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Model Test - 5

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) "Financial inclusion of women entrepreneurs strengthens inclusive economic growth"—Explain the role of communication in promoting women-led CMSMEs. 8

(b) What are the key barriers to communication faced by women entrepreneurs in accessing bank finance? 6

(c) Discuss the qualitative features of a good persuasive letter. 6

2. (a) Distinguish between verbal and non-verbal communication. Why is understanding non-verbal cues important for a banker? 8

(b) What is visual communication? Discuss its role in presenting complex financial data to stakeholders. 6

(c) Distinguish between formal and informal communication with examples from banking operations. 6

3. (a) "Smart subject lines and clear structure are essential for effective e-mail communication"—Discuss. 8

(b) Discuss the Do's and Don'ts of e-mail writing in a business environment. 6

(c) Distinguish between an inquiry letter and an order letter with examples. 6

4. (a) As a convenor of a meeting, what steps would you take to make it successful? 8

(b) Define networking etiquette and discuss its importance in professional life. 6

(c) What are the key components of a CV (Curriculum Vitae)? How does it differ from a resume? 6

Part B-Practical Oriented Questions/Thought Provoking Questions

(Answer any one question)

5. Your bank intends to organize a half-day financial literacy and business counselling session for women entrepreneurs in a semi-urban area. Write a letter to the local Women Chamber of Commerce inviting collaboration and participation. 10

6. Considering the seasonal rise in remittance inflow before Eid, your bank's Head Office has decided to review coordination among the Foreign Remittance Department, IT Department and the branch network to ensure smooth remittance disbursement. 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 : Women entrepreneur loan communication gap.

A woman entrepreneur running a garment accessories business applied for a collateral-free CMSME loan under a government-backed refinance scheme. The relationship manager failed to clearly explain the required documents for the scheme, and the credit administration department later rejected two documents as invalid without informing her in advance. After weeks of delay, she considered switching to a competing bank offering clearer guidance.

Questions (Answer all parts) :

(i) Identify the internal and external communication failures that caused the applicant's frustration. 5

(ii) Suggest a framework to improve communication between the relationship manager and credit administration for CMSME loans. 5

(iii) Propose a customer communication plan to guide women entrepreneurs clearly through the loan application process. 5

(iv) Recommend long-term measures, including training and documentation standards, to prevent similar issues. 5

8. Case-2 : New branch launch communication gap.

Your bank opened a new branch in a semi-urban area, but the marketing department's launch campaign used outdated product information, while branch staff had not yet received updated brochures and rate sheets from Head Office. Customers visiting the branch received inconsistent information about deposit rates, causing confusion and a slow start to the branch's business.

Questions (Answer all parts) :

(i) Identify the internal and external communication failures that affected the branch launch. 5

(ii) Suggest a framework to improve coordination between marketing, the product department and new branches. 5

(iii) Propose a communication checklist to be followed before any future branch launch. 5

(iv) Recommend steps to ensure staff readiness and consistent customer messaging. 5

Part D-Understanding Terminology

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

(i) Solicited Proposal vs. Unsolicited Proposal
(ii) Verbal Communication vs. Non-verbal Communication
(iii) Annual Report vs. Audit Report
(iv) E-mail Communication vs. Social Media Chat
(v) Webinar vs. Physical Seminar
(vi) Meeting Agenda vs. Meeting Minutes
(vii) Digital Bank vs. Traditional Bank

(viii) CSR vs. Public Relations

Part E-Short Notes

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

(a) Networking Etiquette
(b) Digital Detox
(c) Business Proposal
(d) Emotional Quotient
(e) Webinar
(f) Advertisement as Business Communication
(g) Bangla QR
(h) Crowd Funding