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Model Test - 9

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) Compare the use of a formal memo and an informal conversation for communicating a minor policy change within a branch. 8

(b) Why is timing important when delivering downward communication to staff? 6

(c) Give an example of how upward communication can help senior management identify operational problems early. 6

2. (a) What distinguishes a business proposal from a general business letter? Explain when a bank would use each. 8

(b) List and briefly explain the core sections that should appear in a well-written proposal document. 6

(c) A short report and a long report serve different purposes even when covering the same subject-illustrate this with a banking example. 6

3. (a) Explain what is meant by active listening and describe the behaviours that distinguish it from simply hearing. 8

(b) What elements make a public talk engaging rather than merely informative? 6

(c) Suggest practical ways a nervous first-time speaker could build confidence before addressing an audience. 6

4. (a) Why do complex financial figures often need to be translated into visual form before being shared with a general audience? 8

(b) Name and briefly describe three different types of graphic presentation commonly used in business reports. 6

(c) What is the difference between using a chart to present data and using a narrative summary to explain the same data? 6

Part B-Practical Oriented Questions/Thought Provoking Questions

(Answer any one question)

5. Your bank intends to run a short survey to understand why some customers close their savings accounts within the first year. Write an e-mail to the Customer Experience team proposing the survey and its objectives. 10

6. With festival-season cash demand expected to rise, the Currency Management Department has called a meeting with regional heads to plan cash distribution to ATMs and branches. 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 : Confusion over locker facility charges.

A customer was told at account opening that locker charges would be waived for the first year, but this was not recorded in the system, and the branch later debited the standard fee. When the customer questioned this, three different staff members gave three different explanations. The customer felt misled and requested closure of all accounts.

Questions (Answer all parts) :

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

(ii) Suggest a framework to ensure verbal commitments made at account opening are properly recorded and honoured. 5

(iii) Propose a customer communication plan to resolve the immediate complaint and retain the relationship. 5

(iv) Recommend long-term measures to ensure consistent staff communication on fee-related matters. 5

8. Case-2 : Regional office and branch disagreement over a marketing campaign.

The regional office launched a local marketing campaign offering a fee waiver on a savings product, but did not inform certain branches in time. When customers arrived asking for the offer, some branches refused to honour it, unaware of the campaign, while others applied it inconsistently. Complaints appeared on local community social media groups.

Questions (Answer all parts) :

(i) Identify the internal and external communication failures that caused the inconsistent customer experience. 5

(ii) Suggest a framework to ensure regional campaigns are communicated to all relevant branches before launch. 5

(iii) Propose a corrective communication plan for customers affected by the inconsistency. 5

(iv) Recommend long-term measures to align regional and branch-level communication for future campaigns. 5

Part D-Understanding Terminology

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

(i) Formal Memo vs. Informal Conversation
(ii) Downward Communication vs. Upward Communication
(iii) Business Proposal vs. Business Letter
(iv) Active Listening vs. Passive Hearing
(v) Chart Presentation vs. Narrative Summary
(vi) Regional Communication vs. Branch-level Communication

(vii) Verbal Commitment vs. Recorded Commitment
(viii) Customer Survey vs. Customer Complaint

Part E-Short Notes

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

(a) Downward Communication Timing
(b) Business Proposal Structure
(c) Public Talk Engagement
(d) Speaker Confidence Building
(e) Graphic Presentation Types
(f) Customer Experience Survey
(g) Cash Distribution Planning
(h) Regional-Branch Communication Alignment