

F-5284

Sub. Code
9VBF111

B.Voc. DEGREE EXAMINATION, NOVEMBER 2021

First Semester

Banking and Financial Services

Part I — வணிகக் கடிதங்கள்

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

பகுதி அ

(10 × 2 = 20)

அனைத்து வினாக்களுக்கும் ஓரிரு வரிகளில் விடையளிக்கவும்.

1. வணிக்கடிதங்கள் குறிப்பு வரைக.
2. கடிதம் எழுதுபவர் யார்?
3. வேலை வேண்டிய கடிதம் என்பது என்ன?
4. சிபாரிசுக் கடிதம் என்பது யாது?
5. முனைவுக் கடிதம் என்பது யாது?
6. விலை புள்ளிகள் என்றால் என்ன?
7. ஏற்றுமதி என்றால் என்ன?
8. முகவாண்மை என்பது யாது?
9. வங்கிக் கடிதம் என்றால் என்ன?
10. போக்குவரத்துக் கடிதம் என்பது என்ன?

அனைத்து வினாக்களுக்கும் ஒரு பக்க அளவில் விடையளிக்கவும்.

11. (அ) வணிக கடிதத்தின் வகைகள் யாவை?

(அல்லது)

(ஆ) வணிக கடிதத்தின் சிறப்புக் கூறுகள் யாவை?

12. (அ) நூலகர் வேலை வேண்டி கடிதம் எழுதுக.

(அல்லது)

(ஆ) விளம்பரப்படி ஒன்றை தயாரி.

13. (அ) ஆணையுருக்கள் எழுதும்போது கவனிக்க வேண்டிய விசயங்கள் யாவை?

(அல்லது)

(ஆ) நிலுவைத் தொகை நினைவறுத்தல் கடிதம் ஒன்றை எழுதுக.

14. (அ) பொருட்களை இறக்குமதி செய்வதற்கு அரசிடம் அனுமதி பெற வேண்டி கடிதம் எழுதுக.

(அல்லது)

(ஆ) ஒரு நிறுவனத்தில் முகவாண்மை பெறும் பொழுது கவனிக்க வேண்டியவை குறித்து குறிப்பு வரைக.

15. (அ) வங்கி மேலாளருக்கு வங்கி மிகைப்பற்றினை வேண்டி கேட்டல்.

(அல்லது)

(ஆ) சரக்கு தீயில் கருகியதால் காப்பீடு வேண்டி விண்ணப்பிக்க.

ஏதேனும் மூன்று வினாக்களுக்குக் கட்டுரை வடிவில் விடையளிக்கவும்.

16. கடிதம் எழுதுபவர் கடிதம் எழுதும் முன் மனதில் கொள்ள வேண்டியவை யாவை?
 17. கம்பெனி மேலாளர் பதவிக்கான விண்ணப்பக் கடிதம் ஒன்று வரைக.
 18. சரக்கு பெற்றுக் கொண்டதற்கான உறுதி செய்யும் பொருட்டு கடிதம் எழுதுக.
 19. ஒரு வியாபார அறிக்கையினை நீவிர் எவ்வாறு தயாரிப்பீர்?
 20. நடப்புக் கணக்கு தொடங்க வேண்டி வங்கி மேலாளருக்கு ஒரு கடிதம் வரைக.
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F-5285

Sub. Code

**9VSD1G1/
9VBF1G1**

B.Voc. DEGREE EXAMINATION, NOVEMBER 2021

First Semester

Software Development/ Banking and Financial Services

LIFE COPING SKILLS- BASIC

(CBCS – 2019 onwards)

Time: 3 Hours

Maximum: 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Self Esteem?
2. Define Self acceptance?
3. What is positive thinking?
4. Define Motivation?
5. Define goal setting?
6. Define lifetime goal.
7. What is Depression?
8. What is Anger?
9. Who is Leader?
10. Write two characteristics of leadership.

Part B

(5 × 5 = 25)

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

11. (a) Explain about low Vs high self esteem.
Or
(b) State the characteristics of self concepts.
12. (a) Explain the concepts of Motivation
Or
(b) Discuss about the self actualization?
13. (a) Explain the importance of goal setting.
Or
(b) Write the steps involved in goal setting.
14. (a) Explain the causes of Depression?
Or
(b) Explain the kinds of fear.
15. (a) Explain the Characteristics of leadership.
Or
(b) Discuss the attributes of leadership.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the factors influencing the self esteem.
17. Discuss the power of positive thinking.
18. What is goal and write the types of goals.
19. Explain the Depression symptoms.
20. Explain the functions of leader.

F-5286

Sub. Code

9VBF1C1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2021

First Semester

Banking and Financial Services

BASICS OF BANKING

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is meant by Co-operative bank?
2. Define Central Bank.
3. What is meant by foreign bank?
4. List out any functions of branchbanking.
5. State any two objectives of commercial banks.
6. What is commercial bank?
7. What is bill of exchange?
8. What is meant by short term loan?
9. What is meant by cheque?
10. Who is called as collecting banker?

Part B

(5 × 5 = 25)

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

11. (a) Describe the features of banking.

Or

- (b) Discuss about Regional Rural Bank.

12. (a) How is branch banking better than unit banking.

Or

- (b) Differentiate unit banking and branch banking.

13. (a) State the functions of commercial banks.

Or

- (b) Discuss about social control of banks.

14. (a) Discuss the components of money market.

Or

- (b) Mention the sub-markets of money market.

15. (a) Discuss the special relationship between banker and customer.

Or

- (b) What is pass book? State its format.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the types of bank.

17. Explain the advantages and disadvantages of branch banking.

18. Explain the recent trends in the banking industry in India.
 19. Explain the characteristics of a well developed money market.
 20. Discuss the procedure of opening account in a bank.
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F-5287

Sub. Code

9VBF1C2

B.Voc DEGREE EXAMINATION, NOVEMBER 2021

First Semester

Banking and Financial Services

MANAGERIAL ECONOMICS

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Managerial Economic.
2. Write any two uses of Managerial Economic.
3. What is demand?
4. Define demand forecasting.
5. What is production?
6. Define law of production.
7. What is Monopoly?
8. Define Pricing.
9. What is Macro Economic?
10. Define Business Cycle.

Part B

(5 × 5 = 25)

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

11. (a) Explain the nature of Managerial Economic.

Or

- (b) Write the role of Managerial Economist.

12. (a) List out the importance of Elasticity of demand.

Or

- (b) What are the features of good forecasting?

13. (a) What are the uses of production function?

Or

- (b) Explain the shift in ISO curves.

14. (a) Explain the different kinds of monopoly.

Or

- (b) What are the features of oligopoly?

15. (a) List out the features of business cycle.

Or

- (b) Discuss the benefits of Inflation.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Determine the roles and responsibilities of Managerial Economics.
17. Explain the methods of Demand forecasting.

18. Explain the factors determining the production.
 19. Explain the pricing under different market structure.
 20. What are the methods in computation of national income?
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F-5288

Sub. Code

9VBF1A1

B.Voc DEGREE EXAMINATION, NOVEMBER 2021

Banking and Financial Services

ALLIED-INTRODUCTION TO INSURANCE

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Insurance?
2. What is personal insurance?
3. Define Annuity.
4. What is Assurance?
5. What is the whole line policy?
6. What is the premium policy?
7. How do the commencement of risk?
8. Who is called nominee.
9. Define fire insurance.
10. What is re- insurance?

Part B

(5 × 5 = 25)

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

11. (a) Explain the fundamental of principles.

Or

- (b) Enumerate the types of insurance.

12. (a) Explain the theorem of large numbers.

Or

- (b) What are the natural premium plan?

13. (a) Explain various kind of life policies.

Or

- (b) Explain the endowment life policies.

14. (a) Describe about the objectives of nomination.

Or

- (b) Explain the progress of life business of LIC.

15. (a) Describe the different kinds of marine insurance policies?

Or

- (b) What are the right of insurance payment in marine insurance?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Briefly explain the methods of treating risk?

17. Explain the various types of investment.

18. Discuss hazards of residence insurance policy.
 19. Explain the various methods of revival of policies.
 20. Discuss in detail the various kinds of marine losses.
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F-5294

Sub. Code

9VBF3C1

B.Voc DEGREE EXAMINATION, NOVEMBER 2021

Third Semester

Banking and Financial Services

PRACTICE OF COMMERCIAL BANKING

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define the term "customer"
2. What is obligation?
3. Define bill of exchange
4. What are the negotiable instruments?
5. What is crossing of a cheque?
6. What is statutory protection?
7. Who is called trustee?
8. What is Joint stock companies?
9. What is Miscellaneous services?
10. Define Merchant Banking

Part B

(5 × 5 = 25)

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

11. (a) Explain the special features of the relationship between banker and customer.

Or

- (b) What is a lien? When a banker can exercise the lien?

12. (a) Distinguish a cheque from a bill of exchange.

Or

- (b) Discuss the various forms of conditional endorsement.

13. (a) Explain different kinds of special crossing.

Or

- (b) What are the duties of a collecting banker?

14. (a) What are the features of Joint account holders?

Or

- (b) Explain the type of customer and account holders.

15. (a) When a banker can close customer's account?

Or

- (b) Bring out clearly the function of a passbook.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the obligation of a banker of honour cheques.
17. Explain the terms Payment in Due course and Holder in due course.
18. What are the statutory protection available to paying banker?
19. State and explain Non-Resident accounts.
20. Write note on:
 - (a) Safe deposit lockers.
 - (b) Guarantee.
 - (c) Letters of credit.
 - (d) Travellers cheques.

F-5295

Sub. Code

9VBF3C2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2021

Third Semester

Banking and Financial Services

BANKING MANAGEMENT

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Who is called as manager?
2. What is meant by Human Relations?
3. What is budget?
4. What is meant by profit planning?
5. What is meant by organization?
6. What is decentralization?
7. What is meant by training?
8. What is job enrichment?
9. What is meant by direction?
10. Define Communication.

Part B

(5 × 5 = 25)

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

11. (a) List out the various skills required for good manager.

Or

- (b) Describe the role of a manager.

12. (a) What is planning? State its nature.

Or

- (b) Explain the difficulties in decision-making.

13. (a) Discuss about organization structure.

Or

- (b) Enumerate the determinants of decentralization.

14. (a) State the principles of man power planning

Or

- (b) Enumerate the criteria about performance evaluation.

15. (a) Discuss the communication process.

Or

- (b) Discuss the importance of motivation.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the various approaches of modern management approach.
 17. Explain the process of planning.
 18. Explain the guidelines for effective delegation.
 19. Explain the various methods of training.
 20. Explain the principles of effective communication.
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F-5296

Sub. Code

9VBF3A1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2021

Banking and Financial Services

Allied – MATHEMATICS FOR BUSINESS

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. Define Legal Due date.
2. Define Effective Rate of Interest.
3. Show that $1/\log_a abc + 1/\log_b abc + 1/\log_c abc = 1$.
4. Show that $\log_{10} 125 - 3 - 3\log_{10} 2$.
5. Draw venn diagram $(A \cup B)^1$.
6. Define union of sets, give example.
7. Define mutually exclusive events.
8. A bag contains 3 red 6 white and 7 blue balls what is the probability that two balls drawn are white and blue.
9. Drive the mean and variance of possion Distribution.
10. Eight coins are thrown simultaneously show that the probability of obtaining atleast 6 head is $37/256$.

Part B

(5 × 5 = 25)

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

11. (a) A sum of money amounted to Rs 1,071 in 6 months and Rs 1,106 in 16 months calculate the rate of simple interest.

Or

- (b) In a company a machine costs Rs 80,000 and its life is estimated to be 20 years. Sinking fund is created for replacing the machine at the end of its life time when its scrap realizes a sum of Rs 5000 only calculate the amount which should be provided every year for sinking fund if it accumulates at 9% p.a compounded annually.

12. (a) Explain the laws of logarithms.

Or

- (b) Solve $7^x + 7^{x+2} = 250$.

13. (a) Verify by venn diagram

$$A \cap (B \cup C) = (A \cap B) \cup (A \cap C)$$

Or

- (b) Explain intersection of sets give examples.

14. (a) What is the probability that it is either a spade or a king?

Or

- (b) A bag contains 5 white and 3 black balls two balls are drawn random one after the other without replacement. Find the probability that both balls drawn are black.

15. (a) Drive the mean and variance of Binomial Distributions?

Or

- (b) Between 2 and 4 pm the average number of phone or calls per minute coming into the switch board of a company is 2.5. Find the probability that during one particular minute there will be

(i) no phone call at all

(ii) exactly 3 calls (Given $e^2 = 0.13534$ and $e^{-0.5} = 0.60650$.)

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. The difference between true discount and banker discount on a bill due after 6 months discounts at 6% per annum is Rs 27. Find the true discount, Banker's discount and the face value of the bill?
17. Explain the application of common Logarithms?
18. Out of a group of 60 students 25 play Cricket, 30 play Football, 24 play Hockey, 10 play Cricket and Football, 9 play Cricket Hockey, 12 play Hockey and Football and 5 play all the three use Venn diagram to show how many play only one game?
19. A bag contains 10 White, 6 red, 4 black and 7 blue, 5 balls are drawn at random what is the probability that 2 of them are red and one is black?

20. Two customer account of a certain department store have an average balance of Rs.120 and a standard deviation of Rs.40. Assuming that the account balance are normally distributed?
- (a) What proportion of account is over Rs.150
 - (b) What proportion of account is between Rs.100 and Rs.150.

F-6143

Sub. Code

9VBF4C2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2021.

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. State any two features of Indian Rural Economy.
2. What is meant by good rural finance system?
3. What is rural infrastructure?
4. What is commercial bank?
5. What is priority sector credit?
6. What is PMRY?
7. What is Project Dimension?
8. What is Technical feasibility?
9. What is SIDBI?
10. What is NGOs?

Part B

(5 × 5 = 25)

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

11. (a) State the composition of Indian rural Economy.

Or

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

12. (a) List out the limitation of co-operative bank.

Or

- (b) Discuss the functions of commercial bank.

13. (a) State the features of Scavebgers Rehabilitation Programme.

Or

- (b) Explain any two Rural Development Programme.

14. (a) Discuss about monitoring development project.

Or

- (b) Discuss the problems in the implementation of service area approach.

15. (a) Discuss the functions of NABARD.

Or

- (b) Describe the role of KVIC.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the composition of rural economy.
 17. Explain the functions of Regional Rural Bank.
 18. Explain the activities of Prime Ministers Rozgar Yojana.
 19. Explain the planning and management of project implementation.
 20. Explain the functions of RBI.
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F-6145

Sub. Code

9VBF5G1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2021.

Fifth Semester

Banking and Financial Services

INNOVATION AND CREATIVITY

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is meant by Creativity?
2. What is meant by thinking?
3. What is diversity?
4. What is creativity styles?
5. What is meant by success?
6. What is meant by risk taking?
7. What is meant by Brainstorming?
8. What is meant by mapping?
9. What is focused thinking?
10. What is decision?

Part B

(5 × 5 = 25)

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

11. (a) Discuss the barriers to creativity.

Or

- (b) What is creative design and Innovation?

12. (a) State the importance of thinking preferences.

Or

- (b) Discuss about the creativity styles.

13. (a) Describe the setting of the right attitude.

Or

- (b) Discuss about the avoiding of mindsets.

14. (a) Discuss about the challenging conventional wisdom.

Or

- (b) Describe about the mind stimulation.

15. (a) Explain the focused thinking framework.

Or

- (b) Discuss about PMI.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Why creativity and innovation is important. Explain in detail?
17. Explain the way of valuing diversity in thinking.
18. Explain the recognising and avoiding mental blocks.
19. Explain the idea collection process.
20. Explain ethical considerations in decision and evaluation.

F-6146

Sub. Code

9VBF5C1

B.VOC. DEGREE EXAMINATION, NOVEMBER 2021.

Fifth Semester

Banking and Financial Services

MUTUAL FUND MANAGEMENT

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What do you mean by mutual funds?
2. What is a growth fund?
3. How to close ended scheme?
4. What is demitting?
5. What is capital market?
6. What is private placement of shares?
7. Define organizations.
8. Who is a trust deed?
9. What is SEBI?
10. Define management.

Part B

(5 × 5 = 25)

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

11. (a) Examine the procedure involved in equity funds.
- Or
- (b) What are the benefits derived from mutual fund by an investor?
12. (a) What are the characteristic of investing of mutual fund?
- Or
- (b) Explain the constrains in investing of mutual fund.
13. (a) What are the recent trends noticed in the capital market in India?
- Or
- (b) What is the role played by SEBI in capital market?
14. (a) What is importance of organization mutual fund?
- Or
- (b) State the different types of trustees.
15. (a) Examine the procedure involved in management company.
- Or
- (b) What are the need of AMC?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the classification of mutual fund.
17. What is the different between open ended funds and closed ended funds?

18. Explain the structure of the Indian capital market.
 19. Bring out the rule and responsibilities trustees.
 20. Explain the role and responsibilities in AMC
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F-6147

Sub. Code

9VBF5C2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2021.

Fifth Semester

Banking and Financial Services

MERCHANT BANKING

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What do you mean by Financial System?
2. Who is a Merchant banker?
3. Expand SEBI and FEMA.
4. Write a short note on issue management.
5. What is a financial institution?
6. What do you mean by foreign bills?
7. List the functions of Financial Services.
8. Define Capital Market.
9. What is an Indian depository receipt?
10. Expand of NSDL and CDSL.

Part B

(5 × 5 = 25)

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

11. (a) What is the role of a Merchant bank?

Or

- (b) List out the important function of merchant banking and explain.

12. (a) What are the models of issues management.

Or

- (b) Explain the characteristics of financial services.

13. (a) Distinction between Brokers and Underwriters.

Or

- (b) What are the objectives of depositories?

14. (a) What are the benefits of the subscription from the NSDL?

Or

- (b) List out various function of CDSL.

15. (a) What are the advantages and disadvantages of GDR?

Or

- (b) How is a depository similar to a bank?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the scope of financial services.

17. What do you mean by new issue market? Explain its function and methods of floating new issues.

18. Define merchant banking. Discuss the scope for merchant banking services in India.
 19. A well defined money market play a key role for the development of financial system of a country.
 20. Discuss in brief RBI guidelines in regard to call money market.
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F-6149

Sub. Code

9VBF5E2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2021.

Fifth Semester

Banking and Financial Services

Elective: LEASING AND HIRE PURCHASE

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. Define hire purchase according to the HP act 1972.
2. What is swap leasing?
3. List any two rights hirer in HP agreement.
4. Mention any two advantages of leasing.
5. What is vendor?
6. Define venture capital.
7. What is factoring?
8. What is installment payment?
9. Who is hirer in hire purchase agreement?
10. Mention any two types of lessee.

Part B

(5 × 5 = 25)

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

11. (a) Describe the various methods of interest calculating in hire purchase with examples.

Or

- (b) Give an account of the legal and tax implications of leasing.

12. (a) What are the difference between hire purchase and installment payment?

Or

- (b) Critically evaluate leasing as methods of financing.

13. (a) What is the advantages of sale and leaseback? Explain.

Or

- (b) How do you calculate cash price and hire purchase price?

14. (a) Explain about the futures of hire purchase system.

Or

- (b) What are the contents of a lease agreement? Explain.

15. (a) Explain about advantages and disadvantages of factoring.

Or

- (b) How do you develop a business plan? Explain.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Tax consideration gives definite advantages to hire purchase financing option. Do you agree? Explain.
 17. Briefly explain about types of hire purchase.
 18. Difference between finance lease and operating lease.
 19. What are the needs and function of factoring? Explain.
 20. Explain the stages of management buy-out and buy-in venture capital.
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