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Model Test - 2

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) What is a business proposal? Distinguish between solicited and unsolicited proposals from an organizational perspective. 8

(b) Briefly describe the core elements of an effective business proposal. 6

(c) "A short report differs from a long report not just in length but in structure"—Explain. 6

2. (a) "Active listening is as important as speaking in business communication"—Explain the steps of effective listening. 8

(b) Discuss the core elements and techniques of effective public speaking. 6

(c) What techniques can help a person overcome public speaking fear? 6

3. (a) "Artificial Intelligence is reshaping business communication in banks"—Explain with examples. 8

(b) Write a short note explaining the concept of Fintech and its relevance to communication in banking. 6

(c) What is Blockchain Technology? Briefly describe its relevance to banking communication and transparency. 6

4. (a) "Product publicity is a public relations strategy"—Do you agree? How can it create a positive impression of a bank among the public? 8

(b) Draft the key features you would highlight in a commercial advertisement for a new deposit product. 6

(c) What is networking etiquette? Discuss its importance for building professional relationships in banking. 6

Part B-Practical Oriented Questions/Thought Provoking Questions

(Answer any one question)

5. Your bank plans to open a new SME service desk in a growing commercial hub. Write a formal letter to the local Chamber of Commerce requesting cooperation in promoting the new desk among local businesses. 10

6. Following a temporary outage of the bank's internet banking service, the IT Department has convened an urgent meeting with the Digital Banking Division and Customer Service Department to review the incident and improve communication protocols. 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 : Credit card dispute miscommunication.

A retail customer disputed an unauthorized transaction on her credit card. The card division advised the customer to wait 45 days for investigation but did not inform the branch or call centre about this timeline. When the customer called the call centre for an update, she received conflicting information about the refund status. Frustrated, she posted about the poor experience on Facebook, tagging the bank's official page.

Questions (Answer all parts) :

(i) Identify the internal and external communication failures visible in this case. 5

(ii) Suggest improvements in communication between the card division, call centre and branches. 5

(iii) Propose a customer communication plan for dispute cases, covering acknowledgment, updates and resolution. 5

(iv) Recommend long-term training and process changes to prevent recurrence of such incidents. 5

8. Case-2 : Data privacy complaint on social media.

A customer publicly alleged on social media that her personal information was shared without consent after receiving unsolicited marketing calls referencing her loan details. The marketing team had used data provided by the credit department for a cross-selling campaign without proper consent verification. The bank's social media team was slow to respond, and the customer's post gained significant attention before an official statement was issued.

Questions (Answer all parts) :

(i) Identify the internal and external communication and coordination failures in this incident. 5

(ii) Suggest a framework to improve communication and consent verification between the credit and marketing departments. 5

(iii) Propose an effective public response strategy for handling data privacy complaints on social media. 5

(iv) Recommend long-term policy and training measures to prevent similar privacy-related incidents. 5

Part D-Understanding Terminology

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

(i) Upward Communication vs. Downward Communication
(ii) Inquiry Letter vs. Order Letter
(iii) Webinar vs. Physical Seminar
(iv) Pie Chart vs. Bar Chart
(v) Annual Report vs. Audit Report
(vi) Advertisement vs. Product Publicity
(vii) Formal Interview vs. Informal Interview

(viii) Solicited Proposal vs. Unsolicited Proposal

Part E-Short Notes

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

(a) Networking Etiquette
(b) Thank You Letter
(c) Webinar
(d) Bangla QR
(e) Advertisement as Business Communication
(f) Crowd Funding
(g) Body Language
(h) Artificial Intelligence (AI)