

THE INSTITUTE OF BANKERS, BANGLADESH (IBB)
7th Banking Professional Examination, 2026

JAIBB

Business Communication in Financial Institutions (BCFI)

Subject Code :

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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 Questions

(Answer any **two** out of **four**)

Marks—20×2=40

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|---|-------|
| 1. (a) What is communication? Good communication is critical in ensuring coordination of individuals, group and departments of your esteemed organization. Do you agree? Explain in your own words. | 10 |
| (b) Give your recommendations to remove the shortcomings in the communication process of your organization. | 5 |
| (c) Define digital communication. Explain the advantages of digital communication over the traditional communication in an organization. | 5 |
| 2. (a) Describe the various ways through which communication can become unethical in a business environment. | 6 |
| (b) What is persuasive message? What are the common mistakes done in writing a persuasive message? | 6 |
| (c) Briefly discuss the importance of group discussion in business. | 8 |
| 3. (a) Mention the social media platforms that your organization are currently using for business purposes? How are these platforms contributing to achieving the goods of your organization. | 10 |
| (b) What is networking etiquette? What are the general rules for networking? | 5 |
| (c) Described the different steps involved in report writing. | 5 |
| 4. (a) What is effective listening? Why is it crucial in communication for better understanding and stronger professional relationship? | 10 |
| (b) Describe the necessity of graphic aids in business communication. | 5 |
| (c) What are the elements of professionalism? Describe e. n elements briefly. | 5 |

[Plea. 2 turn over

Part B**Practical Oriented Questions/Thought Provoking Questions****(Answer any one out of two)****Marks—20×1=20**

5. (a) In the context of the growing complexity of the financial landscape and to align with global standards and best practices, Bangladesh Bank recently introduced Risk Based Supervision (RBS) framework. This framework will ensure the resilience and soundness of the banking system through enhanced risk management, proactive supervisory engagement and timely interventions.

Draft a professional e-mail for the branch managers of your organization to comply with all aspects of the RBS framework.

(Include : Subject line; professional tone; Highlight; polite closing)

- (b) Prepare the agenda and draft minutes for a Regional Meeting where the key topic is "Both deposit and lending are important for the profit of the Branches".

(Include : Agenda points; Attendees list, Key discussion points; Decisions taken; Follow-up action)

6. (a) Bangladesh Bank is going to implement Expected Credit Loss (ECL) methodology-based provisioning system for banks in accordance with International Financing Reporting Standard (IFRS 9). Instead of the incurred loss accounting model, ECL accounting model will focus on macroeconomic and financial factors, anticipated risk and associated dynamics.

As a part of this effort, all pertinent officials of your esteemed organization need to be trained up. Write a letter to the principal of the Training Academy of your organization to arrange immediately a "Training Programme on ECL Based Accounting System".

(Title; Objectives; Description; Conclusion)

- (b) Prepare a report to be submitted to your Head office authority on what you have learned by attending a seminar conducted by the Bangladesh Bank Training Academy (BBTA) on "Anti-Money Laundering".

(Include : Title of the report, Objectives; Key learnings Recommendations; Conclusion)

Part C
Case Study

(Answer any **one** out of **two**)

Marks—15×1=15

7. Case 1 : "Loan Recovery Crisis in SME Banking"

A reputed private commercial bank in Bangladesh is facing a rising number of overdue SME loans. Over the last year, the default rate increased from 8% to 15%. An internal review finds :

- * Relationship Managers (RM) are not maintaining regular follow-up with clients.
- * Credit Administration claims that incomplete loan files and missing documents delay loan approval and renewal.
- * Recovery unit says that branches do not share correct customer contact information.
- * Clients complain that they receive no early reminder before loans fall overdue.
- * Senior Management notes that departments work in silos and there is no unified communication platform.

The concerned department of Bangladesh Bank has asked the bank to submit an action plan to reduce rising defaults withing 60 days.

Questions :

- (a) Identify the communication barriers (Organizational, interpersonal, procedural) that worsened the default situation.
- (b) What types of communication strategy will be preferable among RMS, Credit Administration, Recovery Unit Branches?
- (c) To reduce overdue loans, recommend long term strategies (Digital CRM system, training, Interdepartmental meeting etc.)

8. Case 2 : "ATM Services Failure in a Commercial Bank"

A renowned commercial bank in Bangladesh, with over 50 years of operation, has earned reputation as a trusted services provider in corporate and retail banking. Recently, it has been facing serious customer complaints regarding ATM services for the last three months.

customers are reporting :

- * Frequent ATM downtime : Many ATMS remain out of services especially on weekends.
- * Cash shortage : Several machines run out of cash during peak salary days.
- * Delayed dispute resolution, internal communication gap among branch staff, it division and call centers.

The issue has gone viral on social media, harming the bank's reputation. Senior Management has instructed the operation's Head to investigate and prepare an urgent communication based action plan.

[Please turn over

Questions :

- (a) Identify the major internal and external communication gaps among branch, it division, cash management staffs and call centers teams. What types of communication improvement are needed?
- (b) Propose a customer communication strategy to reduce frustration (SMS alerts, ATM status up date, quick dispute handling etc.)
- (c) Suggest long term solutions (Technology upgrade, monitoring system etc.)

Part D**Understanding Business Terminology**

Marks—2×5=10

9. Compare and contrast (Any five out of Eight)
- (a) Committee vs Conference
 - (b) Circular vs Circular Letter
 - (c) Cyber Security vs Cyber Crime
 - (d) EFT vs RTGS
 - (e) Unsolicited vs Solicited Proposal
 - (f) Vertical Communication vs Horizontal Communication
 - (g) Bank Deposit Certificate vs Bank Solvency Certificate
 - (h) Agenda vs Minutes.

Part E**Short Notes**

Marks—3×5=15

10. Write short notes on the following (Answer any five out of eight) :
- (a) Taka Pay
 - (b) Digital Detox
 - (c) Plagiarism
 - (d) Infographics
 - (e) Grapevine
 - (f) Brand Marketing
 - (g) Emotional Quotient
 - (h) Persuasive Letter.