



CSEET **Business** **Communication** **Marathon**

Business Communication Notes.

Dear CSEET Students,

This is a copy of my Handwritten Notes for your easy revision. Business communication is the most scoring subject so make sure you are thorough in it.

Please note: you should study from model first. These Notes are only prepared for your 'Quick Revision'!

Refer these for your last minute revisions and excel your scores.

Happy Learning ♥

Lets of Love
CS Parshvi Parek
(CSCARTINDIA)

Ch 1 English Grammar & its Usage

* Parts of Speech

• Noun

Common Noun

Common to all

Proper Noun

Names of particular person / place / thing

• Pronoun

Personal

To present person / thing
eg: I, we, you

Relative

Acts as a pronoun & a conjunction
eg: whom, which, that

Possessive

Eg: Mine, yours

• Adjectives

words used to describe / point out
eg: beautiful

Compound adjective eg: Gov.-financed

• Verbs

A verb is a word that tells or asserts something about a person or thing

• Adverb

Modifies the meaning of verbs, adjectives, prepositions, conjunction.

• Preposition

Placed before a noun / its equivalent in order to show its relationship in terms of time, place

• Conjunction

join words / sentences.

Conjunction used in pairs are known as Correlative conjunction.

• Interjection

Words used in a sentence to express strong emotion or feeling.

• Articles

→ a, an, the.

→ they come before nouns.

• Tenses

<u>Present</u>	<u>Past</u>	<u>Future</u>
Simple Present	Simple Past	Simple Future
Present continuous	Past continuous	Future Continuous
Present Perfect	Past Perfect	Future Perfect
Present Perfect Continuous	Past Perfect Continuous	Future Perfect continuous

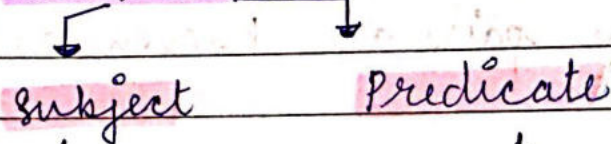
* Sentence Construction

Purpose of a Sentence:

(Nahi! Apne aap mei ek vakya hai)

- Make a statement
- Pose a Question
- Give Command
- Make an exclamation.

* Sentence



↓
Part which
names the
person / thing

↓
Part which tells
something about subject.

* Phrase

is a group of words which neither has a
~~ex~~ finite verb nor makes any sense.

* Adverb Phrase - group of words does the work of Adverb

* Noun Phrase - group of words does the work of Noun

* Adjective Phrase - group of words does the work of Adjective

* Sentences on basis of Complexity

1) Loose Sentences

Begin with main statement & develop it to
its logical conclusion.

To sustain the interest of the reader, it's a good idea to mix shorter & longer sentences

classmate

Date _____
Page _____

2) Periodic sentence

Main statement is made at the end.

* Sentences on the basis of length.

1) Shorter sentences

- Easy to write & understand.
- Long sequence may not be very pleasing.

2) Longer sentences

Prone to grammatical errors

* Paragraph construction

Shorter paragraphs should be preferred because they enable the reader to follow the writer's plan.

* Prefix Eg: CS (your Name)

Groups of Prefix:

Supportive, Opposing, Negative, Reversative,
Derivative, Place, Size, Time, Number, Class
changing, Miscellaneous.

* Suffix Eg: collaboration

Group of suffix:

Noun, adjective, Verb, Adverb.

* Combination of words

Word elements that can be combined with other words.

Eg: Crypto-currency, malpractice

* Punctuation

., " ' - ()

Purpose of Punctuation → {chief Purpose}

- other purpose {
- Make meaning of a written passage clear
 - introducing delicate effects
 - altering flow of a sentence
 - highlighting certain words
 - bringing modulations

There are 22 punctuations used in Eng. Language

* Colon (:) has 3 major functions

- To introduce some explanation
- To introduce Examples
- To introduce quotations.

* Other functions of a Colon

- To point the reader's attention
- ~~Intro~~ Introduce number of items
- Present a conclusion
- Introduce a Question
- To Link contrasting statements
- substitute a conjunction
- Introduce subtitles.

* Crescent brackets.

()

Purpose:

- To enclose an abbreviation that is used in text.
- To enclose a translation
- To enclose references from other topics

Ch - 2 Enriching Vocabulary

* Why is it important to enrich your list of vocabulary words

- Building vocabulary is important in reading comprehension
- will improve your communication skills
- May help improve your personal life, social life & professional life.

* Choice of words

words you choose to communicate someone depend on following factors:

- The range or repertoire of your vocabulary
- your audience
- Type of communication
- Message you intend to convey
- Context and usage
- Regional / National differences in language & influence your choice of words
- Improving Vocabulary.

* Tips for choosing the right words

- Simplicity
- Use familiar words
- Targon
- Avoid using superfluous words / Verbosity
- Choose short words
- Select words for precise meaning
- Use gender Neutral words

* **Synonyms**
words that have SAME MEANING
eg: begin, start, initiate

* **Antonyms**
word that is OPPOSITE or contrary in meaning to another word.

* **Homophone**
Homo = same
phone = sound.
2 words that have same sound, but have DIFFERENT meaning
eg: Excess, Access.

* **Homonym**
Homo = same
Nym = name
1 word that has more than 1 meaning.
eg: Bat, Bat.

* **When are spelling errors common?**

- Certain alphabets / letters are repeated in a word.
- an extra letter at times alters the meaning of the word
- words have same pronunciation but different spellings
- words have ~~the~~ when a choice has to be made between 'ise' & 'ize'

Britishers prefer 's'
Americans prefer 'z'

→ when a word similarly spelt has 2 variants with different meanings

* A syllable is the minimum rhythmic sound of a spoken language.

* Abbreviations

are shortened form of a word, phrase or text

Types:

- 1st letters of 2/3 words. Eg: CS
- 1st and last letters of a single word
- Scientific terms
- Chemical symbols

* Proverbs

It contains home truths as well as universal truths.

Eg: Better late than never

* Things to remember while using abbreviations

- Do not use 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.

* In the following cases, abbreviations should be avoided:

- words such as through, night (nite)
- Days of the week or months
- Words at the beginning of a sentence
- People's name, 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)

Ch 3 Comprehension of Passage and art of summarising.

* 'Comprehension' means → Ability to understand what you listen/read

↓
main Task is
to answer Quesⁿ
asked from the passage

* Imp. Strategy to solve Passages:

- Read
- Get involved
- ~~Under~~ underline imp lines / keywords
- Translate in own language
- Theme of line → will make you understand the meaning of words
- Do not assume
- Look back (when in doubt)
- Choose the most appropriate alternative.

* Things to Remember

1. Find Central Idea

Topic should be obvious to you in the first 5 lines

2. Focus on detail

Note down some points that may feel important

3. Logical Structure

Pay attention to the most appropriate title for the passage and the way certain points

shape the passage.

4. Tone of the Passage

- Recognize words that have a positive / Negative connotation.
- study and understand various tones in descriptive phrases.

* How to develop a better level of comprehension ?

Following SKILLS are required :

- | | |
|------------------------------------|------------------------------|
| → logical ability | → Reading speed |
| → Fluency | → Vocabulary power |
| → Inference Power | → Working memory & attention |
| → Analytical ability | |
| → sentence construction & cohesion | |

↘ Eksath!

* Para Jumbles means → Jumbled Paragraphs.

You have to rearrange the sentences so that they turn out into a meaningful paragraph.

* Key skills required

1. Understanding the TOPIC of the paragraph
2. Understanding the information flow
3. Possess the quality of good reader.

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* Sentence Correction → also called 'Error spotting'.

↓
is a group of words that have a syntax & convey a certain meaning.

* A complete knowledge of a sentence & its structure is necessary to spot any error in the sentence.

* Sentence arrangement

→ Also known as rearranging of words, rearranging sentences, jumbled words, word order exercises, make a sentence, sentence order, sentence formation.

* Sentence Completion.

Choose the correct answer and fill in the blanks.

Ch - 4

Concept of Business Communication

* Communicate → derived from Latin word 'Communis' which means 'to share'

* Webster's dictionary states "Communication is the act of exchanging information & understanding from one person to another"



Its GOAL is to have the receiver understand the message AS IT WAS INTENDED.

* Business comm = Administrative comm~

* Features of Communication:

- A two-way process. Success & failure of comm~ is decided by feedback
- On-going process.
- Consists not only of facts but ideas & emotions +
- is a dynamic process.
- is goal-oriented process.
- is interdisciplinary science.

* Importance of Communication:

- Increase in size → efficient system req.
- Growing specialization → for ensuring mutual co-op.
- Cut-throat Competition → Persuasive comm~ in the form of advertisements, personal contacts becomes essential
- Trade Union Movement → To maintain healthy relations.

- Human Relations → to develop mutual trust & confidence.
- Public Relations → to improve its image in society.
- Personal Asset → essential for success in every job.

* Communication Process:

Develop an Idea (key step! unless there is a worthwhile message to communicate all further steps are useless)

↓
Encode (sender determines the method of transmission)

↓
Transit (sender choose certain channels & communicate with careful timing)

↓
Receive (Clear reception of message) भीलना भी तो change message (Achese)

↓
Decode (Samag Samajhna)

↓
Feedback (Receiver's response to the sender's message)

↓
Noise (Reason of communication failure / distortion in sound) 292292 Away

* Principles of Effective Communication (EC):

↳ depends on 3 things

- understandable messages
- credibility of the sender
- How the message is affecting the receiver.

* 7 C's of EC (V. Imp):

1. Principle of CLARITY:

Tips offered for making meaning clear:

- Picking out words & phrases.
- Picking out conversational words & phrases.
- Constructing paragraphs
- Supplying illustrations
- Staying away from techie words.

2. Principle of COMPLETENESS:

Complete communication has foll. features:

- Develops & enhances reputation
- Cost saving as no crucial infoⁿ is missing
- Always gives additional infoⁿ whenever req.
- Helps in better decision making
- makes audience believe believe.

3. Principle of CONCISENESS:

Concise communicatⁿ has foll. features:

- Time saving + cost saving
- Highlights main message
- Short & essential message in limited words
- More appealing
- Non-repetitive in nature.

4. Principle of CONCRETENESS

Concrete means being particular

"keh diya to huns keh diya!"

Concrete message has foll. features:

- supported with specific facts and figures
- use of clear words
- are not misinterpreted.

5. Principle of COURTESY.

Features of courteous message:

- Taking into consideration both viewpoints
- Its positive & focused at the audience
- Not biased.

6. Principle of CORRECTNESS

Features of correct communication:

- message is Exact, correct & well-timed
- boosts up confidence level
- greater impact on the audience
- checks for precision & accurateness of facts & figures
- makes use of appropriate & correct language

7. CONSIDERATION for receiver

"K Bhaona ko samjho".

Features of considerate communication:

- Emphasize on YOU approach (aap pehle)
- Empathize with the audience & exhibit interest in audience
- show optimism

* Guidelines to ensure effective communication

- Choose the right means and mode
- Own your message
- Offer complete and relevant information
- Obtain feedback
- Think of the recipient
- Verbal and non verbal congruence
- Repeat if necessary
- Do not judge
- Rely on facts

* Johari window

* Johari window → named after the 1st names of its inventors Joseph L & Harry I
↓
describes the process of human interaction

↓
4 paned window → illustrates Personal awareness into 4 different types.

4 quadrants are → Open, hidden, blind & unknown

- Open represents → traits of participant that all are aware of.
- Hidden represents → information about the participant of which their peers are unaware.
- Blind spot represents → information of which the participant is not aware, but others are.
- Unknown represents → participants behaviour or motives

motives which were not recognized by anyone participating.

- Imp
- 1) The process of enlarging the open quadrant is called self-disclosure.
 - 2) Interaction between 2 parties can be modeled dynamically as two active Johari windows.

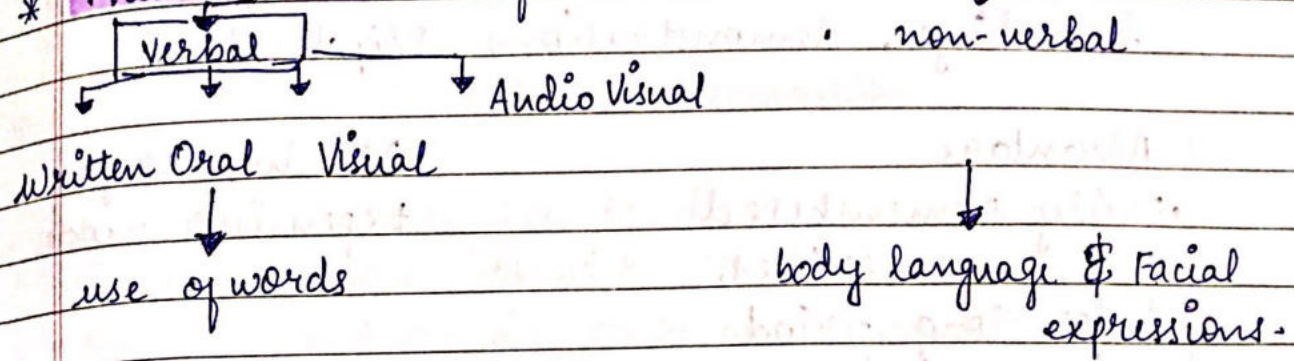
* Types of communication:

- 1) Internal : • within organisation
 - oral form & informal
 - official / unofficial.
 - all modes of non-verbal communication can also be used.
- 2) External : • people in the organisation communicate with anyone outside the organisation.
 - Largely documented & formal
 - All modes of visual & audio-visual & non-verbal can also be used

* Communication flows:

- 1) Downward - Decisions are taken by top.
- 2) Upward - Worker's empowerment & their participation in management
- 3) Diagonal - No obvious line of authority
- 4) Horizontal - Takes place betⁿ same level of hierarchy

* Means / Method of Communication



* written commⁿ includes memo, minutes, Press release, etc

* Oral commⁿ includes Presentation, Lyrapeline, Radio, etc

* Advantages of written commⁿ

- sufficient time for Planning
- Organise the material
- Enables us to revise content
- ~~Facilitates~~ Facilitates prolonged correspondence.

Disadvantages of written commⁿ

- Takes much more time
- Expensive
- Delayed feedbacks.
- suffers with lack of congruence

* Advantages of oral commⁿ

- Saves time & quickens the action
- Opportunity for feedback & clarity
- Conveys message appropriately
- Effective tool of persuasion in management
- Effective in communicating with groups.
- Saves manhours, stationery

Disadvantages of oral commⁿ

- Dependent on listening
- Has no record or legal liability
- Telephone calls, unless kept brief may cost a lot of money.

* Visual communication includes slides, neon hoardings, demonstrations, Flipcharts.

Advantage
• Easily remembered by the receiver & for long period

Disadvantage
Expensive mode

* Audio-Visual includes TV/Cinema/Presentation, Video conferencing, Internet with multimedia

Advantage
• Aims at stimulating the senses of both sight and hearing
• Enhances effectiveness of message
• wider reach.

Disadvantage
• High cost

* Non-Verbal includes Eye Contact, Nodding, Gestures

* Choosing the right means & mode of communication depends on following

FACTORS:

1. Organisation size & Policy
2. Cost factor
3. Nature of message
4. Distance involved
5. Resources

Page _____

* (Most interesting) *

* Mediums of Digital Communication

1) Email

- Uses a protocol for sending messages called SMTP
- Simple $\rightarrow$ Mail Transfer Protocol
- One can send e-mail over an internet connection or over intranet.

2) Instant messaging

- Done in real-time (get a response quickly)
- You can send text, pictures, & even video.

3) Mobile phones

- It can be a complete communication tool.
- Talk, send SMS, take & send pictures, listen music

4) PDA

- Personal digital Assistants are hand-held computer
- Connects either through a local telephone network, or a local intranet or an internet connection.

5) Forums / Newsgroups

- Online discussion group where people can subscribe (join) a group.
- When you join a group you will need to register your details.

6) Blogs

- It is a form of online journal that allows text,

images, and video clips to be displayed as a web page but also allows comments.

7) Skype

- Supports voicemail, chat, video calling, SMS and skype casting.

8) Video Conferencing.

- Provides 2way video transmission.
- It allows for call set up, call co-ordination and display of participants.
- Can save people time & expenses of travelling between sites for meeting.

* Types of Communication Networks.

1) Vertical Networks.

- is usually between superior & subordinate.
 - It is 2 way communication
 - It is formal network
 - Immediate Feedback is possible.
- chain

2) Circuit Network

- All subordinates receive commands or instructions from their supervisor.

3) Circuit Network

- 2 persons communicate with each other & they are not necessarily superior & subordinate
- After receiving the message, feedback is

Note: Effectiveness of the networks channels depend upon users i.e managers, etc.

communicated too.

4) Wheel Network

- All subordinates receive commands from "1" superior.
- Centralized communication.

5) Star Network

All members of the group communicate with each other.

* Barriers to communication.

[Communication Failure Reasons]

- | | |
|----------------------|------------------------------------|
| 1) Lack of Planning | 6) Implied meanings |
| 2) False Assumptions | 7) Lack of Trust |
| 3) Ambiguity | 8) Problem of Semantic Distortion. |
| 4) Distortions | |
| 5) Passing Judgement | |

* Ways to overcome barriers to communication

STEPS TO REMOVE HINDRANCES in the way of commu~

- 1) Clarify Ideas before Communication
- 2) Communicate according to the need of the Receiver
- 3) Consult others before communication
- 4) Be aware of language, Tone & Content of message.
- 5) Convey Things of Help & value to the Listener
- 6) Ensure proper Feedback
- 7) Consistency of Message
- 8) Follow up Communication
- 9) Be a good listener

Remember Sequence

Listening skills.

* Types of Listening skills:

1) Discriminative listening

Difference between different sounds is identified

2) Comprehension listening

- Also known as content listening, informative listening and full listening
- Benefits from extraction of key facts & items

3) Critical listening

- Is done in order to EVALUATE and judge, forming opinion
- Judgement includes assessing strengths & weaknesses, agreement & approval.
- Needs significant real-time cognitive effort

4) Biased listening

Hears only what they want to hear.

5) ~~Evaluative~~ Evaluative listening

- we seek to assess truth
- we judge what they say against our values assessing them as good/bad, worthy/unworthy
- also called critical, judgemental or interpretive listening.

- eg: Lowers

12) Selective listening

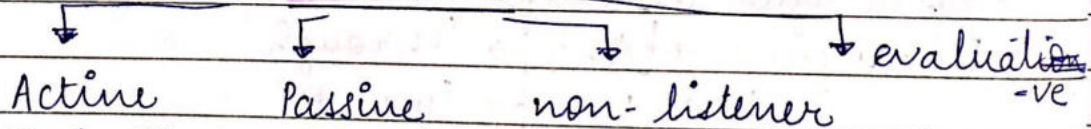
- Listener is biased to what they are hearing
- Sign of Failing Communication
- Bias can be on preconceived ideas or emotionally difficult communications.

13) Active & Effective Listening

- Listener attempts to understand as clearly as possible & ~~to~~ the perspective
- combined & subsumed under listening
- To be an effective listener, one has get completely involved in the communication process & be fully pre

* Types of listeners.

4 TYPES



Note: There is also a passive Marginal listener.

* Active Listener.

- Involve themselves actively in the communication process.
- They focus on content as well as manner
- Does not hesitate to seek clarification, ask leading questions

* Passive listeners

- Pay attention ~~to~~ only to partial message & lack sensitivity.
- They do not make notes, nod their head in approval, maintain eye contact.
- Keep their minds closed, communication is futile and incomplete with them.

* Non listeners

- Do ~~not~~ not listen at all because they are ^{disinter-}ested.
- They will fake attention by their blank stare, impatient & nervousness mannerism.
- Suffer from egotism.
- Insensitivity and insensible nature makes them incapable of understanding.

* Marginal listeners

- Pay superficial attention.
- Only interested in bottom lines.
- Do not go to the deeper level in arguments.

* Evaluative listeners

- Assess the verbal content.
- Do not show empathy / sensitivity to the speaker.

* Characteristics of Active Listener

- ▶ Pays attention to speaker's perspective
- ▶ Serious about the communication
- ▶ Intensely involved in the interaction

* Barriers to Active Listening

- 1) Inadequate language base
- 2) Partial listening
- 3) Disinterestedness
- 4) Pre-judging the speaker
- 5) Negativity towards speaker
- 6) Diffidence (Pehle se hi presume kar len ki kahi humko samajh nahi aane wala)
- 7) Over enthusiasm
- 8) Deep rooted believes beliefs.

* Principles of effective listening

- Stop Talking (yaha baat karne mana hai)
- Prepare yourself to listen
- Put the speaker at ease
- Remove distractions
- Empathetic
- Avoid personal prejudice
- Listen to the TONE
- Listen to ideas (Samjha kya ki sirf suna)
- Wait & watch (for non-verbal)

* Barriers to effective listening.

Reasons individual fail to listen successfully.

1. Preconceived ideas or bias
2. ~~Interp~~ Interrupting is a problem.
3. Previous Experience
4. Preoccupation
5. Having Closed mind
6. Bringing in emotions
7. Noise
8. Faking attention
9. Becoming emotional
10. To avoid jumping to conclusion
11. Distraction.

* Ways to overcome Barriers in listening

- Provide clues clues that you are actively involved
- Concentrate
- Refrain from formulating an immediate response
- Try to prepare before hand
- Be prepared to accept revisions
- Be sure that the environment is conducive to listening

* Ways to improve listening Skills. (Write same Ans).

Ch 6 Business Correspondence

* Essentials of a Good Business Letter :

1. Letter-head
2. Reference Number
3. Date
4. Special Markings
5. Inside address
6. Attention line
7. Salutation
8. Subject Heading
9. Main Body
10. Complimentary Close
11. Signatory
12. Enclosures / copies circulated
13. Annexures.

* Types of Business Letters

- | | |
|--|--|
| <ul style="list-style-type: none"> • Formal → Typically standard | <ul style="list-style-type: none"> • Informal → casual correspondence. |
|--|--|

* Layout of Letters

- | | |
|--|---|
| <ul style="list-style-type: none"> • Blocked → No commas are used. → Everything starts on left margin | <ul style="list-style-type: none"> • Semi Blocked → 'Modified block style' → Everything is aligned to the right. → Commas are used. |
|--|---|

* Essentials ^{or characteristics} of a good Business Letter
What are the points that should be observed by the Draftsman before writing any letter?

- Completeness
- Clarity
- Simplicity
- Accuracy
- Brevity
- Sincerity
- Courtesy
- Style:

Ch-7

Concept of E- Correspondence.

* Web (www)

- A way of accessing information over the medium of the Internet.
- It is one of the ways through which information can be disseminated over the internet.
- Web aur Internet dono alag hai *
(They are not synonymous)

* Web browser

- It is a software application that enables you to find, retrieve and display information available on www.
- It converts the HTML tags & their content into a formatted display of information.
- Interactions & buttons: Back, Forward, Tab, Address bar, Recent History, Refresh, Stop, Home, Search.

* Internet.

- Is a global system of interconnected computer networks.
- (Web aur Internet → alag hai) Web is one of the services that runs on the Internet.

* E- Correspondence

- It is an electronic method of providing you with important information on your e-mail address.

* E-mail

- Is the process of sending or receiving a computer file or message by computer modem
- E-mail stands as a central component of business communication, both within business & between business enterprises
- It securely forward multi-media, photo, software, etc.

* Features of E-mail

- Electronic mode
- Cost effective
- Packages
- Easy interface
- Attachments
- Spam
- Signature
- Search
- Cloud storage
- changes at workplace

* Features of E-mail Accounts

- Sent Mail
- Drafts
- Spam
- Trash

* E-mail Account Options

- Compose mail
- Contracts
- To field
- Subject
- Text Area
- Send
- Group Contacts

* Basic guidelines & actions to be followed for professional appearance of your mail

- 1) Proper grammar, correct spelling, tone, Courtesy, structure, content
- 2) Avoid Emoticons
- 3) Maintain separate accounts for official & personal e-mails
- 4) Avoid spamming.
- 5) Limit the size of attachments to be received or sent out by e-mail
- 6) Have a standard signature for your official emails
- 7) Respond promptly to official mail (less than 24hrs)
- 8) Set up efficient daily email practices
- 9) Delete old messages that can clutter up your inbox
- 10) Review incoming e-mail (2-3 times a day)
- 11) block email spam
- 12) Use Reply / Reply All features with care

* 'To' → are those who need to take action based on your email

'cc' → are those who are included for information.

'bcc' → E-mail Id are to be kept confidential. AND Recipients are not known to each other.

THE DESIRE TO SAY WHAT WE FEEL
MUST BE 'OVERCOME' WITH THE DESIRE TO
BE COURTEOUS AND PROFESSIONAL.

* E-mail Etiquette

- Mind your Manners
- Address people you do not know as Mr., Mrs, Dr.
- Watch your Tone
- Be concise
- Be Professional
- Use correct Spelling & Proper Grammar
- Wait to fill in the 'TO' Email Address

* 5 Advantages of Email

→ Managing time is Easy.

→ Email is fast

→ Email is inexpensive

→ Easy to filter

→ Transmission is secure & reliable

Disadvantages of Email

→ Time consuming

→ Security

→ Impersonal communication

→ Misunderstanding

→ Vulnerability

→ Internet Connectivity

* Internet Connectivity can be disturbed or disconnected due to ^{various} following Reasons:

- Email cannot be considered confidential mode of communication
- It should not be considered as a replacement for direct, Face to face Communication

- It cannot be relied in case of emergency messages as the receiver may read it at his own convenient time
- It depends on internet connectivity.

* Intranet

→ Refers to a private network within a single company using internet standards to enable employees to share information using email & web publishing.

→ It is very secure that no one outside the company can access it once the security is set in place.

→ Intranet implies that only the company employees who are set up on the server can access the company pages.

* Benefits of Intranet.

- | | |
|------------------------------------|---|
| • Workforce Productivity | • Cost-effective |
| • Time | • Enhance collaboration |
| • Communication | • Promote common Corporate culture |
| • Web publishing | • Immediate updates |
| • Business Operations & Management | • Supports distributed computing Architecture |

Ch 8. Common Terminologies

* 10 Basic Most IMP Terms/words in Business English.

- Management
- Business
- Profit
- Telecommuting
- Outsourcing
- R&D
- Headquarters
- Market

* Terms & their meaning IMP's

- 1) Adjournment - Postponement
- 2) Adjudication - Decision of Judge
- 3) Affidavit - Written statement
admissible as evidence
- 4) Affirmation - Declaring something to be true
- 5) Agenda - Items of business to be transacted in a meeting
- 6) Amalgamation - Coming together as 1
- 7) Appeal - Correctness of the decision of lower court is questioned in higher court
- 8) Caveat Emptor - 'Let the Buyer Beware'
- 9) Domicile - Permanent home of a person

- 10) Hedge - Reducing Risk by offsetting an existing / anticipated exposure in financial operations
- 11) Takeover - Acquisition of control of a company by another.
- 12) TRAI - Telecom Regulatory Authority of India.
- 13) Trespass - To enter someone's land without permission.
- 14) Writ - A document issued by court directing the respondent to do or not to do something.
- 15) Testimonial - A certificate issued by a responsible person to an individual about his conduct, ability, qualification / credit.

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