

## 1. Details of Module and its structure

Module Detail	
Subject Name	Business Studies
Course Name	Business Studies 01 (Class XI, Part- 1)
Module Name/Title	Business Services – Part 4
Module Id	kebs_10404
Pre-requisites	Basic knowledge of functioning of Business
Objectives	After going through this lesson, the learners will be able to understand the following: <ul style="list-style-type: none"><li>• Explain Communication services</li><li>• Define Postal Services</li><li>• Define Telecom Services</li></ul>
Keywords	Communication, Postal Services, Telecom Services

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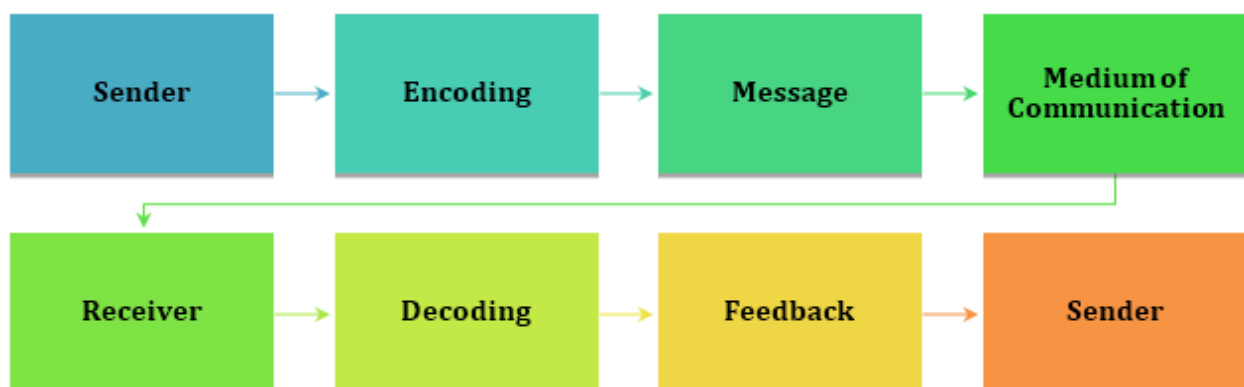
### 1. Introduction

Business does not exist in isolation; it must communicate with others for transmission of ideas and information. Communication services are helpful to the business for establishing links with the outside world viz., suppliers, customers, competitors etc. Communication services need to be very efficient, accurate and fast for them to be effective. In this fast moving and competitive world, it is essential to have advanced technology for quick exchange of information. The electronic media is mainly responsible for this transformation.

### 2. Meaning of Communication

Communication is defined as the imparting or exchanging of information by speaking, writing, or using some other medium. It can also be defined as a means for sending or receiving information.

### 3. Process of Communication



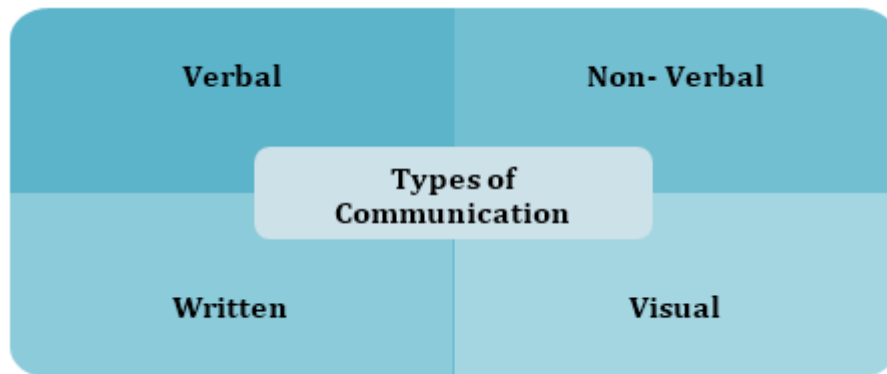
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- 1. Sender:** The sender or the communicator is the person who initiates the conversation and has conceptualized the idea that he intends to convey it to others.
  - 2. Encoding:** The sender begins with the encoding process wherein he uses certain words or non-verbal methods such as symbols, signs, body gestures, etc. to translate the information into a message. The sender's knowledge, skills, perception, background, competencies, etc. has a great impact on the success of the message.
  - 3. Message:** Once the encoding is finished, the sender gets the message that he intends to convey. The message can be written, oral, symbolic or non-verbal such as body gestures, silence, sights, sounds, etc. or any other signal that triggers the response of a receiver.
  - 4. Medium of Communication / Communication Channel:** The Sender chooses the medium through which he wants to convey his message to the recipient. It must be selected carefully to make the message effective and correctly interpreted by the recipient. The choice of medium depends on the interpersonal relationships between the sender and the receiver and on the urgency of the message being sent. Oral, virtual, written, sound, gesture, etc. are some of the commonly used communication mediums.
  - 5. Receiver:** The receiver is the person for whom the message is intended or targeted. He tries to comprehend it in the best possible manner such that the communication objective is attained. The degree to which the receiver decodes the message depends on his knowledge of the subject matter, experience, trust and relationship with the sender.
  - 6. Decoding:** Here, the receiver interprets the sender's message and tries to understand it in the best possible manner. An effective communication occurs only if the receiver understands the message in the same way as it was intended by the sender.
  - 7. Feedback:** The Feedback is the final step of the process that ensures the receiver has received the message and interpreted it correctly as it was intended by the sender. It increases the effectiveness of the communication as it permits the sender to know the efficacy of his message. The response of the receiver can be verbal or non-verbal.

The way communication is an intrinsic to everyday living, similarly it is the communication services that form as an integral part of any business. Communication services are helpful to the business for establishing links with the outside world viz., suppliers, customers, competitors etc. Communication services need to be very efficient, accurate and fast for them to be effective.

#### **4. Styles of Communication**

There are different types of communication and all the types play a role in any organisation.

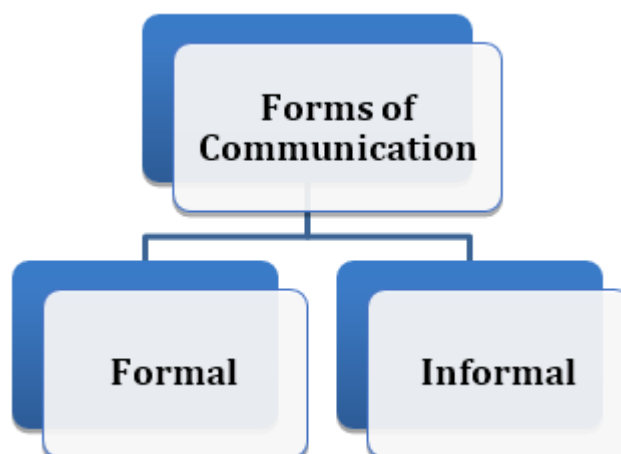
- **Verbal Communication** includes face-to-face, telephone, radio or television and other media.



- **Non-Verbal Communication** covering body language, gestures, how we dress or act, where we stand, and even our scent. There are many subtle ways that we communicate (perhaps even unintentionally) with others. For example, the tone of voice can give clues to mood or emotional state, whilst hand signals or gestures can add to a spoken message.
- **Written Communication** includes letters, e-mails, social media, books, magazines, the Internet and other media. Until recent times, a relatively small number of writers and publishers were very powerful when it came to communicate the written word. Today, we can all write and publish our idea online, which has led to an explosion of information and communication possibilities.
- **Visual Communication** includes graphs and charts, maps, logos and other visualizations that can help to communicate messages.

## 6. Forms of Communication

There are two forms of Communication:

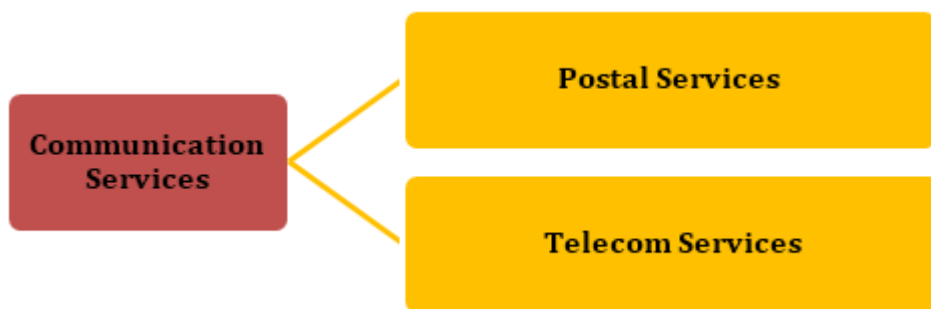


- **Formal Communication** refers to the communication taking place through official channels in an organization designed by the management. This communication flows deliberately created along officially recognized positions to ensure a smooth, orderly, accurate and timely flow of information.
- **Informal Communication** refers to the casual and unofficial form of communication wherein the information is exchanged spontaneously between two or more persons without conforming the prescribed official rules, processes, system, formalities and chain of command.

Hence, we can state, every business organisation communicates with its employees, customers, buyers, suppliers, the government etc. by adopting any type of communication or any form of communication. A business organization must have constant contact with the outside world. There needs to be an exchange of information and ideas. Therefore, effective communication is the foundation of any successful company.

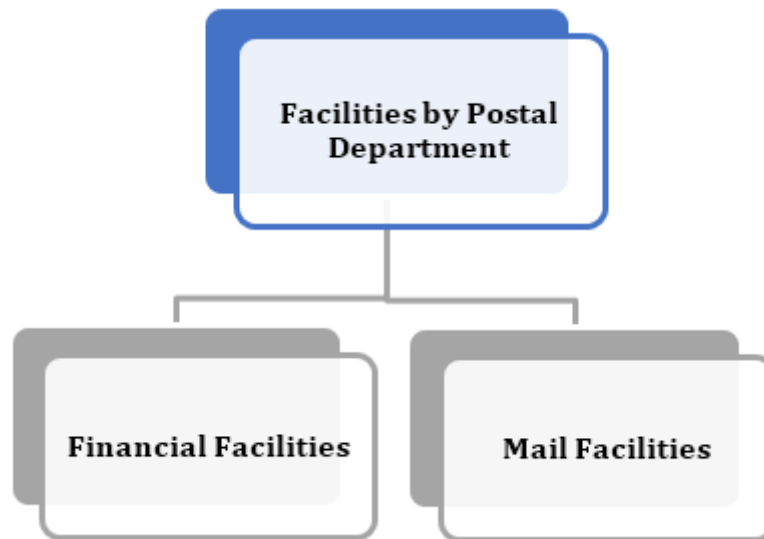
For any communication service to be effective it must be fast and inexpensive. In the last few decades with the rapid technological advancements, communication has become highly effective now. In fact, the advancement of the internet (with its communication capabilities) is the reason we have a global economy.

There are two main communication services in India that businesses generally rely on:



### 6.1 Postal Services

The Indian Post Office is an important part of our society. For more than 150 years, the Department of Posts (DoP) has been the backbone of the country's communication and has played a crucial role in the country's social economic development. They provide various types of mail and telegraph services Pan-India. The whole country has been divided into 22 postal circles. These circles manage the day-to-day functioning of the various head post offices, sub-post offices and branch post offices. There are majorly two facilities provided by the postal department. The total number of Post offices are 1, 55,531.



**a. Financial Facilities**

Post office accepts deposits under Small Savings Schemes, like Public Provident Fund (PPF), Kisan Vikas Patra, and National Saving Certificates (NSC), Senior Citizen Savings Scheme account, Sukanya Samriddhi Account, Investment in Mutual Funds. The Department of Post also acts as an agent for the Government of India in discharging other services for citizens such as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) wage disbursement and old age pension payments.

It also provides life insurance cover under Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI), Jansuraksha Scheme like Pradhan Mantri Suraksha Bima Yojna (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY), Atal Pension Yojna (APY).

Post office also helps in providing retail services like bill collection, sale of forms, etc. In addition to this, normal retail banking functions of monthly income schemes, recurring deposits, savings account, time deposits and money order facility.

Other financial services that are provided by Post office are:

**i. Electronic Money Order**

A money order is an order issued by the Post Office for the payment of a sum of money to the person whose name the money order is sent through the agency of the Post Office. A 'Payee' is the person named in money order as the person to whom the money is to be paid. The advantage of sending money to someone through money order is that the money is delivered at the house or his place of stay.

**ii. Instant Money Order**

India Post presents Instant Money Order (IMO), the instant on-line money transfer service that is instant, convenient, reliable and affordable.

**iii. IFS Money Order**

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International Financial System (IFS) is software developed to coordinate international remittance services among the partner countries. This service is India Post's own service. The Payee receives the full amount in Indian Rupees.

- Remittances up to INR 50,000 can be received in cash.
- Amount exceeding INR 50,000 to be paid through Cheque subject to a maximum limit of USD 2500.

#### **iv. International Money Transfer**

Money Transfer Service Scheme is a quick and easy way of transferring personal remittances from abroad to beneficiaries in India. Only inward personal remittances into India such as remittances towards family maintenance and remittances favoring foreign tourists visiting India are permissible. No outward remittance from India is permissible under MTSS.

As a result of the collaboration of the Department of Posts, Government of India with the Western Union Financial Services, a state of the art International Money transfer Service is now available through the Post Offices in India, which enables instantaneous remittance of money from around 195 countries and territories to India. The recipients can in fact collect the money in minutes after the sender has made the remittance.

The service is targeted to particularly fulfil the needs of NRI dependent families in India, visiting International tourists and foreign students studying in India.

#### **v. Electronic Clearance Service (ECS)**

The Electronic Clearance Service (ECS) scheme provides an alternative method of effecting bulk payment transactions like periodic (monthly/ quarterly/ half-yearly/ yearly) payments of interest/ salary/ pension/ commission/ dividend/ refund by Banks/Companies /Corporations /Government Departments. The transactions under this scheme move from a single User source (i.e. Banks/Companies /Corporations /Government Departments) to many Destination Account Holders (Customers/Investors). This scheme reduces the need for issuing and handling paper instruments and thereby facilitates improved customer service by the Banks and Companies/Corporations/Government Departments affecting bulk payments.

#### **(b) Mail Facilities**

The primary function of the Post Office is collection, processing, transmission and delivery of mail. All postal articles whose contents are in the nature of message can be classified as mail which includes Letters, Postcards, Inland Letter Cards, Packets, Ordinary, Registered, Insured, Value Payable articles and Speed Post.

Mail services also consist of parcel facilities that are transmission of articles from one place to another; registration facility to provide security of the transmitted articles and insurance facility to provide insurance cover for all risks in the course of transmission by post.

Postal department also offers allied facilities of the following types:

- i. **Greeting post** — A range of delightful greeting cards for every occasion.
- ii. **Media post** — An innovative and effective vehicle for Indian corporations to advertise their brand through postcards, envelopes, aerograms, telegrams, and also through letterboxes.
- iii. **Direct post** is for direct advertising. It can be both addressed as well as unaddressed.
- iv. **International Money Transfer** through collaboration with Western Union financial services, USA, which enables remittance of money from 185 countries to India.
- v. **Passport facilities** — A unique partnership with the ministry of external affairs for facilitating passport application and delivery of passports
- vi. **Speed Post:** It has over 1000 destinations in India and links with 97 major countries across the globe.
- vii. **E-bill post** is the latest offering of the department to collect bill payment across the counter for BSNL and Bharti Airtel.

Thus, the Post office in India has divided the mailing system under three categories:

Premium	Domestic	International
Speed Post	Letters	Letter
Business Parcel	Book Packet	Speed Post
Logistics Post	Registered Newspaper	Air Parcel
	Parcel	International Tracked Packets
		Export of Commercial Items through Postal Channel.

Hence, with so many facilities provided by the Postal department, a business can communicate with its clients and customers through any of the postal services in India or abroad. Therefore, the Postal Service forms an important part of the communication services and helps businesses to evolve and sustain.

## 6.2 Telecom Services



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Telecommunication infrastructure is a very important part of a country's infrastructure and essential to its progress. Telecommunication means communicating data, voice, text, video, and images over long distances. These services include cellular services, internet services, DTH services etc. They are the backbone of every business activity and for the development of any country.

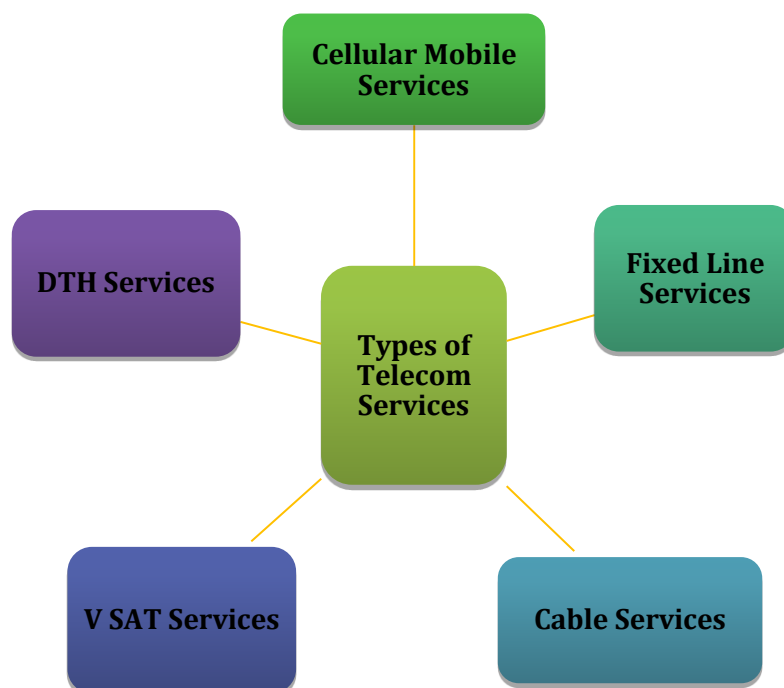
The Telecom Regulatory Authority of India (TRAI) was established in India on 20th February 1997 by an Act of Parliament, called the Telecom Regulatory Authority of India Act, 1997, to regulate telecom services, including fixation/revision of tariffs for telecom services which were earlier vested in the Central Government.

TRAI's mission is to create and nurture conditions for growth of telecommunications in the country in a manner and at a pace which will enable India to play a leading role in emerging global information society.

For any business to reach the global level, it is important for it to have the best telecom services, so that it is easier to connect with the clients across the world. Online presentation software, webinar software, or web conferencing software, are also some of the telecommunication solutions that are used by most businesses today, and that helps them save a lot of time that would be otherwise spent by teammates to reach a certain place.

Webinar software, in a single package, allows lots of interchanges and sharing like video and audio document sharing, sharing computer screens, and other resources when every team member is not present in the same place.

The various types of telecom services are:



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- i. **Cellular mobile services:** These are all types of mobile telecom services including voice and non-voice messages, data services utilizing any type of network equipment within their service area. Telecom service providers such as Airtel, Reliance Jio, Idea etc.
  
  - ii. **Fixed line services:** These are all types of fixed services including voice and non-voice messages and data services to establish linkages for long distance traffic. These utilize any type of network equipment primarily connected through fiber optic cables laid across the length and breadth of the country.
  
  - iii. **Cable services:** These are linkages and switched services within a licensed area of operation to operate media services, which are essentially one-way entertainment related services. The two-way communication including voice, data and information services through cable network.
  
  - iv. **VSAT services:** VSAT (Very Small Aperture Terminal) is a satellite-based communications service. It offers businesses and government agencies a highly flexible and reliable communication solution in both urban and rural areas. Compared to land-based services, VSAT offers the assurance of reliable and uninterrupted service that is equal to or better than land-based services. It can be used to provide innovative applications such as tele-medicine, newspapers-on-line, market rates and tele-education even in the most remote areas of our country.
  
  - v. **DTH services:** DTH (Direct to Home) is again a satellite-based media service provided by cellular companies. One can receive media services directly through a satellite with the help of a small dish antenna and a set top box. The service provider of DTH services provides a bouquet of multiple channels. It can be viewed on our television without being dependent on the services provided by the cable network services provider. Example: Tata Sky, Airtel

## **Summary**

The Communication is a two-way process wherein the message in the form of ideas, thoughts, feelings, opinions is transmitted between two or more persons with the intent of creating a shared understanding.

The process of communication includes a sender, receiver, message, feedback and a channel of communication. Communication Services are one of the most important types of Business services that help in evolving the business and to sustain it.

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Communication Services is categorised into two types Telecom and Postal Services. Both these services play a major role in communicating the information between the business and its customers. Postal Services provide both financial facilities and mailing facilities.

Telecom Services are provided through Cellular Mobile Services, Fixed Line Services, Direct to Home(DTH), Very Small Aperture Terminal (VSAT) and Cable Services.