

**B. COM - SEMESTER I - COMMERCIAL COMMUNICATION - I (104)  
(2020-21)**

University Paper Style (total 4 questions, 70 marks, 2.30 hours)

Topics	Units and Questions	Marks
(i) Introduction and Definitions of communication (ii) Objectives of communication (iii) Process of communication (iv) Feedback: Meaning and types (v) Communication through listening: hearing vs listening (vi) Types of listening: casual, passive, selective, active and intensive	Unit - I <b>Understanding Communication</b>  Que. 1 Essay type question (1/2)	(17)
(i) Meaning and importance of e-communication (ii) Forms of e-communication (iii) Advantages and limitations of e-communication (iv) E-commerce (v) E-banking (vi) Advantages and limitations of e-meetings (vii) E-governance	Unit - 2 <b>E-Communication</b>  Que. 2 Short notes (2/4)	(17)
(i) Guidelines for effective job application (ii) Techniques for effective résumé/ CV (iii) Job application (iv) Résumé/ CV (v) Tips for facing a job interview	Unit - 3 <b>*Communication for Employment</b> <b>(*This topic is not discussed here.)</b> Que. 3 Essay type question (1/2)	(17)
Frequently confused fifty pairs of words	Unit - 4 (b) <b>Vocabulary</b>  Que. 4 (a) Rewrite the sentences using the correct option ( <b>6 items-Vocabulary</b> ) (b) Match the following ( <b>5 items - Vocabulary</b> ) (c) True or False ( <b>4 statements from Units I and II</b> ) (d) Choose the correct option ( <b>4 items from Units I and II</b> )	(06) (05) (04) (04)

**Model Question Paper - Semester - I - Commercial Communication (CC 104)**

1. (a) Define communication and explain its meaning. (17)

Or

Mention various types of listening and explain each of them in brief.

2. Write short notes on any **two** of the following: (17)

(a) Forms of e-communication (c) Meaning and importance of e-communication

(b) E-governance (d) E-banking

3. Write a note on the techniques for writing an effective résumé. (17)

Or

Write an application for the post of an accountant.

4. (a) Rewrite the statements using correct options given in the brackets. (06)

- i. \_\_\_\_\_ waste is harmful to human health. (Industrial/ Industrious)
- ii. \_\_\_\_\_ being efficient, Mr. Khemka is honest. (Beside/ Besides)
- iii. Kappu Gulati has a good sense of humour. He is a \_\_\_\_\_ companion. (marry/ merry)
- iv. The \_\_\_\_\_ was pleasant yesterday. (weather/ whether)
- v. Always use good quality \_\_\_\_\_ for writing business letters. (stationery/ stationary)
- vi. Air-pollution is the \_\_\_\_\_ cause of respiratory ailments. (principal/ principle)

(b) Match the following: (05)

**A**            **B**

- vii. judicial - one
- viii. pale - prudent
- ix. aboard - boundary
- x. judicious - court
- xi. sole - plane

(c) State whether the following statements are true or false: (04)

- xii. Passive listening is the same thing as hearing.
- xiii. E-governance extends the reach of the government to interior places.
- xiv. The increase in e-commerce has contributed to the rapid growth of e-banking.
- xv. E-meetings make long distance travels unnecessary.

(d) Choose the correct option: (04)

xvi. The \_\_\_\_\_ encodes the message.

(a) receiver (b) fender (c) sender (d) render

xvii. The objective of communication is \_\_\_\_\_ if we want to inspire somebody to do something.

(a) information (b) motivation (c) knowledge (d) complaint

- xviii. The process of communication is incomplete without the \_\_\_\_\_.
- (a) feedback (b) channel (c) setback (d) sender
- xix. Listening and speaking are important skills in \_\_\_\_\_ communication.
- (a) mobile (b) non-verbal (c) written (d) oral

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## **Unit I UNDERSTANDING COMMUNICATION**

1. Communication: Introduction and definitions
2. Objectives of communication: information, knowledge, advice, counselling, motivation, request, complaint, warning
3. The process of communication
4. Feedback: Meaning and types of feedback
5. Communication through listening: Difference between listening and hearing; importance of listening
6. Types of listening: casual listening, intensive listening, active listening, passive listening and selective listening

### **1. Define communication and explain its meaning:**

The English verb "communicate" comes from the Latin origin "communicare" (to share). Communication is an exchange of facts, ideas, emotions, opinions etc. Every day we communicate - talking to people, sending messages, writing letters etc. We cannot do business or live in society without communicating with others. Language is the principal medium for human communication. Animals communicate with noises and cries. Communication is a two-way process. It fails if the message does not reach the other person. According to Arch Lustberg:

Communication is the transfer of information from one mind to another mind or to a group of other minds.

Communication is effective only if the two sides understand the message in the right way. There are always chances of misunderstanding because we all communicate in different ways. There are two types of communication: verbal and non-verbal. Verbal communication makes use of language. Non-verbal communication takes place without the use of language.

Normally verbal and non-verbal signals operate together. When we talk, our eyes, facial expressions and gestures also convey some meaning. But we are generally unaware of these non-verbal signals. About 70% of human communication is non-verbal. Bernard Berelson comments:

Communication is the transmission of information, idea, emotion, skills, etc by the use of symbols - words, pictures, figures, and graphs.

Communication is an important soft-skill in modern business and life. Teachers, managers, bureaucrats, leaders, sales persons etc. communicate all the time with people in different situations. Some people talk endlessly and some people cannot even say 'hello'. Yet schools and colleges do not teach communication skills.

Information Technology has revolutionized our communication. The world has become a 'global village.' With the help of the internet, we can contact anyone anywhere any time. But communication must be clear and courteous. Many people use social media but they quarrel more

than they communicate. Say what you feel but do not hurt others. Communication should promote mutual understanding. Emma Ledden comments:

Communication is a skill that can be acquired through preparation, practice and patience.

Communication has played an important role in our life since the beginning of the human civilization. And yet we have not mastered the art of communication. We study the theories of communication but do not recognize the full potential of non-verbal elements in daily communication. Our neglect of the listening skills results in communication failures. All successful people are good communicators. All creatures on the earth can communicate with the other members of their species. But the human communication is far superior to the animal communication. Richard Nordquist comments:

It is the ability of humans to use words and language to transfer specific meanings that sets them apart from the animal kingdom.

## 2. Explain the objectives of communication in brief:

Communication is a fundamental part of human life. It plays a vital role in business and social life. Communication is always purposeful and goal-oriented. The objectives of communication change with the context and the relationship between the sender and the receiver. Major objectives of communication are as follows:

(1) **Information:** The first and foremost objective of communication is to inform. With the help of the internet, information can be shared with a number of people simultaneously. In the age of e-communication, it is easier to collect and transfer information. We need data - facts and figures - to prepare reports and make decisions. We cannot manage business or run organizations without timely information. Communication will be effective if information is clear and concise.

(2) **Knowledge:** Knowledge is a detailed understanding of a subject. It is acquired through learning and experience. Education is a communication process. Verbal communication plays a significant role in the acquisition and transmission of knowledge. We gain knowledge from face-to-face interaction with teachers or through books and audio-visual programmes. Knowledge may deal with a variety of subjects - science, medicine, arts, commerce etc.

(3) **Advice:** An advice is an opinion or suggestion. Business entrepreneurs seek advice from financial or management consultants. Advice is offered by those who have greater knowledge, experience or authority. It is usually given in the interest of the receiver. Advice may deal with personal, social or official matters.

(4) **Counselling:** *Counselling* means advice from an expert. Professional counsellors counsel people on personal problems or difficulties. Counselling requires professional training and qualifications. Doctors, psychiatrists, lawyers or consultants counsel their clients as part of their professional practice. Most counselling sessions require face-to-face interaction.

(5) **Motivation:** To motivate is to inspire someone to do or to achieve something. Motivating others requires good communication skills. Motivation is aimed at improving personal life and professional work. Managers in the corporate sector continuously motivate their subordinates to perform better. Teachers should motivate students to achieve their best. YouTube is a good source of motivational talks and lectures.

(6) **Request:** Making a request is asking somebody for something or asking someone to do something. Requests should be polite. In different contexts and at different times and places, we may request for information, permission, assistance etc. in written or oral forms.

(7) **Complaint:** Making complaints requires a great deal of tact and patience. Complaints should be clear and firm but not impolite or insolent. We make complaints when something goes wrong and we want the situation to change. Complaints may be made formally or informally, in written or oral forms. Most companies have a system to monitor complaints of the customers.

(8) **Warning:** Warning is a caution or a threat. Warnings can be issued in public interests, for example, against smoking or careless driving. The purpose of warning is to prevent somebody from doing something undesirable. The receiver is usually aware or informed about the consequences if the warning is ignored.

Communication occurs because someone has a desire or need to say something to somebody. This desire or need varies from person to person and from time to time. But there is a distinct purpose for every communication. Other objectives of communication can be appreciation, instruction, interrogation, order, persuasion, raising morale, suggestion etc. Communication is likely to be more effective if we have a clear understanding of its objective. Shirley Taylor comments:

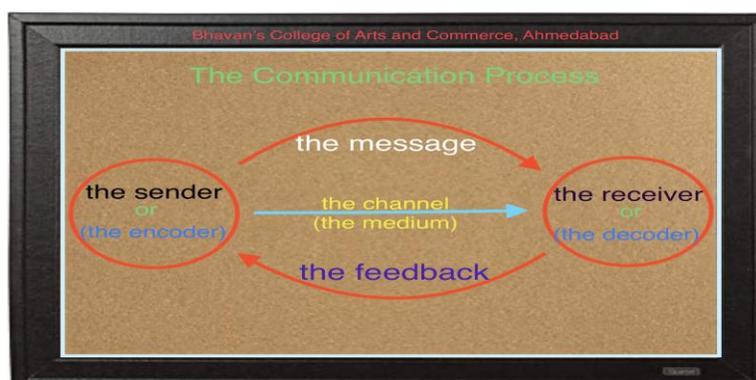
We need to make sure that our ideas and information are completely understood.

### 3. Write a note on the process of communication:

In a simple sense, communication is an exchange of information, ideas, emotions, opinions etc. It can take place with or without the use of language. Communication is a dynamic and ever-changing process. It is a two-way process that takes place between the sender and the receiver of the message. Communication fails if the message does not reach the other person. Effective communication is the lifeblood of every business organization. Employers around the world desire good communication skills from employees. Shirley Taylor comments:

Communication, whether oral or written, is all about understanding.  
Our aim should be to communicate the message successfully so that  
it is received as we intended, without misunderstanding.

We can achieve effective communication only if we have a sound understanding of the communication process. Communication is a complex process. It involves at least five important stages or elements: (1) the sender, (2) the message, (3) the medium/ the channel, (4) the receiver and (5) the feedback. The following diagram explains the process of communication:



### (1) The Sender/ the Encoder

The communication process starts with an idea in the sender's mind. The sender wants to convey something to someone. Every communication has a purpose - information, advice, request etc. The sender selects a verbal or non-verbal code (words, gestures, sounds, symbols etc). The sender is also called the encoder. Encoding is the process of selecting the "code" to convey the message. The sender must consider the objective of the message, the needs of the receiver, and the nature and the context of the message before sending it.

### (2) The Message

Communication is a goal-oriented process. Every message has a purpose. The message is an idea or information that the sender shares with the receiver. The process of transmitting the message is not so easy as it appears. Many factors like the time, the place and the context of the message, the mood of the receiver etc. can affect the way the message is interpreted by the receiver.

### (3) The Medium/ the Channel

Communication is the transmission of the idea or information by the use of symbols - words, pictures, figures, and graphs. The sender can use verbal (words), visual (gestures, pictures, images, colours etc.) and vocal (sounds, pauses etc.) signals to transmit the message. The sender can talk face to face or use phone, letters, emails etc. to communicate with the receiver. Each communication channel has its advantages and disadvantages.

### (4) The Receiver/ the Decoder

The receiver of the message is also called the decoder. To decode the message is to interpret and understand it. The receiver is as responsible as the sender for the success or the failure of the communication process. The same message can be interpreted in different ways by different people. Communication may fail without the receiver's cooperation or attention to the message.

### (5) The Feedback

The feedback is the receiver's response to the message. It can be in form of verbal or non-verbal signals. The communication process is incomplete without the feedback. Communication is never perfect. The sender's message may not always be understood in the right way. The feedback helps the sender to know if the receiver has understood the message or not. Effective communicators pay close attention to the feedback and, if there is any confusion, they are eager to remove it. Bernard Shaw said:

The single biggest problem in communication is the illusion that it has taken place.

## **4. Explain the meaning of the feedback and discuss its various types:**

The feedback is the receiver's response to the sender's message. The communication process begins with the transmission of the message by the sender and ends with the receiver's feedback. Susan J Benjamin comments:

Feedback is the message that the receiver sends back to the sender.

The communication process is incomplete without the feedback. The feedback influences the subsequent exchange of messages between the sender and the receiver. There are several types of the feedback. Some of them are as follows:

- (1) Verbal Feedback Vs Non-verbal Feedback
- (2) Positive Feedback Vs Negative Feedback
- (3) Immediate Feedback Vs Delayed Feedback

(1) Verbal Vs Non-verbal Feedback:

A verbal feedback is the receiver's response in form of spoken or written words. Spoken feedback is provided immediately whereas written feedback can be provided through letters or email etc.

A non-verbal feedback is in form of gestures, facial expressions etc. Non-verbal feedback is important in face-to-face communication.

(2) Positive and Negative Feedback:

Positive feedback includes such behaviours as nodding and smiling. It shows that the message is understood by the receiver.

Negative feedback includes such behaviours as not responding to the message. It indicates that the receiver has not understood the message and the sender has to repeat or reformulate it.

(3) Immediate and Delayed Feedback:

In face-to-face communication, the sender can get an immediate feedback. Immediate feedback can also be in form gestures and facial expressions.

When the sender is not face-to-face or in direct contact with the receiver, the feedback may be delayed. Delayed feedback is in form of letters, email etc.

The feedback allows the sender to know if his or her message is really understood or not. Malra Treece comments:

The results of communication can be achieved only through the feedback.

## **5. How is listening different from hearing? Why is listening important?**

Human communication is an exchange of ideas, information, knowledge etc. It can take place with or without the use of language. Verbal communication makes use of language. There are two types of verbal communication - oral and written. We use the listening and the speaking skills for oral communication. But we do not take listening as seriously as speaking. Most people do not know the difference between listening and hearing. Scot Ober comments:

Hearing is a passive process whereas listening is an active process. When you listen, you interpret the meanings of the sounds.

Listening is the foundation of all communication. It is not the same thing as hearing. People may hear but not listen. Most people possess the natural capacity to hear from the time of the birth. Hearing happens without conscious effort. Listening requires attention and concentration. Good listeners decode both verbal and non-verbal messages. They pay attention to the words, voice, tone and the body language of the speakers. If we listen carefully, we can understand more than what is said. We can improve the listening skill with training and practice.

### **The importance of the listening skill:**

In daily life we interact with a number of people. Listening, speaking, reading and writing are four (verbal) communication skills. Listening takes up about 60% of our communication time. Yet the education system has neglected the training in the listening skills. Most people confuse listening with hearing. Poor listening leads to confusions and conflicts. Listening is as important as speaking if not more. Shirley Taylor comments:

Listening is half of oral communication and it should be taken as seriously as speaking.

Listening is an important skill for the following reasons:

**1. to get necessary information and details:**

Listening is important for clarity in communication. If we listen carefully, we get all necessary information. Half-hearted listening serves no purpose. We retain and recall more information if we listen attentively.

**2. to build rapport (harmony) with others:**

People feel happy when we listen to them patiently. You will win their trust and respect. When we listen to people, we understand them better. Thus, listening builds rapport between communicators.

**3. to understand more than what is said:**

Sometimes people conceal real motives and do not say what they really have in mind. But if we listen carefully and pay attention to the non-verbal signals (voice, body language etc) we can understand more than what is actually said.

**4. to increase cooperation and efficiency:**

An average person immediately forgets 50% of what they have just heard. After 48 hours they can recall only 25% of what was spoken. Poor listening is one of the reasons for misunderstandings. Good listening is important for increasing efficiency in workplace.

**5. to reduce and resolve conflicts:**

Successful leaders and managers are good listeners. Effective listening makes you sensitive to others' feelings and thoughts. It creates a better understanding and reduces conflicts.

### **6 Discuss various types of listening: (casual, passive, selective, active and intensive)**

Listening and speaking are oral communication skills. But when we think of communication, we usually think only of speaking. We believe that listening takes place automatically. Sometimes people make an appearance of listening but they do not pay attention to the message. Listening skills are important in family, business, classroom, workplace etc. It requires the listener's full attention and concentration. Scott Peck comments:

You cannot truly listen to anyone and do anything else at the same time.

There are various types of listening. Different situations require different types of listening. Some types of listening are - Active Listening, Passive Listening, Casual Listening, Selective Listening and Intensive Listening.

(1) **Active Listening:** The aim of the active listening is to understand the meaning of the spoken message. It demands full attention to the speaker's words, gestures and body language. The active listener responds and provides feedback to the speaker's message. Active listening is used in counselling, negotiations and training situations.

(2) **Passive Listening:** Passive listening, despite its name, requires the listener's efforts to interpret and understand the spoken message. It is not the same thing as hearing. We do passive listening when we listen to podcast, music, news etc. The listener remains quiet and does not respond to the message.

(3) **Casual Listening:** As the name indicates, casual listening is a listening without conscious attention or concentration. It is a listening without any specific purpose. Though the casual listener is not listening carefully, the sub-conscious mind is alert to the message. The casual listener may even recall a few details later on.

(4) **Selective Listening:** Selective listening, like skim reading, focuses on the main ideas presented in the spoken message. The selective listener pays attention to important facts and information. Selective listening does not require the listener to pay equal attention to each and every detail of the message.

(5) **Intensive Listening:** Intensive listening is done mostly for listening practice, especially in language teaching sessions. There is a difference between selective listening and intensive listening. Selective listening focuses on specific information whereas intensive listening focuses on different elements of language - sounds, stress, intonation, words etc. The aim of intensive listening is to raise the students' awareness about how spoken language can be used to convey different shades of meaning.

### Practice: Unit - I Understanding Communication

**Choose the correct option:**

1. The English word "communication" comes from the \_\_\_\_\_ origin "communicare".
2. \_\_\_\_\_ communication takes place without the use of language.
3. The objective of communication is its \_\_\_\_\_.
4. Warning is a threat or \_\_\_\_\_.
5. There is a difference between \_\_\_\_\_ and knowledge. (request/ information)
6. There is a difference between \_\_\_\_\_ and counselling. (advice/ complaint)
7. Communication can take place with or without the use of \_\_\_\_\_.
8. The 'medium' is also called the \_\_\_\_\_ of communication.
9. The \_\_\_\_\_ is what the sender wants to convey to the receiver. (medium/ message)
10. It is the responsibility of the \_\_\_\_\_ to decode the message.
11. The process of communication is incomplete without the \_\_\_\_\_.
12. Communication is a \_\_\_\_\_. (skill/ natural gift)
13. Non-verbal feedback is important in \_\_\_\_\_ communication. (face-face/ written)
14. \_\_\_\_\_ feedback is in form of emails, letters etc. (Immediate/ Delayed)
15. Listening and speaking are \_\_\_\_\_ communication skills. (oral/ written)

16. \_\_\_\_\_ is a passive process. (Listening/ Hearing)
17. Listening is not taken as seriously as \_\_\_\_\_. (hearing/ speaking)

**State whether the following statements are TRUE or FALSE:**

1. Non-verbal communication has a greater impact than verbal communication.
2. Language is the principal means of human communication.
3. Communication is a three-way process.
4. Communication is a natural gift.
5. The feedback is the last stage in the process of communication.
6. Encoding is the process of selecting the channel for conveying the message.
7. Gestures are non-verbal signals of communication.
8. Communication is not successful if the message fails to reach the other person.
9. The feedback is the receiver's response to the sender's message.
10. There are always chances of misunderstandings in communication.
11. Verbal and non-verbal signals cannot operate together in communication.
12. The feedback is immediate in face-to-face communication.
13. There are several types of the feedback.
14. Listening is the same thing as hearing.
15. People may hear but not listen.
16. Effective listening reduces conflicts.
17. Listening requires careful attention to the speaker's words and body language.

## **Unit II E - COMMUNICATION (Short notes)**

- (i) Meaning and importance of e-communication, (ii) Forms of e-communication  
(iii) Advantages and limitations of e-communication, (iv) E-commerce (v) E-banking  
(vi) Advantages and limitations of e-meetings, (vi) E-governance

### **1. E-Communication: Meaning and Importance**

Communication is an exchange of information, ideas, facts etc. E-communication is communication through electronic devices and the Internet. E-communication began with the introduction of the telegraph in 1837. The telephone was invented in 1876. The wireless system was developed in 1887. In 1901, the first successful radio transmissions began. The television was invented in 1923. The Internet was first used in 1969. The World Wide Web began in 1988. The web technology led to the information age.

The traditional methods of communication used the paper-based media for communication. E-communication is the transfer of information or data through electronic media (PC, smart phone etc). Physical distance is immaterial in e-communication. E-communication is useful for personal and professional purposes. It is interactive and allows people to communicate at anytime from anywhere in the world. E-communication is now an integral part of business, industry, education, governance, banking, entertainment, health, aviation etc. Social networking is the most visible use of e-communication in daily life. E-communication is cost-effective. Jane Dorner comments:

Electronic communication provides benefits for the user including easy access to innumerable practical applications.

## 2. E-communication: Various forms

E-communication is useful in many different forms - email, social networking, video-conference, e-meeting, webinar etc. Let's discuss these in some detail:

### 1. E-mail:

We can send short messages and attach documents through an e-mail. It is useful for personal and professional communication. Smart phone has made it possible to send and read e-mails while travelling. About 50 billion e-mails are exchanged in the world daily.

### 2. Social Networking:

Social media are web-based applications like the Facebook, What's App, Twitter etc. Social media have more than 100,000,000 registered users in the world. The social media users form online groups. They also use blogs and micro-blogs to share ideas, opinions etc.

### 3. Video-conference:

Video-conference establishes a live contact between two or more people who are present in different locations. It transfers high quality video images and audio signals. Video-conference saves travel time for the participants. This form of e-communication has been useful in business, governance, marketing etc.

### 4. E-meeting:

E-meetings can take place at any time from anywhere in the world. There is no need for the participants to make any travel to attend e-meetings. VOIP (voice over internet protocol) technology is very useful in organizing e-meetings. They are organized with the help of web based programmes like Zoom, MeetApp, canUmeet etc.

### 5. Webinar:

Webinar is a web seminar (conference or meeting) based on the Internet technology. One sender can communicate with many receivers present in different locations. Webinars are online informative, educational or instructional presentations. They are useful for workshops, lectures, training sessions etc.

## 3. E-Communication: Advantages and disadvantages

The traditional methods of communication are inadequate for the purpose of the global communication. Individuals, companies, governments, universities etc use e-communication to connect with others. E-communication is the need of the time and it is rapidly growing. E-communication has advantages as well as disadvantages:

Advantages of e-communication	Disadvantages of e-communication
1. <u>Speedy communication</u> It takes only a few seconds to transfer data	1. <u>Information overload</u> E-communication takes place 24 hours 7 days

through e-communication.	a week. Its major disadvantage is information overload. People feel stress and restlessness.
<p>2. <u>Cost-effective</u></p> <p>E-communication saves time and money. E-mail is far cheaper than the traditional post. Social media are also almost free.</p>	<p>2. <u>High infrastructure cost</u></p> <p>The users do not have to pay much to use e-communication. But e-communication is not possible without complex and expensive infrastructure.</p>
<p>3. <u>Global coverage</u></p> <p>E-communication is the only medium for communication in global businesses and organizations. E-communication is also useful for communication in local areas.</p>	<p>3. <u>Security threats</u></p> <p>E-communication is very useful in modern life. But it is not always safe from security threats. The privacy of the users is also at risk.</p>
<p>4. <u>Access from anywhere</u></p> <p>The Internet is now available in far off places. With laptops and smart phones, it is possible to use e-communication from anywhere in the world.</p>	<p>4. <u>Excessively technology based</u></p> <p>E-communication is excessively technology based. The technology is constantly changing. Poor countries cannot use e-communication fully without technological development.</p>
<p>5. <u>A wide range of uses</u></p> <p>E-communication can be useful in a wide range of fields - commerce, education, governance, journalism etc.</p>	<p>5. <u>No alternative to face-to-face communication</u></p> <p>E-communication is not and cannot be an alternative to the traditional face-to-face communication.</p>

#### 4. E-commerce

The IT (Information Technology) has transformed the way people work and do business. E-commerce or electronic commerce is online buying or selling of goods and services. It has made business processing quick and easy. E-commerce relies on the internet. Millions of people now have access to the internet. In e-commerce, the seller and the buyer can interact with each other without meeting personally. There is no need for the customer to go to the store to buy something. The customer can browse the seller's website and get details regarding the product - quality, prices, availability, the mode of the payment etc. E-commerce has several advantages over traditional commerce. It is global. You can buy and sell products and services anytime from anywhere in the world. E-commerce is paperless.

E-commerce provides customized (as per the individual needs) services. The customer also benefits because of the competition among the sellers. Online business is huge and growing rapidly. Some of the top e-commerce sites in the world are Amazon, Alibaba, Flipkart, Jabong, Ebay etc. Asia is the largest online market. In e-commerce, some products (like softwares, movies, music etc) can be delivered online. E-payment system is widely used in e-commerce. There are different types of e-commerce: B2B (business to business), B2C (business to customer), C2C (customer to customer) etc. Nowadays people use the mobile phone to make online purchases. M-commerce (mobile commerce) is increasingly replacing e-commerce.

#### 5. E-banking

Banks play an important role in the economy of a nation. Their primary functions are borrowing and lending money on interest. But banks provide a wide range of other services and products. The Information Technology (IT) has revolutionized banking services all over the world. E-banking is the use of electronic channels (PC, mobile phone etc) for making bank

transactions. In e-banking, there is no physical exchange of money at the time of making the transactions. The increase in e-commerce has speeded up the growth of e-banking. The customers do not have to go to the branch to make inquiries and to deposit or withdraw cash. They have access to the banking services at any time and from anywhere. Most banks now offer value added e-banking services - e-shopping, credit and debit cards, ATMs, cash management, investments, mobile recharge, bill payments, fund transfer etc.

E-banking is quick and cost-effective. It is a paperless banking. E-banking provides hassle-free services to the customers. It is available twenty-four hours a day for seven days a week. About 40% of banking transactions take place outside the working hours from 6.00 pm to 8.00 am. The Government of India and the Reserve Bank of India (RBI) have taken measures to provide secure e-banking services. The e-banking in India is regulated under the IT ACT (2000) of the Government of India. Banks take great precautions to make e-banking services secure. But e-banking is not absolutely free from security risks. E-banking frauds are reported from time to time. The customers should also be careful in using e-banking. They should not share their personal details - PIN numbers, passwords etc - with others. E-banking is an innovative use of technology for providing traditional and new banking services. The Government of India also encourages e-banking to check the circulation of black money in the economy.

## 6. Advantages and limitations of e-meetings

A 'meeting' is an assembly or a gathering of a number of people. A meeting is organized for formal or informal discussions. Meetings take place quite often within a business organisation or across business organisations. In traditional meetings, participants travel from various locations to the venue of the meeting. In e-meetings (electronic meetings), there is no need for the participants to make any travel. E-meetings take place through the electronic medium (the Internet) rather than in the traditional face-to-face method. These are "virtual" or online meetings. VOIP (voice over internet protocol) technology is very useful in organizing e-meetings. E-meetings can take place at any time and from anywhere in the world. They are organized with the help of web based programmes like Zoom, MeetApp, canUmeet, Lucid Meetings etc. In the age of rapid globalization and the Information Technology, e-meetings are the need of the time. Let's understand the advantages and the limitations of e-meetings:

Limitations of e-meetings	Advantages of e-meetings
E-meetings can accommodate only a limited number of participants.	E-meetings are very convenient and cost-effective.
E-meetings can be disrupted if the internet connection is lost or slow in any of the devices.	E-meetings do not require travel from one place to another. Thus they save time and expenses.
The participants need to have a technical know-how to make effective use of the e-meeting web programmes.	The participants can take part in e-meetings from anywhere in the world through desktops, PCs and mobile devices.
The participants can be easily distracted by their immediate environments.	The participants can share texts, sounds and images in e-meetings.
It is difficult to gauge the reactions of all the participants in e-meetings.	The proceedings of the e-meetings can be recorded for future use.

## 7. E-Governance

The focus should be on Minimum Government and Maximum Governance. - Narendra Modi

Governance is the way the government functions. It reflects the vision and the efficiency of the government in power. The concept of governance is not new. But e-government is relatively a new development. The USA was the first country to introduce e-government in December 1999. Sweden is known for the best implementation of e-government policy. India has ambitions to provide better governance but the bureaucracy always disappoints the citizens. E-governance is the use of the Information Technology (IT) in providing public services to the citizens. It will bring a great relief to the common man. With the help of e-governance, citizens can use the PC and the mobile phone to get information and services from government agencies.

E-governance reduces paperwork and speeds up the services. E-governance is online governance. Now people can register complaints, view land records, apply for PAN card and Adhar Card, demand information etc online. There is no need to go to the government offices personally. E-governance is a two-way communication. The government can also send alerts and information to the citizens. E-governance extends the reach of the government to distant areas. But there are challenges in the implementation of e-governance in India. India is a vast and over populated country. There is no one common language for the whole country. E-governance is difficult because of lack of co-ordination between different government departments. But it will make administration accountable and efficient. E-governance should be SMART - simple, moral, accountable, responsive and transparent.

### Practice: Unit - II E-Communication

**Choose the correct option:**

1. E-commerce is \_\_\_\_\_. (global/ local/ regional/ national)
2. In e-banking, the transactions are done \_\_\_\_\_. (between banking hours/ at any time/ from 9.00 am to 5.00 pm/ in the morning)
3. E-meetings are \_\_\_\_\_ meetings. (face-to-face/ virtual/ occasional/ actual)
4. E-governance is the application of the \_\_\_\_\_ Technology to the governance. (Information/ Nano / Multimedia/ Micro)
5. E-governance makes the governance effective and \_\_\_\_\_. (tamper-proof/ truthful/ transparent/ tech-savvy)

**State whether the following statements are TRUE or FALSE:**

1. Business to business communication is prohibited in e-commerce.
2. Online purchases from smart phone are not valid.
3. M-commerce is increasingly replacing e-commerce.
4. E-banking is absolutely safe and secure.
5. E-meetings are convenient and cost-effective.

### Unit IV (b) VOCABULARY - (fifty pairs of frequently confused words)

1. aboard/ abroad

**aboard** - on or into a ship, train, aircraft, etc.

<<Twelve hundred passengers were **aboard** the Titanic when it drowned.>>

**abroad** - in or into foreign country, out of one's native land  
«Many Indian students go **abroad** for higher education.»

2. accept - except

**accept** - to agree to take something; to say 'yes'; to believe something true  
«Do you **accept** credit cards? »

**except** - not including «We work every day **except** Sunday.»

3. access - excess

**access** - entry; admission; right to use something  
«Do you have **access** to the university library?»

**excess** - an amount which is more than necessary «**Excess** of anything is not good.»

4. addition - edition

**addition** - a thing added; the process of adding

«There was a last minute **addition** to the programme for the President's visit.»

**edition** - a version of a book etc. «The paperback **edition** of the dictionary is very cheap.»

5. advice (n) - advise (v)

**advice** - opinion, suggestion, counseling «I need your **advice** in the matter.»

**advise** - to offer advice, inform from a distance «The doctor **advised** me to stop smoking.»

6. affect (v) - effect (n)

**affect** - to have an influence on; to pretend or to have a false appearance

«The trauma badly **affected** Azzu's health.» «The thief **affected** innocence.»

**effect** - result, outcome «I think he suffers from the **effects** overwork.»

7. allusion (n) - illusion (n)

**allusion** - indirect reference, hint

«In the movie *Rajneeti*, there are **allusions** to the *Mahabharata* story.»

**illusion** - something that deceives the mind, a false impression

«It is our **illusion** that money can make us completely happy.»

8. appraise - apprise

**appraise** - to judge the value or quality of someone or something

«Government officials **appraised** the damage to the crops due to heavy rains.»

**apprise** - to inform «The students **apprised** the teacher of their problem.»

9. bail - bale

**bail** - (n) money paid as security to release the accused till the time of trial

«Mr. Amar Singh got **bail** on health grounds.»

**bale** - (n) a large amount of soft material such as paper, wool or cotton tied together

«The **bales** of cotton were easy to carry.»

10. beside - besides

**beside** - by the side of, next to «Come here and sit **beside** me.»

**besides** - in addition to «Sachin does not play any other game **besides** cricket. »

11. boast - boost

**boast** - to speak proudly of oneself «Shah Rukh should not **boast** of his success.»

**boost** -to improve or increase something <<Acceptance by other **boosts** our self-esteem.>>

12. carton - cartoon

**carton** - a box or a container made from thick cardboard/ plastic

<<Mr. Raja bought a **carton** of orange juice for Kanimoji. >>

**cartoon** - a drawing/ sketch made for amusement or criticism

<<The **cartoons** in newspapers tell us much about the national events.>>

13. caste - cast

**caste** - a social class or group of people having same status or profession etc.

<<**Caste-system** has existed in India from the earliest times.>>

**cast** - nature or inclination; a group of actors or performers in a play etc.

<<The speaker adopted a negative **cast** of mind throughout the speech.>>

<<The movie had an excellent **cast** of actors.>>

14. check - cheque

**check** - (V) to examine something, to stop something; (n) a restraint or control

<<Customs officers have a right to **check** the luggage of the passengers.>>

<<Employees of the Corporation worked hard to **check** the spread of dengue.>>

<<Through the Jan Lokpal Bill, Anna Hazare wants a **check** on corruption.>>

**cheque** - an order to a bank to make payments ( 'check' in American English)

<<Would you like to pay in cash or by **cheque**?>>

15. cite - site

**cite** - to mention or quote something or someone

<<The lawyer **cited** a similar case.>> <<The pundit **cited** verses from the **Gita**.>>

**site** - a place where something takes place <<A **site** was chosen for hospital just outside the town.>>

16. coast - cost

**coast** (n) - the land close to the sea <<Gujarat has a **coastline** of more than 1600 km.>>

**cost** (n) - price or value of something, something given to gain something else

<<The **cost** of living is high in cities.>> <<Anna Hazare wants the Jan Lokpal Bill at any **cost**.>>

17. complement - compliment

**complement** (n) - supplement, a part that completes the other half

<<A good knowledge of English is a **complement** to your educational qualifications. >>

**compliment** (n) - admiration or praise <<People **compliment** him by calling him "Shingham".>>

18. defer - differ

**defer** - to put off, postpone or delay something; to yield or submit to someone

<<Let's **defer** the decision for a few weeks.>>

<<Kapil Sibal did not **defer** to Baba Ramdev's pressure tactics.>>

**differ** - to disagree, vary, <<The twins look alike but **differ** in temperament.>>

19. descent - dissent

**descent** - (n) going down, downward movement

<<Jaykant's **descent** into the life of crime was rapid.>>

**dissent** - (n) difference of opinion, opposition to a proposal etc.

<<I express my strong **dissent** in this matter.>>

20. die - dye

**die** - (v) to lose life, to cease to live, expire

<<Mahatma Gandhi **died** in 1948.>> <<Nobody knows how and when Subhash Bose **died**.>>

**dye** - (v) to give a particular colour to a thing or change the colour of a thing

<<My grandfather **dyed** his beard with henna.>>

21. draft - draught

**draft** - (n) preliminary version, rough sketch

<<The **draft** of the Jan Lokpal Bill has been prepared by Anna's team.>>

**draught** - (n) a single act of drinking or breathing, a dose of medicine

<<A **draught** of wine relaxed his troubled mind.>>

22. dual - duel

**dual** - (adj) having two parts or purposes, denoting two people or things

<<Many non-resident Indians hold **dual** citizenship.>>

**duel** - (n) a fight or contest between two people <<The hero and the villain fought a **duel**.>>

23. elicit - illicit

**elicit** - (v) to draw out information from a person or evoke a response from somebody

<<The police failed to **elicit** any information from the prisoner.>>

<<The questionnaire **elicited** data on the consumers' preferences.>>

**illicit** - (adj) improper, unlawful, immoral, unlicensed

<<Gopal Handa made a huge fortune through **illicit** means and methods.>>

24. eligible - illegible

**eligible** - worthy, suitable <<A rich young man is an **eligible** bachelor.>>

**illegible** - difficult to read <<Mahatma Gandhi's handwriting was **illegible**.>>

25. facilitate - felicitate

**facilitate** - make easy, help, encourage <<Computers **facilitate** our work.>>

**felicitate** - to congratulate <<People **felicitated** Dhoni after he won the World Cup.>>

26. fare - fair

**fare** - (n) cost or price charged for travelling in bus, train etc.; food served in a restaurant

<<The poor old man had no money to pay the bus **fare**.>>

<<The *Sankalp* restaurant serves the South Indian **fare**.>>

**fair** - (adj) (of complexion) light, not dark; (of a person or attitude) just, impartial

<<Most Indians admire **fair** complexion.>> <<Everything is **fair** in love and war.>>

27. foreword - forward

**foreword** - (n) introduction or preface

<<The **foreword** explains the writer's purpose in writing the book.>>

**forward** - directed towards the front or future, done in advance

<<A little bit of **forward** planning is good in anything you do.>>

28. heal - heel

**heal** - (v) to cure, to make well or restore to health <<Time **heals** old wounds.>>

**heel** - (n) the hinder part of the human foot below the ankle

<<The boy injured his right **heel** while jumping from the wall.>>

29. hoard - horde

**hoard** - (v) to store (large amount of something)

<<The beggar **hoarded** currency notes below his pillow.>>

**horde** - (n) a large group of people, a troop

<<The family had a **horde** of children and no peace or happiness.>>

30. industrial - industrious

**industrial** - connected with industry <<**Industrial** waste harms environment.>>

**industrious** - hardworking <<Amitabh lives an **industrious** life even in his old age.>>

31. judicial - judicious

**judicial** - of or pertaining to court of law or administration of justice

<<Parliament has legislative powers whereas courts have **judicial** powers.>>

**judicious** - wise, prudent <<We must use words in a **judicious** manner.>>

32. lessen - lesson

**lessen** - (v) to become less in size, quantity or to decrease

<<The rain **lessened** slowly.>> <<Sorrow **lessens** with time.>>

**lesson** - (n) material for study, an instructive experience, a message from a story etc.

<<The defeat in election was a **lesson** for the arrogant minister.>>

33. marry - merry

**marry** - (v) to become husband and wife according to law

<<Amitabh **married** Jaya during the shooting of the movie **Zanzeer**.>>

**merry** - (adj) cheerful, happy and joyous, delightful

<<I wish you a **Merry Christmas!**>> <<Johnny Lever is a **merry** companion.>>

34. minor - miner

**minor** - very young, not important or small in quantity, degree etc

<<All people under eighteen years of age are treated as **minors**.>>

<<The teacher suggested a **minor** change in my answer.>>

**miner** - one who works in a mine <<20 **miners** died in an accident at the coalmine.>>

35. minute - minutes

**minute** - (n) the sixtieth part of an hour; a moment or short time

<<The train is late by forty **minutes**.>>

**minutes** - record of proceedings at a meeting

<<The **minutes** of the meeting were approved unanimously.>>

36. official - officious

**official** - (n) a person holding an office; (adj) lawful, authorized, valid

<<Government **officials** were present to oversee the relief work.>>

<<You must have an **official** permission from the Corporation to build a house in the city.>>

**officious** - (of behaviour) meddling, eager to use one's authority even in small matters

<<The teacher was good but very **officious**.>>

37. pail - pale

**pail** - (n) a bucket or a round vessel <<Please get me a **pail** of water.>>

**pale** - (n) a fence or a limit or a boundary; (adj) with less colour than usual; sickly or ill

<<Deepika Verma's face grew **pale** after she received a call from Aruna Chavda.>>

38. peace - piece

**peace** - non-violence, mental calm etc.

<<Gandhi was an apostle of **peace**.>> <<Prayer brings a **peace** of mind.>>

**piece** - a part of something; an individual work of art

<<Give me a large **piece** of the cake.>> <<I will give an interesting **piece** of information.>>

39. principal - principle

**principal** - the head of school or college; main or the most important; the sum of money lent or invested

<<Our **Principal** is kind, cooperative, and scholarly.>>

<<English was my **principal** subject in college.>>

<<Every month we have to pay interest on the **principal**.>>

**principle** - a truth or belief that is accepted as a base for argument or action

<<Truth and non-violence are basic **principles** of the Gandhian philosophy.>>

40. role - roll

**role** - (n) character played by someone in drama or movie; function or duty of a person

<<Ranbir Singh played the **role** of Alla-ud-din Khilji in *Padmavat*.>>

<<What is the **role** of mother in a family?>>

**roll** - (n) rolling movement of a wheel etc., paper or cloth rolled into the shape of a tube,

<<The photographer carefully took out the **roll** from the camera.>>

41. sever - severe

**sever** - to cut off or to divide into two by cutting, to bring relationship to an end

<<The bull's head was **severed** from its body with one stroke of the sword.>>

<<After independence, India did not **sever** relations with Great Britain.>>

**severe** - very serious, harsh, hard, ruthless

<<**Severe** cold killed many old people this winter.>>

<<Don't be **severe** with children - they are like flowers.>>

42. slay - sleigh

**slay** (v) - to kill in a violent manner, to put the criminal to death

<<The king ordered his soldiers to **slay** the traitor.>>

**sleigh** - (n) a sledge or a vehicle used for travel on snow and ice

<<Have you ever travelled in a **sleigh**?>>

43. sole - soul

**sole** - (n) the bottom surface of the foot, (adj) one and only

<<There was a cut on the **sole** of the child's foot.>>

<<Anna Hazare is the **sole** fighter against corruption.>>

**soul** - spirit or inner self, the essence of something

<<When I die, will my **soul** go to heaven?>>

44. stationary - stationery

**stationary** - (adj) unmoving, remaining in the same place, motionless

<<If you keep a book on the table, it will remain **stationary** until someone moves it.>>

**stationery** - things (paper, pencil, envelopes etc.) used in writing

<<Good quality **stationery** is available at Crossword.>>

45. suit - suite

**suit** - (n) a set of clothes made of the same material; (v) to be convenient for some purpose

<<The President wore a dark blue **suit** for the meeting.>>

<<His wife earns and he looks after children. This arrangement **suits** them both.>>

**suite** - a set of rooms in a hotel, a set of matching furniture

<<Aamir booked a **suite** in the Taj Hotel.>>

46. tail - tale

**tail** - (n) a rope like part hanging loose from the rear of an animal; the rear part of anything

<<Most animals have a **tail**.>>

**tale** - a story or narrative, an account of events

<<Shakespeare said that life is a **tale** told by an idiot.>>

47. team - teem

**team** - (n) a set of players taking part in a game or group of workers

<<A cricket **team** has eleven players on one side each.>>

<<The government sent **teams** of doctors to villages to deal with dengue cases.>>

**teem** - (v) to have something in extremely large number or amount

<<Once upon a time our forests **teemed** with wild animals.>>

48. vacation - vocation

**vacation** - a period of time when schools or colleges are closed

<<We spent our last **vacation** in Europe.>>

**vocation** - fitness or suitability for a particular career or occupation

<<Singing is not merely a means livelihood for Lata, it is her **vocation**.>>

49. way - weigh

**way** - (n) path, road, direction; method or manner of doing something

<<The **way** to man's heart is through his stomach.>>

<<This is not the right **way** talk to your elders.>>

**weigh** - (v) to measure the weight of something on scales

<<How much do you **weigh**?>>

50. weather - whether

**weather** - atmosphere, temperature <<What will be the **weather** like tomorrow?>>

**whether** - (conj.) used to introduce a question

<<I could not decide **whether** to accept the job or not.>>

### Practice Unit - IV (b) VOCABULARY

Rewrite the sentences using correction options from those given in brackets:

- We had a long \_\_\_\_\_ this time. (vocation/ vacation)
- Shakespeare wrote that 'Life is a \_\_\_\_\_ told by an idiot'. (tail/ tale)
- Horses, dogs or reindeers draw the \_\_\_\_\_. (sley/ sleigh)
- "May \_\_\_\_\_ prevail on the earth!". (piece/ peace)
- They had a \_\_\_\_\_ accident. (minor/ miner)
- Time will \_\_\_\_\_ the wounds. (heel/ heal)
- Vijay Muliya has a \_\_\_\_\_ citizenship. (dual/ duel)
- Let's pay her a \_\_\_\_\_. (complement/ compliment)
- He took the apples out of the \_\_\_\_\_ one by one. (cartoon/ carton)
- Let me \_\_\_\_\_ you of the latest news from Doklam. (appraise/ apprise)

Match the words in column "A" with their meanings in column "b":

A	-	B
boast	-	rooms
caste	-	store
cost	-	duty
dissent	-	society
illicit	-	introduction
foreword	-	unlawful
hoard	-	value
minutes	-	opposition
role	-	to be proud
suite	-	record

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STAY HOME, STAY SAFE

With best regards from:

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