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Model Test - 1

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 as mentioned in different parts.]

Part A-Broad Questions

(Answer any two questions)

1. (a) "Communication is the lifeblood of banking operations"—Do you agree? Discuss the role of communication in achieving the organizational goals of a bank. 8

(b) Describe the process of the effective communication model with its key elements. 6

(c) Discuss the major factors that affect communication within an organization. 6

2. (a) Define persuasive communication. Discuss the key principles of persuasion in business writing. 8

(b) What are the general rules for drafting persuasive messages in sales and collections? 6

(c) What is an adjustment letter? Discuss the steps in writing an effective adjustment letter. 6

3. (a) What are the essential elements of body language a banker should be mindful of during communication? 8

(b) Discuss the characteristics of an effective group discussion. 6

(c) How can conflicts arising in a group discussion be resolved? 6

4. (a) Discuss the necessity of graphic aids in business communication. 8

(b) What are the different types of graphic presentation used in business reports? 6

(c) Distinguish between infographics and traditional presentation slides. 6

Part B-Practical Oriented Questions/Thought Provoking Questions

(Answer any one question)

5. Your bank is introducing a new digital savings product designed for young professionals, featuring zero-balance account opening, instant debit card issuance and cashback offers. Write a promotional e-mail to existing customers announcing the product launch. 10

6. Following customer complaints about long waiting times at the general banking counter, your branch manager has called a meeting with all department heads to discuss service quality improvements. 10

Now prepare a meeting agenda and draft the meeting minutes of the aforesaid meeting.

Part C-Case Study

(Answer any one question)

7. Case-1 : Trade finance documentation delay.

A corporate client of your bank applied for a Letter of Credit (LC) to import raw materials. The documentation process was delayed because the trade finance unit failed to inform the client promptly about missing documents, while the relationship manager separately promised a shorter processing time without confirming with trade finance. The client's shipment schedule was disrupted, leading to a formal complaint and a threat to shift the banking relationship.

Questions (Answer all parts) :

(i) Identify the internal and external communication failures that caused the client's dissatisfaction.	5
(ii) Suggest ways to improve coordination between the relationship manager and the trade finance unit.	5
(iii) Propose a customer communication plan to keep clients informed during LC processing.	5
(iv) Recommend long-term measures to prevent similar communication failures in trade finance operations.	5

8. Case-2 : Cross-departmental presentation failure.

The Risk Management Department was invited to present the bank's revised credit risk policy to branch managers at a regional conference. Due to poor coordination with the IT department, the presentation slides malfunctioned and outdated data was projected because the latest version was not synced in time. Branch managers left with an unclear understanding of the new policy, leading to inconsistent implementation across branches.

Questions (Answer all parts) :

(i) Identify the internal communication and coordination failures behind this incident.	5
(ii) Suggest steps to improve coordination between the Risk Management Department and IT during presentations.	5
(iii) Propose a pre-presentation checklist to prevent such technical and content failures.	5
(iv) Recommend follow-up communication strategies to ensure branch managers correctly understand the new policy.	5

Part D-Understanding Terminology

9. Compare and contrast between the items, any five of the following : 3x5=15

(i) Formal Communication vs. Informal Communication
(ii) Short Report vs. Long Report
(iii) CV vs. Resume
(iv) Meeting Agenda vs. Meeting Minutes
(v) E-mail Communication vs. Social Media Chat
(vi) CSR vs. Public Relations
(vii) Encoding vs. Decoding
(viii) Persuasive Letter vs. Sales Letter

Part E-Short Notes

10. Write short notes on any five of the following : 3x5=15

(a) Professionalism
(b) Know Your Customer (KYC)
(c) Effective Listening Techniques

(d) Digital Detox
(e) Legal Notice and Show Cause Notice
(f) Global Village
(g) Business Proposal
(h) Cyber Security and Cyber Crime