THE INSTITUTE OF BANKERS, BANGLADESH (IBB)
6th Banking Professional Examination, 2025

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 the questions in ***English*** *as mentioned in different parts.]*

Part A—Broad Question
(Answer any **two** questions)

Marks

1. *(a)* What is business communication? Business communication helps pursue the organizational goal—do you agree? Explain. 2+5=7

   (b) What kinds of communication take place in different departments of your organization? Explain in your own words. 5

   (c) How can distorted information create unethical communication in an organization? How will you ensure ethical communication in your esteemed organization? 4+4=8

2. *(a)* Define grapevine communication. Briefly explain the different types of grapevine communication with examples. 2+5=7

   (b) What is downward communication? What steps do you follow to make downward communication effective in your organization? 2+6=8

   (c) Describe different types of non-verbal cues and significance in professional settings. 5

3. *(a)* With the advancement of communication technology business communication has been transformed to a new dimension using digital tools and platforms—do you agree? Explain. 8

   (b) Discuss the advantages and challenges of using communication technology in modern business. 8

   (c) 'Product publicity is a public relations strategy'—do you agree? How it can create positive impression of your organization among people? 4

[Please turn over

Marks

4. *(a)* What is short report in business communication? Describe the key characteristics of a short report. How does it differ from long report? 8

(b) Discuss the general rules of crafting persuasive messages. 5

(c) What is external communication? Why external communication is important in an organization? 7

Part B—Practical Oriented Questions/ Thought Provoking
(Answer any **one** question)

5. E-commerce industry has been blooming in Bangladesh since a pretty longtime women entrepreneurs increasingly using e-commerce platforms to start their business with a view to overcoming poverty, economic empowerment, access to larger markets, customer base etc. But they are facing challenges access to finance, digital literacy and sustainability. 10

In this context, write a letter to your Head office for organizing a 2 day workshop on e-commerce platforms for women entrepreneurs to increase digital literacy and women participation in the digital economy.

6. Natural calamity is a common phenomenon in Bangladesh. Recently, cyclone lashed the entire southern part of the country. Your esteemed organization has convened an emergency meeting on rehabilitation of cyclone affected rural people/client through disbursement of fresh loans so that they can continue their business and restore activities with your bank. 10

Now prepare the meeting agenda with a draft meeting minutes.

Part C—Case Study
(Answer the following questions)

7. As the COVID-19 pandemic caused unexpected disruptions to the business industry, a renowed women entrepreneur faced significant challenges viz drastic drop in business, financial losses, employee termination etc. Consequently the client discontinued her business relationship with your bank for last few months. As a Relationship Manager, you need to trace out the client for identification of reasons behind her discontinuation of business relationship with banking solution. 20

(i) Which medium of communication will be effective to reach out the client and restart relationship?

(ii) What types of communication strategy will you prefer to ensure the client with return to your organization?

(iii) Describe a plan to extend support the client to make the come back in the business activities.

Part D—Understanding Terminology

Marks

8. Compare and contrast between any **five** of the following : 2×5=10

   (i) Encoding vs. Decoding

   (ii) Perception vs. Prejudice

   (iii) Webinar vs. Physical Seminar

   (iv) Agreement vs. Contract

   (v) Annual Report vs. Audit Report

   (vi) Letters Vs. Memo

   (vii) Mobile Banking vs. Conventional Banking

   (viii) Persuasive Letter vs. Regret Letter.

Part E— Short Questions

9. Write short notes on any **four** of the following: 5×4=20

   (a) Digital Detox

   (b) Crowd Funding

   (c) Block Chain Technology

   (d) Info Graphics

   (e) Global Village

   (f) Emotional Quotient.