

F-5137

Sub. Code

9BES2

**B.VOC DEGREE EXAMINATION, APRIL 2021 &
Supplementary/Improvement/Arrear Examinations
Second Semester
ENVIRONMENTAL STUDIES
(CBCS – 2019 onwards)**

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is Environmental science?
சுற்றுச்சூழல் அறிவியல் என்றால் என்ன?
2. What is environment?
சுற்றுச்சூழல் என்றால் என்ன?
3. Define silviculture.
காடு வளர்ப்பு – வரையறு.
4. Why alternate energy sources are required?
மாற்று ஆற்றல் மூலங்கள் ஏன் தேவைப்படுகின்றன.
5. State detritus food chain.
கழிவு உணவு சங்கிலி – வரையறு.
6. Differentiate between food chain and food web.
உணவு சங்கிலி மற்றும் உணவு வலை இடையேயான வேறுபாடுகளை எழுதுக.

7. Define Pollution.

மாசுபாட்டை வரையறுக்கவும்.

8. What is COD?

ரசாயன ஆக்ஸிஜன் தேவை என்றால் என்ன?

9. State GIS.

புவியியல் தகவல் அமைப்பு – வரையறு.

10. Define arboriculture.

மரங்களை வளர்க்கும் முறை – வரையறு.

Part B

(5 × 5 = 25)

Answer **all the** questions, choosing either (a) or (b).

11. (a) List out the importance of Environmental Studies.

சுற்றுச்சூழல் ஆய்வுகளின் முக்கியத்துவத்தை
பட்டியலிடுங்கள்.

Or

(b) List the Scope of Environmental Education.

சுற்றுச்சூழல் ஆய்வுகளின் நோக்கத்தை பட்டியலிடுங்கள்.

12. (a) Describe about the Dams.

அணைகள் பற்றி விவரிக்கவும்.

Or

(b) Elucidate about the causes of over utilisation of ground water.

நிலத்தடி நீரை அதிகமாக பயன்படுத்துவதற்கான
காரணங்கள் குறித்து தெளிவுப்படுத்துங்கள்.

13. (a) Write a short note on consumers of ecosystem.

சுற்றுச்சூழல் அமைப்பின் நுகர்வோர் குறித்து சிறு குறிப்பை எழுதுங்கள்.

Or

- (b) Describe about the Food Web.

உணவு வலை பற்றி விவரிக்கவும்.

14. (a) List your suggestions to control the soil pollution.

மண் மாசுபாட்டைக் கட்டுப்படுத்த உங்கள் பரிந்துரைகளை பட்டியலிடுக.

Or

- (b) List out the effects of thermal pollution.

வெப்ப மாசுபாடு விளைவுகளை பட்டியலிடுக.

15. (a) Elucidate about the impacts of modern agriculture on environment.

நவீன விவசாயத்தால் சுற்றுச்சூழலில் ஏற்படும் பாதிப்புகள் குறித்து தெளிவுப்படுத்துங்கள்.

Or

- (b) Discuss your experience of river environment.

நதி சூழல் குறித்து உங்கள் அனுபவத்தைப் பற்றி விவாதிக்கவும்.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Enumerate the need for Public Awareness.

மக்கள் விழிப்புணர்வின் அவசியத்தை விவரிக்கவும்.

17. Explain about the land resources.

நில வளங்களைப் பற்றி விளக்குங்கள்.

18. Describe about the structure of ecosystem.

சுற்றுச்சூழல் அமைப்பின் கட்டமைப்பை பற்றி விவரிக்கவும்.

19. Write an essay on causes of marine pollution.

கடல் மாசுபாட்டிற்கான காரணங்கள் குறித்து ஒரு கட்டுரை எழுதுங்கள்.

20. Describe about the river pollution at Tamilnadu.

தமிழ்நாட்டில் நதி மாசுபடுவதைப் பற்றி விவரிக்கவும்.

F-5139

Sub. Code

922E

**B.Voc. DEGREE EXAMINATION, APRIL 2021 &
Supplementary/Improvement/Arrear Examinations**

Second Semester

Part II — English

REMEDIAL GRAMMAR

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

Identify the underlined nouns :

1. I never tell lies.
2. My mother purchased a copper vessel.

Fill in the blanks with the correct form of the verb :

3. The child has ————— too many apples. (eat)
4. Have you ————— that motion picture before? (see)

Fill in the blanks with the Articles :

5. You must fight like ————— hero.
6. He is ————— enemy of peace.

Fill in the blanks with Adjective :

7. That is a ————— song.
8. There are ————— sides of every coin.
Add suitable question tags.
9. The Milkman did not come today.
10. She can dance very well.

Part B

(5 × 5 = 25)

Answer the questions, choosing either (a) or (b).

11. (a) Identify the underlined nouns :
 - (i) The class is studying grammar.
 - (ii) Indian wrestler won a brass medal.
 - (iii) She is a good teacher
 - (iv) He is a man of wisdom.
 - (v) India is our country.

Or

- (b) Fill in the blanks with Pronoun :
 - (i) ————— scored ten on ten.
 - (ii) ————— am playing foot ball.
 - (iii) ————— are writing the examination now.
 - (iv) ————— is a nice movie to watch as a family.
 - (v) ————— are all wasting your time.

12. (a) Fill in the blanks with suitable verbs :
- (i) Renu ————— to the library.
 - (ii) The bell —————.
 - (iii) I ————— Mysore next week.
 - (iv) My Mother ————— tea.
 - (v) The Teacher ————— grammar.

Or

- (b) Rewrite the sentences with correct tense forms of the verbs given in brackets :
- (i) Nothing ————— (happen) at the meeting yesterday.
 - (ii) I ————— (finish) my work before he arrived.
 - (iii) He ————— (know) him since 1990.
 - (iv) Janaki ————— (do) her homework now.
 - (v) Last Sunday he ————— (go) to visit some friends.

13. (a) Fill in the blanks with suitable articles :
- (i) I bought ————— horse ————— ox and ————— buffalo.
 - (ii) There was ————— ugly scar on the face of ————— prisoner.

Or

- (b) Fill in the blanks with suitable preposition :
- (i) It must have rained heavily _____ the night.
 - (ii) Mohandas was born _____ Porbandar _____ Gujarat.
 - (iii) He died _____ 2 pm _____ 29th February.

14. (a) Fill in the blanks with adjectives :
- (i) The people gave the President a _____ welcome.
 - (ii) My grandfather participated actively in the _____ struggle.
 - (iii) We bought some _____ clothes at the clearance sale.
 - (iv) After the surgery she does not eat _____ food.
 - (v) This is the _____ man the police are looking for.

Or

- (b) (i) The _____ old woman gets _____ food.
- (ii) I saw _____ sheep in _____ valley.
- (iii) I want _____ money.

15. (a) Fill in the blanks with question tags :
- (i) The apples aren't good _____.
 - (ii) Your mother is a doctor _____.
 - (iii) I have not planned the tour _____.
 - (iv) Karthik was a nice boy _____.
 - (v) Sumathi can dance very well _____.

Or

- (b) Correct the following sentences wherever necessary :
- (i) The term begins from December 1st .
 - (ii) Shall we order for the dimbs
 - (iii) We discussed about our future.
 - (iv) If you will work hard, you will succeed.
 - (v) I prefer coffee than tea.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Write in detail about the types of Pronoun.
17. Identify the tenses of the verbs in the following sentences:
- (a) My father played cricket during his college days.
 - (b) I play tennis every day.
 - (c) By then, they will have been flying over the farm for three hours.
 - (d) After a long time, we will eat a good meal today.
 - (e) My daughter will play for her school team in the next week's throw ball match.
 - (f) He has been playing volleyball for twenty years now.
 - (g) The prayer started after all the pupils had assembled in the hall.
 - (h) You will have passed the examination by this time next month.
 - (i) Nothing happened at the meeting yesterday.
 - (j) The earth moves round the sun.

18. What are Articles? Write about the uses of the indefinite and definite articles and also write omission of the articles.
 19. Write in detail about types of Adverbs with an example.
 20. Write about Number concord and Person concord with suitable examples.
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F-5289

Sub. Code
9VBF211

**B.VOC. DEGREE EXAMINATION, APRIL 2021 &
Supplementary/Improvement/Arrear Examinations
Second Semester**

Banking and Financial Services

Part I — அலுவலக முறைகள்

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

பகுதி அ

(10 × 2 = 20)

அனைத்து வினாக்களுக்கும் ஓரிரு வரிகளில் விடையளிக்கவும்.

1. அலுவலக முறை என்றால் என்ன?
2. பணி போக்கு குறிப்பு வரைக.
3. துணைப் பொருட்கள் என்பது என்ன?
4. பணி வரைப்படம் என்பது என்ன?
5. அஞ்சல்துறை சிறு குறிப்பு வரைக.
6. படிவக்கட்டுப்பாடு என்பது யாது?
7. பதிவேடு என்றால் என்ன?
8. மையக்கோப்பீடு குறிப்பு வரைக.
9. புள்ளி விவரம் என்றால் என்ன?
10. கணிப்பொறி இயந்திரம் சிறு குறிப்பு வரைக.

அனைத்து வினாக்களுக்கும் ஒரு பக்க அளவில் விடையளிக்கவும்.

11. (அ) அலுவலகத்தின் முக்கியத்துவத்தை எடுத்துக் கூறு.

(அல்லது)

(ஆ) மேலாண்மை அமைப்பினை விளக்குக.

12. (அ) அலுவலக அமைப்புத் திட்டத்தினை விளக்குக.

(அல்லது)

(ஆ) பணியை எளிதாக்குதல் குறித்து விவரி.

13. (அ) எழுத்து மூல தகவல்தொடர்பு குறித்து விளக்குக.

(அல்லது)

(ஆ) மையப்படுத்தப்பட்ட அஞ்சல் என்றால் என்ன? குறிப்பு வரைக.

14. (அ) படிவகட்டுப்பாட்டின் வடிவமைப்பினை விளக்குக.

(அல்லது)

(ஆ) பரவலாக்கப்பட்ட கோப்பீட்டு முறையை விளக்குக.

15. (அ) அலுவலக சாதனங்களின் செயல்களை கூறுக.

(அல்லது)

(ஆ) அறிக்கையின் செயலாக்கத்தினை விளக்குக.

ஏதேனும் மூன்று வினாக்களுக்குக் கட்டுரை அளவில் விடையளிக்கவும்.

16. பணிபோக்கின் ஒப்படைப்புச் செயல் முறையை விளக்குக.
 17. அலுவலக மனைத்துணை பொருட்கள் பற்றி விளக்குக.
 18. உள்வரும் மற்றும் வெளித் தகவல் தொடர்புகளை விவரி.
 19. அலுவலக முறையை விவரித்து எழுதுக.
 20. அலுவலக இயந்திரங்களை தேர்ந்தெடுப்பதற்கான அடிப்படை கோட்பாடுகளை விளக்குக.
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F-5290

Sub. Code

**9VBF2G1/
9VSD2G1**

**B.Voc. DEGREE EXAMINATION, APRIL 2021 &
Supplementary/Improvement/Arrear Examinations**

Second Semester

Banking and Financial Services

LIFE COPING SKILLS (ADVANCED)

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is self esteem?
2. What is meant by self confident?
3. State the five C's of decision making.
4. Who is called as good decision maker?
5. What is physical stress?
6. What is shyness?
7. What is self criticism?
8. What is meant by fogging?
9. What is meant by learning?
10. What is questioning?

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) How a person may overcome from obstacles?

Or

- (b) Discuss a recipe for success.

12. (a) State the guidelines to problem solving.

Or

- (b) Differentiate problem solving and decision-making.

13. (a) Discuss the tips for time management.

Or

- (b) How does stress affect a person?

14. (a) Discuss about negative assertion.

Or

- (b) Discuss the tactics of conflict management.

15. (a) List out the essential skills for teamwork.

Or

- (b) How to improve teamwork skills?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the qualities that make a person successful.

17. Explain the process of decision-making.

18. What is time management? Why time management is so important?
 19. Explain the types of criticism. How to overcome from criticism?
 20. Explain the benefits of teamwork in an organization.
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F-5291

Sub. Code

9VBF2C1

**B.Voc. DEGREE EXAMINATION, APRIL 2021 &
Supplementary/Improvement/Arrear Examinations**

Second Semester

Banking and Financial Services

FINANCIAL SERVICES

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What are 'Financial services'? Name them.
2. What is financial system?
3. What are merchant bankers?
4. What is issue management?
5. What is IFC?
6. What is ICICI?
7. What are securities market?
8. What is role and management?
9. Define a stock exchange.
10. Who is investor?

Part B

(5 × 5 = 25)

Answer **all** the questions, choosing either (a) or (b).

11. (a) What are the objectives of financial services?

Or

- (b) State the significance of pros and cons of Indian financial.

12. (a) Describe the capital restructuring services offered by a merchant banker.

Or

- (b) Enumerate the activities undertaken by a merchant banker as part of working capital financing.

13. (a) What are the benefits development of financial institution?

Or

- (b) Enumerate the requirement of IRBI.

14. (a) What are the importance of RBI?

Or

- (b) Discuss the role and management securities market.

15. (a) What are the functions of specialists on a stock exchanges?

Or

- (b) Explain the Indian and global scenario.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the types of financial services.
 17. Explain the functions concerning public and private placement of capital issues.
 18. Specify the SEBI guidelines relating to merchant banking.
 19. Briefly explain the regulatory measures.
 20. Explain the different systems of stock trading.
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F-5292

Sub. Code

9VBF2C2

**B.Voc. DEGREE EXAMINATION, APRIL 2021 &
Supplementary/Improvement/Arrear Examinations**

Second Semester

Banking and Financial Services

DIGITAL BANKING

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What mean by cash credit?
2. What do you understand by the term “Mortgage”?
3. Define Lien.
4. What is Mortgage?
5. Define Guarantees.
6. What is Surety?
7. What is managerial appraisal?
8. What is financial appraisal?
9. Who is called borrowers?
10. Define stamp Act.

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) Bring out the importance of lending of money by banks.

Or

- (b) Explain the several forms of advances.

12. (a) Define secured advances and how it can be used.

Or

- (b) Explain different types of securities.

13. (a) Mention the liability of the surety.

Or

- (b) Briefly explain the rights of surety.

14. (a) Write a short notes on managerial appraisal?

Or

- (b) Bring the need of loan appraisal.

15. (a) Bring out the various essential clauses.

Or

- (b) Describe the limitation act?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Briefly explain

- (a) Cash credit
- (b) Overdraft
- (c) Loan
- (d) Purchase
- (e) Discounting of bills

17. Discuss briefly about the various kinds of securities.
 18. Explain the rights of the creditors.
 19. Discuss the technical appraisal and financial appraisal in detail.
 20. What is documentation discuss the various types of borrowers and securities in respect of documentation?
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F-5293

Sub. Code

9VBF2C3

**B.Voc. DEGREE EXAMINATION, APRIL 2021 &
Supplementary/Improvement/Arrear Examinations**

Second Semester

Banking and Financial Services

ELEMENTS OF ACCOUNTING

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define trial balance.
2. What are subsidiary books?
3. Why final accounts are prepared?
4. What is average due date?
5. What do you understand by dual aspect concept?
6. Define double entry.
7. What do you mean by non profit organization?
8. What is an income and expenditure accounts?
9. State the purpose of depreciation causes.
10. What is obsolescence?

Part B

(5 × 5 = 25)

Answer **all** the questions, choosing either (a) or (b).

11. (a) Enter the following transactions in the books of anandhan 2018

Jan 1 started business with cash

Jan 2 deposited into bank

Jan 3 goods purchased for cash

Jan 4 with drew from bank for office use

Jan 5 credit Sales to Krishan

Jan 6 credit purchase from Mohan

Or

- (b) Journalise the following transactions and post them into the ledger

- | | | |
|-------|--|----------|
| (i) | Ramesh started business with a capital of | 1,00,000 |
| (ii) | It purchased goods for cash | 52,000 |
| (iii) | sold goods for cash | 70,000 |
| (iv) | purchased office equipment | 4900 |
| (v) | withdrew for personal use | 10,000 |
| (vi) | opened a bank a/c in south Indian Bank and deposited cash of 5,000 | |

12. (a) Explain the difference between closing entries and adjustment entries?

Or

(b) Pass journal entries to record the followings while preparing the final accounts

(i) Closing stock valued at Rs.26,000

(ii) Salary outstandings Rs.5,000

(iii) Insurance paid in advance Rs.2,500

(iv) Debtors in trial balance is Rs.60,000 provide 5% discount on debtors and 10% for bad debts provision

13. (a) Explain the salient features of single entry system?

Or

(b) From the following details find out the credit purchases and total purchases:

	Rs.
Cash purchases	30,000
Opening balance of bills payable	7,500
Opening balance of creditors	20,000
Closing balance of bills payable	2,500
Closing balance of creditors	20,000
Cash paid to creditors	25,000
Bills payable paid during the year	10,500
Purchase returns	1,500
Discount received from creditors	800
Bills payable dishonoured	300

14. (a) Find out the amount of expenses to be charged in the income and expenditure A/c for the year ended 31.12.2002.

	Rs.
Expenses paid during 2002	21,125
Prepaid expenses on 31.12.2001	1,950
Prepaid expenses on 31.12.2002	2,600
Outstanding expenses on 31.12.2001	2,925
Outstanding expenses on 31.12.2002	3,250

Or

- (b) From the following particulars prepare a receipts and payment A/c

Cash in hand	100
Cash in bank	500
Subscriptions received	3,300
Donation received	260
Investment made	1,000
Rent paid	400
General expenses	210
Postage and Stationery	70
Sundry expenses	30
Cash balance at close	20

15. (a) A machine was purchased on 1st October 2007 at a cost of Rs.29,200 and Rs.800 spent on its installation. Depreciation @ 15% is to be provided on the original cost. The books are closed on 31st March each year. The machine was sold on 31.3.2009 for Rs. 25,200. Show the machinery account

Or

- (b) Prasanth has maintained a machinery account at cost and provision for depreciation A/c. On 31st December 2004 Machinery cost Rs.45,213 and depreciation Rs. 18,705. He purchased machine of Rs.3,000 on 1.4.2005. A machine was sold for Rs. 1650 on 30.6.2005. Diminishing balance method is adopted. The rate of depreciation is 10%. Show machinery A/c and provision for depreciation A/c for the year ending 31.12.2005

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. From the following particulars, Prepare a bank reconciliation statement as on 31st December 2008
- (a) Bank balance as per pass book as on 31.12.2008, Rs.5,400
 - (b) Cheques issued but not presented for payment Rs.515
 - (c) Cheques deposited into bank but not credited in the pass book Rs.240
 - (d) Bank charges debited in pass book Rs.30
 - (e) Interest on current account credited by the bank but not recorded in the cash book Rs.25

17. From the following ledger balances extracted at the close of the year ended 31st March 2009, prepare a trading Account.

Opening stock	40,000
Purchases	1,00,000
Wages	16,500
Sales	4,00,000
Returns Inwards	7,500
Stock on 31.03.09	35,000
Carriage Inwards	6,000
Frieght and Dock Charges	12,000
Return Outwards	2,000

18. Classify the Accounting concepts and conventions and explain any four in detail?

19. From the following details prepare Receipts and payments account

Opening cash in hand	2,250
Opening cash at bank	21,600
Subscription collected	49,500
Admission fees	4,500
Salary paid	13,500
Rent paid	5,400
Furniture purchased	9,000
Tournament expenses	13,500
Entertainment expenses	6,750
News papers	5,400
General Expenditures	1,350
Closing cash in hand	3,600

20. On 1st January 2005, Machinery was purchased for Rs.25,000. On 1st June, 2006 additions were made to the amount of Rs.5,000. On 1st March 2007 additions were made to the amount of Rs.3,200. On 30th June 2008, Machinery of which original value on 1st January 2005 was Rs.4,000 was sold for Rs.3000. Depreciation is charged at 10% on original cost. Show the machinery A/c for the four years 2005 to 2008.
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F-5297

Sub. Code

9VBF4A1

B.Voc. DEGREE EXAMINATION, APRIL 2021 &

Supplementary/Improvement/Arrear Examinations

Banking And Financial Services

ALLIED-LIFE ASSURANCE

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is insurance?
2. What is life insurance?
3. What is premium?
4. What is Bonus?
5. What is term plan?
6. What is child insurance plan?
7. What is annuity?
8. What is risk?
9. What is policy?
10. What is duplicate policy?

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) State the need of an agent in life insurance selling.

Or

- (b) Discuss about the trends in life insurance distribution channel.

12. (a) Describe the different types of premium.

Or

- (b) Discuss the concept of premium.

13. (a) Write short note on Keyman Insurance.

Or

- (b) Discuss about the Unit Linked Insurance Plans.

14. (a) Discuss the annuity concept.

Or

- (b) Write the types of annuity plans.

15. (a) State the format of policy document.

Or

- (b) What is policy schedule? Why it is prepared.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Who is LIC Agent? Explain their appointment and functions in detail.
17. Explain the factors considered in calculating premium.

18. Explain the different types of life insurance plan.
 19. Discuss the advantages and disadvantages of annuity.
 20. Explain about the conditions and privileges in a policy document.
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F-5298

Sub. Code

9VBF4G1

B.Voc. DEGREE EXAMINATION, APRIL 2021 &

Supplementary/Improvement/Arrear Examinations

Fourth Semester

Banking and Financial Service

BUSINESS LAW

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Law
2. What is Business Law
3. Define Contract.
4. Define Valid Contract.
5. Define Indemnity.
6. Define Guarantee
7. What is Sale of goods?
8. What is Doctrine of Caveat emptor?
9. What is Partnership?
10. Define Sleeping partners.

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) Write the Importance of Business Law.

Or

- (b) Discuss the objectives of Business Law.

12. (a) Write the types of Offers.

Or

- (b) Write the legal rules of acceptance.

13. (a) Write the essentials of bailment.

Or

- (b) Write about the kinds of agent.

14. (a) Write the essential elements of valid contract of sale.

Or

- (b) State the difference between Sale and Bailment.

15. (a) State the nature of partners.

Or

- (b) Discuss the content of Partnership deed.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Define Business Law. How to Make Business law effective?
17. Write the essential elements of a valid contract.

18. What is the difference between the identity and guarantee?
 19. Distinguish between sale and agreement to sell.
 20. Discuss about the different types of partners.
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F-5299

Sub. Code

9VBF4C1

B.Voc. DEGREE EXAMINATION, APRIL 2021 &

Supplementary/Improvement/Arrear Examinations

Fourth Semester

Banking And Financial Services

CREDIT MANAGEMENT

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is credit management?
2. Define loan quality.
3. What is overdraft?
4. Define bills of purchase.
5. What are the financial Appraisal?
6. Define Rating methodology.
7. Classify any two types of securities.
8. What is meant by Encumbrance report?
9. Define ON-SITE supervision.
10. What is recovery mechanism?

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) Explain the concepts of traditional and emerging.

Or

- (b) List out the principles of credit management.

12. (a) State the characteristics of priority sector lending.

Or

- (b) List out the issues of Credit delivery system.

13. (a) What are the functions of Credit rating?

Or

- (b) Explain the Importance of Economics Appraisal.

14. (a) State the Law of limitations.

Or

- (b) What are the features of Documentation?

15. (a) What is Credit monitoring? Explain its Goal.

Or

- (b) Explain the features of OFF-SITE supervision.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. What is SHG? Explain its Merits and Demerits of SHG.
17. List out the various roles of RBI guidelines.

18. What do you mean by Bankable projects? Explain its projects preparation.
 19. How will you classify the types of securities?
 20. What are the checklist for identifying early credit problems?
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F-5300

Sub. Code

9VBF4C2

**B.Voc. DEGREE EXAMINATION, APRIL 2021 &
Supplementary/Improvement/Arrear Examinations**

Fourth Semester

Banking and Financial Services

RURAL BANKING

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is rural banking?
2. What is rural finance?
3. What is cooperative bank?
4. What is RRB?
5. What is priority sector?
6. What is Self Help Group?
7. What is project dimension?
8. What is project evaluation?
9. What is DIC?
10. What is meant by credit planning?

Part B

(5 × 5 = 25)

Answer **all** questions, choosing either (a) or (b).

11. (a) State the features of Indian Rural Economy.

Or

- (b) Discuss the requisites of a Good Rural Finance System.

12. (a) Explain the role of Regional Rural Banking in agricultural credit.

Or

- (b) Discuss about the strength and weakness of commercial banks.

13. (a) Discuss the benefits of Self Help Group.

Or

- (b) Explain the features of Scavengers Rehabilitation Programme.

14. (a) Discuss the necessity of planning of project implementation.

Or

- (b) Discuss the importance of project evaluation.

15. (a) Describe about the schemes of lead bank.

Or

- (b) Discuss the Role of Non-Governmental Organisations.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the sources of Rural Finance in India.
 17. Explain the institutional infrastructure for Rural Finance.
 18. Explain the various priority sectors.
 19. Explain the methods of project appraisal.
 20. Explain the various institutions supporting rural development.
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