

Q.1 Your branch is planning to celebrate “Senior Citizens Week” from the coming month. The idea is to make your existing customers who are senior citizens feel more important by facilitating them in as many possible ways. Write an email to all concerned staff about this week highlighting its importance and outlining what they need to do in order to ensure that the week turns out to be a memorable and positive event for the customers.

- Q.2 A. What is meant by “invasion of privacy”?  
B. Suggest at least three ways to avoid it?

Q.3 Read the following text and answer the questions IN YOUR OWN WORDS:

One of the worst and longest economic crisis in the modern industrial world, the Great Depression in the United States had devastating consequences for American society. At its lowest depth (1932–33), more than 16 million people were unemployed, more than 5,000 banks had closed, and over 85,000 businesses had failed. Millions of Americans lost their jobs, their savings, and even their homes. The homeless built shacks for temporary shelter—these emerging shantytowns were nicknamed Hoovervilles; a bitter homage to President Herbert Hoover, who refused to give government assistance to the jobless. The effects of the Depression—severe unemployment rates and a sharp drop in the production and sales of goods—could also be felt abroad, where many European nations still struggled to recover from World War I.

Although the stock market crash of 1929 marked the onset of the depression, it was not the *cause* of it; Deep, underlying fissures already existed in the economy of the Roaring Twenties. For example, the tariff and war-debt policies after World War I contributed to the instability of the banking system. American banks made loans to European countries following World War I. However, the United States kept high tariffs on goods imported from other nations. These policies worked against one another. If other countries could not sell goods in the United States, they could not make enough money to pay back their loans or to buy American goods.

And while the United States seemed to be enjoying a prosperous period in the 1920s, the wealth was not evenly distributed. Businesses made gains in productivity, but only one segment of the population—the wealthy—reaped large profits. Workers received only a small share of the wealth they helped produce. At the same time, Americans spent more than they earned. Advertising encouraged Americans to buy cars, radios, and household appliances instead of saving or purchasing only what they could afford. Easy credit policies allowed consumers to borrow money and accumulate debt. Investors also wildly speculated on the stock market, often borrowing money on credit to buy shares of a company. Stocks increased beyond their worth, but investors were willing to pay inflated prices because they believed stocks would continue to rise. This bubble burst in the fall of 1929, when investors lost confidence that stock prices would keep rising. As investors sold off stocks, the market spiraled downward. The stock market crash affected the economy in the same way that a stressful event can affect the human body, lowering its resistance to infection.

The ensuing depression led to the election of President Franklin D. Roosevelt in 1932. Roosevelt introduced relief measures that would revive the economy and bring needed relief to Americans suffering the effects of the depression. In his 100 days in office, Roosevelt and Congress passed major legislation that saved banks from closing and regained public confidence. These measures, called the New Deal, included the Agricultural Adjustment Act, which paid farmers to slow their production in order to stabilize food prices; the Federal Deposit Insurance Corporation, which insured bank deposits if banks failed; and the Securities and Exchange Commission, which regulated the stock market. Although the New Deal offered relief, it did not end the Depression. The economy sagged until the nation entered World War II. However, the New Deal changed the relationship between government and American

citizens, by expanding the role of the central government in regulating the economy and creating social assistance programs.

- A. What was the impact of Great Depression on the economy of United States?
- B. What was the main reason behind the instability of the banking system?
- C. The passage comments that "Americans spent more than they earned." What contributed to this behavior?
- D. What led to the stock market crash in 1929?
- E. President Roosevelt introduced legislations called New Deal. What role did it play for the economic revival of the country?

Q.4 An employee is often faced with feedback, sometimes formally through performance evaluations and sometimes informally, on day-to-day tasks. Not all of the feedback is positive and very often employees come across criticisms.

Suggest at least two ways to respond to criticism. Give appropriate examples in each case.

Q.5 Explain the 4 dimensions of relational work?

Q.6 Following are examples of some common negative language used in day-to-day business:

Answers

i.	You failed to include your CNIC with your account opening form.	
ii.	You claim that our staff mistreated you.	
iii.	You ought to check your emails more frequently.	
iv.	We cannot see how you can't understand such a simple clause.	
v.	You understand, of course that the bank has to follow a set procedures and regulations.	

- A. Match the phrases to the appropriate categories:-
  - a. Expression suggesting that the person is lying
  - b. Expression suggesting that the person is careless
  - c. Expression suggesting that the person is not too bright
  - d. Demanding phrase

e. Patronizing phrase

B. Write the positive version of each.

Q.7 In the context of a bank, identify FIVE situations that would strictly call for written communication rather than oral. Provide reasons for each of the situation.

Q.8 Write appropriate preposition in the **blanks provided** in the passage below to improve its readability.

I could not help laughing \_\_\_\_\_ the ease with which he explained his process \_\_\_\_ deduction. "When I hear you give your reasons," I remarked, "the thing always appears \_\_\_\_\_ me to be so ridiculously simple that I could easily do it myself, though \_\_\_\_\_ each successive instance of your reasoning I am baffled until you explain your process. And yet I believe that my eyes are as good as yours."

"Quite so," he answered, throwing himself down \_\_\_\_\_ an armchair. "You see, but you do not observe. The distinction is clear. For example, you have frequently seen the steps which lead up \_\_\_\_\_ the hall to this room."

"Frequently."

"How often?"

"Well, some hundreds \_\_\_\_ times."

"Then how many are there?"

"How many? I don't know."

"Quite so! You have not observed. And yet you have seen. That is just my point. Now, I know that there are seventeen steps, because I have both seen and observed. By-the-way, since you are interested \_\_\_\_\_ these little problems, and since you are good enough to chronicle one or two of my trifling experiences, you may be interested \_\_\_\_\_ this." He threw over a sheet of thick, pink-tinted note-paper which had been lying open \_\_\_\_\_ the table. "It came by the last post," said he. "Read it aloud."