of the shares held and not paid by him.
LIQUIDATOR	An official appointed to conduct the winding up of a company in accordance with due process of law.
LIQUIDITY	Liquidity is an indicator of how quickly an asset can be turned into cash for full market value. The more liquid your assets, the more financial flexibility you have.
LITIGANT	A party to a case.
MANDATE	Authority given to take some action.
MANIFEST	A declaration by the master of the ship about to set sail. It gives details about the crew, cargo, passengers and the port of destination.
MARKET LOT	The minimum number of shares, say 100, required for a transaction on a Stock Exchange. Fewer shares constitute an odd lot. In Demat form, even a single share may be traded.
MCA	Ministry of Corporate Affairs.
MEDIATION	A dispute resolution process in which an impartial third party assists the parties to voluntarily reach a mutually acceptable settlement.
MEMORANDUM OF ASSOCIATION	A fundamental document which contains the provisions of the company's constitution, which is filed with the Registrar of Companies at the time of the incorporation of a company. It states the name of the company, its objectives, the amount of capital etc.
MERCHANT BANKER	A financial institution that specialises in securities market activities such as underwriting and trading, and in advisory activities such as mergers and acquisitions. Merchant Banking also typically refers to acquisition of equity stakes in companies either for strategic or temporary investment purposes.

MERGER	The amalgamation of two or more enterprises which were previously separate usually to achieve greater viability and control. The new entity may retain the old name in full or part thereof for reasons of Goodwill.
MINIMUM SUBSCRIPTION	The minimum number of shares for which applications have to be received by a company in a public issue before allotment can be made by it.
MONOPOLY	A exclusive right or privilege created through law or by acquiring and exercising control with a view to regulating the price. When used by State for public benefit, a monopoly may be useful but as a matter of principle, it is harmful.
MORATORIUM	A freeze on the payment of debts by a government in times of national crisis or an emergency.
MORTGAGE	A legal charge on property which holds it as security for a loan.
NABARD	National Bank for Agricultural & Rural Development.
NASDAQ	National Association of Security Dealers Automated Quotations.
NEGOTIABLE INSTRUMENTS	A document in which property may be transferred to another in good faith by simple delivery, for e.g. Cheques, Bank Notes, Treasury Bills, Dividend Warrants. When made to order, they require endorsement but if in favour of bearer, they may be negotiated straightaway.
NET PROFIT	The amount remaining after all expenses have been deducted from the gross profit. It may be distributed in the form of dividend.
NET WORTH	This business finance term and definition is an expression of your business's total value, as determined by your total current assets less the total liabilities currently owed by the business. With your business's most recent balance sheet in hand, you can calculate the net worth using a simple formula: $Assets - Liabilities = Net\ Worth$.
NO-DELIVERY PERIOD	The time during which the register of shareholders of a company remains closed. Transactions continue but the trades are settled later. This is done to avoid confusion about the beneficiaries of dividend.
NON-CUMULATIVE	Implies that arrears of dividend will not accrue.
NON-CURRENT LIABILITIES	Also referred to as long-term liabilities, this category encompasses debts or obligations that your company must repay in over a year's time. For example, non-current liabilities would include things like business loans, deferred tax liabilities, mortgages, and leases.

NON-OPERATING ASSETS	Finally, non-operating assets are those that are not critical for a company to provide its product or service, but which are nevertheless essential to establish and run a business. For example, many intangible assets fall into this category, such as brands, trademarks, and patents.
NOTARIZE	To formally complete a document by acknowledgement or oath.
NOTARYPUBLIC	A person who attests or certifies documents by the authority of the court.
NSE	National Stock Exchange.
NYSE	New York Stock Exchange.
OATH	To swear/affirm to the truth of a statement/document.
OPERATING ASSETS	These assets are those that are required for a business to complete its day-to-day functions. In other words, these are things that a company uses to produce its product or service and can include fixed and current assets, as well as tangible and intangible assets. Some of the most common items included in this category are cash, a company's bank balance, inventory, and operating machinery.
OPTIONS	The contractual right but not the obligation, to buy and sell a specific amount of a given security at a previously fixed price or at a price fixed at a designated future date.
ORDER	A written direction of a court or judge to do or refrain from doing certain acts.
OUT-OF-POCKET-EXPENSES	Expenses incurred by a professional carrying out duties on behalf of a client that are to be reimbursed by the client in addition to any fee payable.
OVERDRAFT	An amount, which may be drawn from a current account in excess of the balance available. It is a revolving credit negotiated beforehand and unlike a loan, interest is payable on amount used. The banker holds lien on securities offered during the use of the facility.
OVERHEADS	These are the indirect expenses incurred in the production of goods and cannot be put under a specific heading. They represent the difference between the prime costs covering wages plus material and the total cost of a product.
PATENT	A right or privilege granted by law to an inventor also called a patentee, to enjoy the fruits of his invention for a specified period.
PAYEE	A person to whom the amount is payable or in whose favour the Bill of Exchange is drawn.

PAY-IN SLIP	A form filled up to deposit cash or cheque in a bank. The account holder retains the counterfoil. For bulk users, they may be bound in a Pay-in- Book.
PERJURY	Making false statements under oath.
PERQUISITE	Some benefit which is attached to an employment apart from the wages or salary paid.
PERSONAL GUARANTEE	If you're seeking financing for a very new business and don't have a high value asset to offer as collateral, you may be asked by the lender to sign a statement of personal guarantee. In effect, this statement affirms that you as an individual will act as guarantor for the business's debt, making you personally liable for the balance of the loan even in the event that your business fails.
PETITION	A formal written request to a court, which starts a special proceeding. In juvenile court, the legal document which specifies the complaint against the juvenile and/or family; it includes the name, age and address of the minor and his/her guardian, as well as the statutory grounds and facts upon which the request for the court intervention is based.
PETITIONER	Another word for plaintiff, the person starting the lawsuit.
PETTY CASH	A small amount of cash kept to cover day-to-day trivial or miscellaneous expenses.
PIG	Operators who get killed by the speculators.
PLACING	A prior arrangement to place or sell shares to select investors such as financial institutions.
PLAINTIFF	The person who sues or starts a civil case, also called the petitioner or the complainant.
PLEA	An accused persons answer to a criminal charge. For example: not guilty; guilty; no contest.
PLEA BARGAIN	The agreement a defendant makes with the prosecutor to avoid a trial. Usually involves pleading guilty to lesser charges in exchange for a lighter sentence.
PLEADINGS	The court documents filed with the court by the parties in a civil or criminal case. For example: motion to dismiss; motion for modification.
POLICY	A comprehensive document issued by the insurer to the insured setting out detailed terms and conditions governing the cover. It is common to spell out the risks, sum assured, premium payable and the date of renewal or maturity. Once issued a policy is not cancelled.

	Changes may be made through endorsements.
PORTFOLIO	A list of securities owned by a person or an institution.
POST-DATE	To affix a future date while executing a document or issuing a Bill of Exchange. Such an instrument becomes valid or payable only on the date mentioned. Conversely, a document may be antedated i.e carry an earlier date.
PRICE BAND	The limits within which the price of a security is allowed to fluctuate.
PRICE RIGGING	It is the collective effort of bulls or bears to manipulate the price of a security without any regard for fundamentals of the company.
PRINCIPAL	(1) The sum of money lent on which interest is being paid. (2) The party whom an agent represents.
PROPRIETOR	A person who owns or has a share in the ownership of a business.
PROSECUTE	To carry on a case or judicial proceeding. To proceed against a person criminally.
PROSECUTOR	Also called the state's attorney. Represents the state in a criminal case against a defendant.
PROSPECTUS	A document issued by a company inviting subscription to the public issue of its securities. It lists information for the use of investors and has to include the risk factors.
PROXY	One who acts on behalf of another, usually used to denote a person authorised by a member of a company to be present and vote on his behalf in a meeting.
QUORUM	The minimum number of members required to be present in order to transact business at a meeting.
QUOTATION	A firm statement of the total cost for which specified work will be undertaken.
QUOTE DRIVEN TRADING	It refers to trading in which the brokers quote for buying and selling a security simultaneously.
RECESSION	A condition of the economy of a country under which business is conducted at a reduced level. It is also characterised by unemployment and falling prices.
RECONCILIATION	An explanation of the difference between two figures which purport to express the same quantity.
RECORD DATE	A date on which the records of a company are closed for the purpose

	of determining the stockholders to whom dividends, proxies, rights, etc. are to be sent.
REMITTANCE	An amount of money sent by one person to another, usually by post.
REPO RATE	Repo Rate or the Repurchase Rate is the rate at which a bank borrows money from the Reserve Bank of India (RBI). The bank pledges or sells government securities to the RBI for the same. Also, these loans are usually for a period of up to two weeks. Hence, it refers to short-term loans. It is different from the Bank Rate with respect to the tenure of the loan.
RESERVE	An amount set aside out of profits or surpluses to meet contingencies.
RESERVE PRICE	The minimum price set in advance, that is acceptable to the auctioneer, so as to ensure that the object for sale will not be sold at too low a value.
RETAIL TRADE	The sale of goods to the final consumer.
RETAINED EARNINGS	Just like it sounds, this term represents any profits earned that are retained in the business. This can also be referred to as bootstrapping.
RETROSPECTIVE	Taking effect as though it had occurred at an earlier date.
REVERSE REPO RATE	When banks have surplus funds and they deposit them with the RBI for short periods, the RBI offers them a Reverse Repo Rate.
REVOLVING CREDIT	The facility to borrow money up to a certain specified amount and to replace one borrowing that has been paid off with another so long as the overall limit is not exceeded.
RIGGED MARKET	Manipulation of share prices to attract buyers and sellers to the rigger's advantage.
ROYALTY	Payment made to the owner of a property for permission to use it.
RUMMAGING	A thorough search of a ship by custom officers to detect contraband or undeclared dutiable cargo.
SAFTA	South Asian Free Trade Area. It is one of the aims of SAARC group of countries.
SALVAGE	Recovering items from a site of destruction.
SAMPLING	A method of drawing conclusions about the whole by examining portions of it selected at random.
SCAM	A fraudulent activity where usually small sums of money is obtained from a large number of persons, so that the activity is not detected.
SEBI	Securities and Exchange Board of India.

SECURED LOAN	Many lenders will require some form of security when loaning money. When this happens, this business finance term and definition is a secured loan. The asset being used as collateral for the loan is said to be “securing” the loan. In the event that your small business defaults on the loan, the lender can then claim the collateral and use its fair-market value to offset the unpaid balance.
SEGMENTAL REPORTING	Reporting on the various segments of a business’s activity.
SET-OFF	A claim of one party when adjusted against an amount payable to another, so that only the balance remains payable or the whole debt is paid off.
SETTLEMENT	It is the scrip-wise netting of trades by a broker at the end of the trading cycle.
SHARE	A unit of capital in a limited company. Preference shares are entitled to a fixed rate of dividend. After their claim is exhausted, Equity shares become eligible to get returns. Bonus shares are allotted without any payment to existing shareholders out of accumulated profits. Rights shares are issued on pro rata basis and have to be paid for.
SHARE CERTIFICATE	A certificate issued to shareholders in paper or physical form. Besides the names of the holders, it carries the certificate, folio and distinctive numbers. It is signed by an authorised signatory and carries the common seal of the company.
SHAREHOLDER	A person holding shares of a company. His rights include an invitation to attend and vote in Annual General Meetings, to receive a copy of audited results and receive dividend whenever declared.
SIB	Securities and Investments Board of UK.
SPLITTING	Sub-division of a share of large denomination into shares of smaller denominations. Also means sub- division of holdings. The opposite process of combining shares of a small denominations into one of higher denomination is called consolidation.
SPOT	Spot Cash means payment is due immediately. Spot Price indicates the price on as is where is basis. Spot Sale promises an instant delivery. Spot Trading implies delivery and payment of shares on the day of purchase or the next. Spot Delivery implies delivery and payment on the same day of the contract or the day following the day of the contract.
STAG	(1) An applicant, for a new issue of shares, who hopes to sell the shares on allotment at a profit once trading commences in the secondary market;(2) A speculator who buys and sells stocks rapidly for fast profits.

STAMP DUTY	The ad valorem duty paid, evidenced by the affixing of revenue stamps on the instrument, to give legal effect to the same. For e.g. for transfer of shares.
STANDING ORDER	An instruction, which remains in force till withdrawn. It is useful to order routine and regular payments such as to an insurance company.
STATUTORY BOOKS	Records mandatory to be maintained under some law, such as those relating to charges, members, minute book for directors and shareholders' meetings etc.
STOCK EXCHANGE	An organised market for the sale and purchase of securities. In India stock exchanges are regulated by the Securities & Exchange Board of India. The movement in prices of select active scripts is reflected in Sensex or sensitive index in terms of points. Trading in major exchanges is Screen- based these days where buying & selling is done online. Matching of trades is done on computers installed in Stock Exchanges.
STOP TRANSFER	It is an instruction given by an account holder to his banker not to encash any payment for cheque/ demand draft from his account in case of loss, theft etc. of the same.
SUB JUDICE	A matter pending decision by a Court is called sub judice. Parties to such a matter should not to do anything that would affect the outcome of the case.
SUBROGATION	The legal principle that entitles an insured only the actual loss sustained in cases of pure indemnity.
SUMMONS	A legal paper that is used to start a civil case and get jurisdiction over a party.
SUOMOTU	The Court may take action on its own when facts requiring legal intervention reach its notice. The Court is then said to be acting suomoto.
SWAP	A financial transaction which exploits arbitrage opportunities between markets and in which two counter parties agree to exchange streams of payments over time according to a predetermined rule.
TAKEOVER	The acquisition of control of a company by another company achieved by the purchase of the majority of its shares.
TANGIBLE ASSETS	As the name implies, tangible assets are those assets that you can see and touch. This can include items that may also be referred to as current or fixed assets. For instance, cash — a current asset — is a tangible asset because it's something you can physically touch. Most fixed assets are also tangible assets for the same reason. Land, real estate, machinery, equipment, and furniture are, after all, things you

	can see and touch.
TARIFF	A list of applicable rates of duty under excise or customs.
TAX HOLIDAY	A period of time established under statute, during which a business is not required to pay tax on its earnings.
TAX LIEN	If your business fails to pay taxes owed to the designated government entity, namely the IRS, you may find your assets seized by the claim of a tax lien. The government can not only seize your assets for liquidation to resolve the tax debt, but they can also charge you penalties on the amount you own.
TENDER	Usually an offer to provide goods or services at mentioned prices and understated conditions in response to a notice published in a newspaper. The sealed bids are opened and contract awarded to the lowest bidder.
TERM LOAN	These are debt financing tools used to raise needed funds for your small business. Term loans provide the business with a lump sum of cash up front in exchange for a promise to repay the principal and interest at specified intervals over a set period of time. These are typically longer term, one-time loans for start-up expenses or costs for established business expansion.
TESTIMONIAL	A certificate issued by a responsible person to an individual about his conduct, ability, qualifications or credit.
TITLE	Legal recognition of the ownership of property, usually proven by a document.
TORT	A civil injury or wrong to someone else, or their property.
TQM	Total Quality Management.
TRADE DISCOUNTS	A discount given by one business to another which is making a purchase for resale to ultimate customers thereby enabling the buyers to earn profits. Sellers may adjust trade discounts to counter price fluctuations without having to change the catalogue prices.
TRADEMARK	A distinctive mark or sign or symbol protected by law and placed on goods to identify the manufacturer.
TRAI	Telecom Regulatory Authority of India.
	TRANSMISSION It is the process of transferring the ownership of securities after the death of the holder to the legal heirs.
TREASURYBILLS	A short term bearer discount security issued by Governments as a means of financing their cash requirements. Treasury Bills play an important role in the local money market because most banks are

	required to hold them as part of their reserve requirements and because central bank open market operations undertaken in the process of implementing monetary policy are usually conducted in the treasury bill market.
TRESPASS	To enter someone's land or property without their permission. It is an offence which is punishable in law.
TRUSTEE	A person who holds property in trust for another for the use or benefit of another.
TURNOVER	The total value of goods and services sold or provided in a given period, usually during a year by a trading organisation.
UNDERWRITER	One who undertakes in return for a commission to purchase shares offered to public and not subscribed for, up to an agreed number.
UNSECURED LOANS	Loans that are not backed by collateral are called unsecured loans. These types of loans represent a higher risk for the lender, so you can expect to pay higher interest rates and have shorter repayment time frames. Credit cards are an excellent example of unsecured loans that are a good option for small business funding when combined with other financing options.
USURY	The unlawful practice of lending money at an exorbitant rate of interest. This occurs usually when the borrower is in desperate need of money and not in a good position to negotiate.
VAKALATHNAMA	Document by which an advocate is authorized to represent a party in court.
VANILLA ISSUE	A straight fixed rate issue which has terms and conditions usually accepted as being conventional to a particular securities market.
VAT	Value Added Tax, a tax levied at specific rates on the selling price of goods at each stage of production and distribution so that only the value added at each stage is taxed and thereby cascading tax is avoided.
VENTURE CAPITAL	Capital invested in a business on the basis that the investor receives a share in the outcome of the enterprise rather than an agreed fixed rate of return.
VISA	It is an endorsement made on the passport of the traveller by the envoy of the country to which he intends to travel.
VOUCHER	A document or some such evidence of some transaction, usually payment of money.
WAGES	Remuneration paid to manual workers.

WARRANT	A tradable instrument giving the holder the right to buy from the issuer a fixed income security or equity stock under specified conditions after some period of time.
WARRANTY	A contractual obligation, which entitles the injured party to seek damages but not to cancel the contract.
WATCHDOG	A general term applied to a person or group appointed or set up to safeguard the interests of a particular group.
WINDING UP	Liquidating an asset with a view to distributing the receipts among creditors. It is the process that brings to a conclusion the life of a company.
WINDOW DRESSING	A manoeuvre engaged in by companies, banks, mutual funds etc., at the end of the accounting period in order to impress stock holders who will be receiving the report showing that funds are better managed and invested than what might have been drawn up.
WOLF	Speculators who make a kill in the market.
WORKING CAPITAL	Not to be confused with fixed capital, working capital is another business finance 101 term. It consists of the financial resources necessary for maintaining the day-to-day operation of the business. Working capital, by definition, is the business's cash on hand or instruments that you can convert to cash quickly.
WRIT	A document issued by the court directing the respondent to do or not to do some specified act.
WRIT & WRIT PETITION	A writ is a direction that the Court issues, which is to be obeyed by the authority/person to whom it is issued. A petition seeking issuance of a writ is a writ petition.
WRITE OFF	It is to extinguish or cancel a debt, treating it as if it has been paid by debiting it from the profit and loss account.
ZERO COUPON BOND	A bond that pays no interest while the investor holds it. It is sold originally at a substantial discount from its eventual maturity value, paying the investor its full face value when it comes due, with the difference between what he paid initially and what he finally collected representing the interest he would have received over the years it was held.

Sample Question

Here you are provided with the definition for the word and you need to write the word / term in the space provided.

	A corporation's first offer to sell stock to the public.
	A person or company who occupies the top spot in politics or an industry.
	The increasingly complex worldwide interchange of goods, services, money and people.
	To rescue from financial difficulty.
	The person who buys the rights to use a company's name and sell/rent its products in a certain area.
	Analysis of a country's economy as a whole.
	A detailed list or record of things in one's possession.
	Total sales for a period, before customer discounts and returns have been deducted.
	That part of the economy that deals with finance.
	Where foreign companies invest in a country by buying physical assets (such as plant and machinery).
	A situation where the ratio of output to input is high.
	Inputs that are essential to a production process.
