

THE INSTITUTE OF BANKERS, BANGLADESH (IBB)

97th Banking Professional Examination, 2023

JAIBB

Business Communication in Financial Institutions (BCFI)

Subject Code: 105

Time-3 hours

Full marks-100

Pass marks-45

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

	Marks
1. (a) What is communication? Write down the basic principles of business communication.	10
(b) Do you think that effective business communication can play a crucial role for successful functioning and survival for a financial organization? Explain in your own language.	10
2. (a) Business communication does not merely mean writing letters, there are many more models and styles discuss few of them.	10
(b) What is external communication? Do you think external communication demands more attention & accuracy? Give reasoning in your own words.	10
3. (a) E-mail is emerging as inevitable tool for business communication. Do you agree?	5
(b) Women entrepreneurs of cottage, micro, small & medium enterprises (CMSMEs) sectors are playing an important role for economic emancipation of women through creating job opportunity in the country. Still they are struggling with access to finance for money money reasons. Considering the issue Bangladesh Bank extended policy support in the form of low cost Refinance Facilities. Write an e-mail to the branches detailing some initiatives to be taken for increasing the women entrepreneurs loan portfolio of your organization.	15
4. (a) Why is annual report significant for any organization? How does it differ from Auditor's Report?	4+4=8
(b) Bangladesh Bank Inspection Report raised some irregularities in sanctioning credit facilities of your branch. You need Head Office assistance to resolve those objections. Write a letter to the Head of concerned department of your organization seeking guidance on the issue.	12
5. (a) How will you manage the challenges of social media from organizational point of view?	8
(b) In the post COVID-19 period, all business organizations strengthen their presence in the social media. From that point of view, every company should have social media etiquette for their employee. Do you agree? Give reasoning.	12
6. (a) What is public speaking? Write down the steps in effective public speaking.	10
(b) Briefly discuss the importance of group discussion in business.	10
7. (a) As a convenor of a meeting what steps will you consider to make it successful?	8
(b) Power point presentation slides are used not just for ornamental purposes rather	12

it must be functional. Discuss it.

8. (a) Do cultural differences affect the communication process? Discuss the importance of understanding cultural diversities in international communication. 15
(b) How can one improve cross cultural communication skill? 5
9. (a) What is persuasive communication? What are the general rules for persuasive messages? 5+5=10
(b) What are the steps in writing effective adjustment letters? 5
(c) What is inquiry letter? When it is used? 5
10. Write short notes on any four of the following: 4x5=20
(a) Horizontal Communication
(b) Credit Refusal
(c) Know Your Customer (KYC)
(d) Digital Bank (DB)
(e) Webinar
(f) Infographics.