

**THE INSTITUTE OF BANKERS, BANGLADESH (IBB)**  
**94TH BANKING DIPLOMA EXAMINATION, 2022**

**JAIBB**

**BUSINESS COMMUNICATION (BC)**

Subject Code :

|   |   |   |
|---|---|---|
| 1 | 0 | 2 |
|---|---|---|

Time—3 hours

Full marks—100

Pass marks—50

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

- |    |  | Marks |
|----|--|-------|
| 1. | (a) Explain the term 'Business Communication'.   | 5     |
|    | (b) Give a detailed description of various modes of business communication.  | 15    |
| 2. | (a) What do you understand by AGM?   | 5     |
|    | (b) Why is AGM so important in banking sectors? Narrate.   | 15    |
| 3. | (a) What are the general functions of a regional office of a bank?   | 5     |
|    | (b) As the regional manager of your bank, how can you contribute in turning a constantly losing branch as a profitable one? Narrate. | 15    |
| 4. | (a) What is mobile banking?  | 5     |
|    | (b) Elucidate the positive aspects and the risks involved in mobile banking.   | 15    |
| 5. | (a) What is business report?   | 5     |
|    | (b) Discuss the important characteristics of business report.  | 15    |
| 6. | (a) What is meant by money laundering?   | 5     |
|    | (b) Write the causes of money laundering and how to check it in our country.   | 15    |

*[Please turn over*

|     |  | Marks  |
|-----|--|--------|
| 7.  | (a) What is frozen account?  | 5      |
|     | (b) Write a letter to a client of your bank branch informing him why his account has been frozen and what documents are required to reactivate it. | 15     |
| 8.  | (a) What is bad loan?  | 5      |
|     | (b) Describe the procedures of recovering a bad loan.  | 15     |
| 9.  | (a) Write down what you know about EFT.  | 5      |
|     | (b) Point out the changes that the EFT system has brought in money transaction.  | 15     |
| 10. | Write down the differences between the following (any four) :  | 5×4=20 |
|     | (a) Single digit interest and penal interest   |        |
|     | (b) Home appliance loan and corporate loan   |        |
|     | (c) An MIC cheque and an ordinary cheque   |        |
|     | (d) Zoom meeting and video conference  |        |
|     | (e) Agreement and contract   |        |
|     | (f) Legal notice and show cause notice.  |        |