

## THE INSTITUTE OF BANKERS, BANGLADESH (IBB)

98<sup>th</sup> Banking Professional Examination, 2024

JAIBB

Business Communication in Financial Institutions (BCFI)

Subject Code :

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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 business communication? How does business communication help pursue the organizational goal?   | 12    |
| (b) Describe the process of effective business communication.   | 8     |
| 2. (a) Why communication is important for banks? Describe the important functions where communication plays an important role in an organization.   | 15    |
| (b) Describe some of the ways, communication can become unethical.  | 5     |
| 3. (a) What is formal letter? Briefly discuss the components of a business letter.  | 6     |
| (b) Your esteemed organization has undertaken various initiatives for ensuring access to finance for the women entrepreneurs of cottage, Micro, Small and Medium Enterprises (CMSMEs) in line with Bangladesh Bank policies. Write a letter to the Women Entrepreneurs Associations to disseminate those initiatives so that more unbanked, marginal women entrepreneurs might avail such facilities leading to the financial inclusion of the country. | 14    |
| 4. (a) What is a claim letter? When a claim letter is written?  | 8     |
| (b) Saying sorry is not so easy. As a Branch Manager, write a refusal letter to the owner of an enterprise applied for a loan.  | 12    |
| 5. Recently, you have graduated from a reputed university. You are looking for a suitable job in the banking industry. Upon your application, you have got call from a bank for an interview. In this context, answer the following questions :   |       |
| (a) How would you prepare yourself for the interview?   | 8     |
| (b) Why should that organization hire you?  | 6     |
| (c) What is your expectation from the organization?   | 6     |

[Please turn over

		Marks
6.	(a) The newly recruited officials come from different educational background and need to improve their communication skill in English. Do you agree? Explain.	12
	(b) Briefly describe the elements of body language that need to keep in mind during communication.	8
7.	(a) Why listening is important in business communication? What steps should the listener follow for active listening?	15
	(b) How can one improve cross cultural communication skill?	5
8.	(a) What is a business proposal? Explain solicited and unsolicited proposals.	15
	(b) Briefly describe the core elements of a proposal.	5
9.	(a) Public speaking is one of the best ways to communicate your ideas, show off your knowledge and influence people'—Do you agree? Explain in your own language.	15
	(b) What techniques will you follow to remove your public speaking fear?	5
10.	Write short notes on any <b>four</b> of the following :	5×4=20
	(a) Artificial Intelligence	
	(b) Brand Marketing	
	(c) Emotional Quotient	
	(d) Feedback in Communication	
	(e) Persuasive Letter	
	(f) Social Media Etiquette.	