

**THE INSTITUTE OF BANKERS, BANGLADESH (IBB)****96th Banking Professional Examination, 2023****JAIBB****Business Communication in Financial Institutions (BCFI)****Subject Code :****1 0 5**

Time—3 hours

Full marks—100

**Pass marks—45***[N.B. The figures in the right margin indicate full marks.**Answer any five questions.]*

- |   | Marks |
|---|-------|
| 1. (a) What is the role of communication in an organization? Describe in your own language.   | 10    |
| (b) How can you ensure ethical communication in your organization? Why it is significant for any organization?  | 10    |
| 2. (a) Describe the difference between formal and informal communication.   | 5     |
| (b) What is downward communication? Explain the steps of effective downward communication.  | 15    |
| 3. You are a senior relationship manager of a reputed branch of your bank. One of your client became defaulter willfully recently which affected asset quality with profitability of the branch.  |       |
| (a) Write a letter to the client for adjustment of overdue liability with consequences of non-repayment of loan.  | 12    |
| (b) Write a short report on financial involvement for shifting a bank to near by business hub.  | 8     |
| 4. Cottage, Micro, small & Medium Enterprises (CMSMEs) can be the growth opportunity for the banks to sustain the challenges in a post COVID-19 situation. Considering the issue, your bank is launching a new product for women entrepreneurs with low interest rate, grace period, quick approval collateral free, high tenure of repayment and simple process. This product will ensure access to finance for Women Entrepreneurs. |       |
| (a) Suppose you are the Senior Manager of your bank. Write a persuasive letter to a prospective women entrepreneur to avail the new loan product that your organization is offering.  | 15    |
| (b) What are the qualitative features of a good persuasive letter?  | 5     |
| 5. (a) What is business report? Briefly describe the structure and content of short report and long report.   | 10    |
| (b) What messages are contained in the annual report of a commercial bank for customers and investors.  | 10    |

*[Please turn over*

	<b>Marks</b>
6. (a) Point out the merits and demerits of using social media professionally.	10
(b) Explain the impact of Global pandemic COVID-19 in business communication.	5
(c) Outline the salient features of video conferencing and zoom meeting.	5
7. (a) Describe the structure of a presentation. Discuss the rules to be followed in preparing an effective presentation.	15
(b) How will you plan for a presentation?	5
8. (a) What are the characteristics of group discussions?	10
(b) Discuss the steps in effective listening? How will you resolve conflict in a group? Describe briefly.	10
9. (a) Discuss the necessity of graphic aids in business communication.	15
(b) What are the different types of graphic presentation in business reports?	5
10. Write short notes on any <b>four</b> of the following:	<b>5×4=20</b>
(a) Fintech	
(b) Letter of appreciation & letter of complaint	
(c) Advertisement as business communication	
(d) Agreement and contract	
(e) Legal notice and show cause notice	
(f) Grapevine.	