

**INSTITUTE OF BANKERS IN MALAWI**

**CERTIFICATE IN BANKING EXAMINATION**

**SUBJECT: INTRODUCTION TO BUSINESS COMMUNICATION (IOBM – C105)**

**Date: Thursday, 8th May 2014**

**Time Allocated: 3 hours (08:00 – 11:00 am)**

**INSTRUCTIONS TO CANDIDATES**

1 This paper consists of **TWO** Sections, A and B.

2 Section A consists of 20 multiple choice questions, each question carries 2

marks. Answer **ALL** questions.

3 Section B consists of 5 questions, each question carries 20 marks. Answer **ANY THREE** questions.

4 You will be allowed **10 minutes** to go through the paper before the start of the examination, when you may write on this paper but not in the answer book.

5 Begin each answer on a new page in Section B.

6 **Please write your examination number on each answer book used. Answer books without examination number will not be marked.**

7 All persons writing examinations without payment will risk expulsion from the Institute.

8 DO NOT open this question paper until instructed to do so.

**SECTION A (60 MARKS)**

Answer **ALL** questions from this section.

**QUESTION 1**

Study skills are important for the success of both students and professionals.

1. Using an illustration, explain how the Cornell System works.  *(7 marks)*
2. Explain the **four** strategies students can use to manage their time effectively.

*(8 marks)*

**(Total 15 marks)**

**QUESTION 2**

1. “Business letters require formality.” Explain what this statement means. *(3 marks)*
2. Imagine that you work as a Customer Relations Officer in a bank. One of your customers applied for a loan but due to other factors, the bank has not approved the request.

**Required:**

Write a letter to the customer communicating the bank’s decision and give convincing reasons why the loan cannot be given. *(12 marks)*

**(Total 15 marks)**

**QUESTION 3**

1. Give any **three** benefits of presenting statistical information using tables, charts, or graphs. *(3 marks)*
2. Explain **each** of the following forms of communicating information by suggesting a situation in which they may be used:
3. Pie chart *(3 marks)*
4. Flip chart *(3 marks)*
5. Flow chart *(3 marks)*
6. Gantt chart *(3 marks)*

**(Total 15 marks)**

**QUESTION 4**

Imagine that you work in a bank and you were asked to investigate customer complaints. After your investigations, you have discovered that, among others, customers are concerned with:

* Long queues in the banking hall
* ATMs always being off line
* Some tellers being rude to customers

**Required:**

Write a short formal report presenting your findings to management. **(Total 15 marks)**

**SECTION B (40 MARKS)**

Answer **ANY TWO** questions from this section

**QUESTION 5**

Nonverbal communication is used in different situations in organisations. In an essay form, explain **four** ways in which a candidate attending a job interview can communicate nonverbally to the interviewers and in each case give the meaning of the nonverbal cue. **(Total 20 marks)**

**QUESTION 6**

“Developments in Information and Communications Technologies (ICT) have contributed to effective customer service in the banking sector.” Explain this observation using any **four** examples. **(Total 20 marks)**

**QUESTION 7**

Oral presentations are common in most work places.

1. Outline any **four** ways in which you would prepare for an oral presentation. *(8 marks)*
2. Describe any **four** visual aids which a bank manager could use when making an oral presentation. *(12 marks)*

**(Total 20 marks)**

**QUESTION 8**

1. Give any **two** advantages and any **two** disadvantages of written communication. *(8 marks)*
2. Your colleague has requested you for tips on how they can make communication by telephone effective. Write a memo to your colleague and provide the tips. *(12 marks)*

**(Total 20 marks)**

**END OF EXAMINATION PAPER**