Sub. Code 9VSD2G1/9VBF2G1

B.Voc. DEGREE EXAMINATION, APRIL 2022

Second Semester

Software Development / Banking and Financial Services

LIFE COPING SKILLS (ADVANCED)

(CBCS - 2019 onwards)

Time: 3 Hours Maximum: 75 Marks

Section A $(10 \times 2 = 20)$

- 1. What is meant by success?
- 2. What is meant by true success?
- 3. What is meant by problem solving?
- 4. What is decision making?
- 5. Define stress.
- 6. What is meant by stress management?
- 7. Define conflict.
- 8. What is meant by criticism?
- 9. What is meant team work?
- 10. What is team learning?

Section B

 $(5 \times 5 = 25)$

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

11. (a) Explain the way of overcoming abstacles.

Or

- (b) State the qualities of successful person.
- 12. (a) Discuss the five c's of decision making.

Or

- (b) Describe the principles of managing problems.
- 13. (a) What is time management? Why time management so important.

Or

- (b) Enumerate the kinds of success.
- 14. (a) Discuss about response to criticism.

Or

- (b) State the nature of conflicts.
- 15. (a) Discuss about the qualities for working in a team.

Or

(b) Describe about questioning.

Section C

 $(3 \times 10 = 30)$

Answer any **three** questions.

- 16. Explain the techniques of measuring.
- 17. Explain the process of decision making.

2

- 18. Explain the sources of stress.
- 19. Discuss in detail about the strategies for managing conflict.

20. Explain importance of team work.

Sub. Code 9VBF4G1

B.Voc. DEGREE EXAMINATION, APRIL 2022

Fourth Semester

Banking and Financial Services

BUSINESS LAW

(CBCS - 2019 onwards)

Time: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What is meant by business law?
- 2. Define Commercial law.
- 3. What do you mean by valid contract?
- 4. What do you mean by Offer?
- 5. Who is an Agent?
- 6. Define performance of contract.
- 7. What is Contract of Indemnity?
- 8. Define quasi contract.
- 9. State the meaning of Warranties.
- 10. Define Acceptance.

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

11. (a) State the essentials of valid contract.

Or

- (b) State the sources of mercantile law.
- 12. (a) Explain the legal rules regarding valid offer.

Or

- (b) What are the circumstances in which an offer is terminated?
- 13. (a) State the importance of performance of contract.

Or

- (b) Define quasi contract. State the importance of quasi contract.
- 14. (a) (i) What is Contract of Indenmity?
 - (ii) Name the parties in contract of indemnity.

Or

- (b) Write the difference between pledge and bailment.
- 15. (a) Write the essentials of a contract of sale.

Or

(b) Write the major classification of goods.

2

Part C $(3 \times 10 = 30)$

Answer any **three** questions.

- 16. Explain the classification of contract.
- 17. Explain the different types of offer.
- 18. Discuss the different modes in which the authority of an agent may terminate.
- 19. Distinguish between indemnity and guarantee.
- 20. Explain the effect of sale of goods act.

F-7512

Sub. Code 9VBF4C1

B.Voc. DEGREE EXAMINATION, APRIL 2022

Fourth Semester

Banking and Financial Services

CREDIT MANAGEMENT

(CBCS - 2019 onwards)

Time: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What is credit management?
- 2. Define loan quality.
- 3. What is overdraft?
- 4. Define bills of purchase.
- 5. What is 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?

Answer all the 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
$$(3 \times 10 = 30)$$

Answer any **three** questions.

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

2

- 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?

Sub. Code 9VBF4C2

B.Voc. DEGREE EXAMINATION, APRIL 2022

Fourth Semester

Banking and Financial Services

RURAL BANKING

(CBCS - 2019 onwards)

Time: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

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

Part B

 $(5 \times 5 = 25)$

Answer all the 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 Organizations.

2

Part C $(3 \times 10 = 30)$

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 functions of RBI.

Sub. Code 9VBF5G1

B.Voc. DEGREE EXAMINATION, APRIL 2022.

Fifth Semester

Banking and Financial Services

INNOVATION AND CREATIVITY

(CBCS - 2019 onwards)

Time: 3 Hours Maximum: 75 Marks

Section A $(10 \times 2 = 20)$

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

Section B

 $(5 \times 5 = 25)$

Answer all the 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 the six thinking hats.

Section C

 $(3 \times 10 = 30)$

Answer any three questions.

- 16. Explain why innovation and creativity is important in the business.
- 17. Explain the various creativity styles.

2

- 18. Explain the process of setting the stages for success.
- 19. Explain the recognizing and avoiding mental blocks.
- 20. Discuss the importance of decision and evaluation.

Sub. Code 9VBF5C1

B.Voc. DEGREE EXAMINATION, APRIL 2022.

Fifth Semester

Banking and Financial Services

MUTUAL FUND MANAGEMENT

(CBCS - 2019 onwards)

Time: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. Define mutual funds.
- 2. What is equity fund?
- 3. How open ended scheme.
- 4. What is BOLT?
- 5. What is forward market?
- 6. What is venture capital?
- 7. What do you mean by sponsors?
- 8. Who is a trustees?
- 9. What is AMC?
- 10. Define mechanism.

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

11. (a) State the components of debt fund.

Or

- (b) Mention any six types of mutual funds.
- 12. (a) What are the advantages of mutual funds?

Or

- (b) Explain the process of investing mutual funds.
- 13. (a) State the role of SBI in the Indian capital market.

Or

- (b) What is the difference between capital market and money market?
- 14. (a) What are the duties of trust deed?

Or

- (b) Explain the constitution of mutual funds.
- 15. (a) Explain the working mechanism of AMC.

Or

(b) What are the SEBI requirements of AMC?

Part C $(3 \times 10 = 30)$

Answer any **three** questions.

- 16. Explain the classification of portfolio.
- 17. Discuss the different categories of mutual funds.

2

- 18. What are the recent instruments used in the Indian capital market?
- 19. Explain the duties and responsibilities of trustees.
- 20. Briefly explain the functions of an AMC.

Sub. Code 9VBF5C2

B.Voc. DEGREE EXAMINATION, APRIL 2022.

Fifth Semester

Banking and Financial Services

MERCHANT BANKING

(CBCS - 2019 onwards)

Time: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 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. Define foreign bills?
- 7. What is mean by Financial Services.
- 8. Define Capital Market.
- 9. What is an Indian depository receipt?
- 10. Expand of NSDL and CDSL

Part B

 $(5 \times 5 = 25)$

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

11. (a) What are the types of merchant banking?

Or

- (b) Examine the scope of merchant banking in India.
- 12. (a) What are the essential steps in issues management?

 Ω

- (b) Write in brief some of important Pre-Issue and Post -Issue obligations of merchant bankers.
- 13. (a) What are the objectives of depositories?

Or

- (b) What is global depository receipts answer in brief?
- 14. (a) Explain the objective of a company going for an international capital market.

Or

- (b) What are the advantages and disadvantages of foreign currency convertible bond?
- 15. (a) Distinction between CDSL and NSDL.

Or

(b) Explain the important function of financial management.

Part C $(3 \times 10 = 30)$

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.

F-7517

- 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. Explain.
- 20. Discuss in brief RBI guidelines in regard to call money market.

Sub. Code 9VBF5E2

B.Voc. DEGREE EXAMINATION, APRIL 2022.

Fifth Semester

Banking and Financial Services

Elective — LEASING AND HIRE PURCHASE

(CBCS - 2019 onwards)

Time: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. Define leasing.
- 2. Mention any two advantages of leasing.
- 3. Define hire purchase.
- 4. List the methods of interest calculation on hire purchase.
- 5. What are the contents of hire purchase agreement?
- 6. What is direct leasing?
- 7. Define cash price.
- 8. What is operating lease?
- 9. What is the meaning of lessees?
- 10. Define installment system.

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

11. (a) Explain the concept of leasing and hire purchase.

Or

- (b) Differentiate between operating lease and finance lease.
- 12. (a) What are the important of financial Evaluation of leasing?

Or

- (b) What are the various types of leasing?
- 13. (a) Discuss in detail the advantages of factoring in India.

Or

- (b) List out and explain the key factors to be consider vendor.
- 14. (a) How do you calculate cash price in hire purchase?

Or

- (b) Explain the financial reporting of leases from a lessee's perspective.
- 15. (a) Describe the steps of developing business plan.

Or

(b) Differentiate between operating and financial lease.

F-7518

Part C $(3 \times 10 = 30)$

Answer any **three** questions.

- 16. Briefly explain the advantages and disadvantages of leasing.
- 17. What is leases agreement? Explain about types of leases agreement.
- 18. Give an account of hire purchase act 1972.
- 19. Briefly explain the important function of factoring.
- 20. Explain the concept of lease.

Sub. Code 9VBF6C1

B.Voc. DEGREE EXAMINATION, APRIL 2022.

Sixth Semester

Banking and Financial Services

HUMAN RESOURCE MANAGEMENT

(CBCS – 2019 onwards)

Time: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What is Human resource management
- 2. Write two functions of HRM
- 3. Define Human resource planning
- 4. Write two nature of Human resource planning
- 5. What is Selection
- 6. What is Resume
- 7. Meaning of Test
- 8. What is Reference
- 9. Define Training
- 10. What is on the job training

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

11. (a) Explain the nature of Human resource management.

Or

- (b) Discuss the importance of HRM.
- 12. (a) Write the Objectives of Human resources planning.

Or

- (b) Write the uses of Human resource planning.
- 13. (a) Discuss the various steps involves in selection.

Or

- (b) Explain the recruitment process.
- 14. (a) Explain the process of conducting interview.

Or

- (b) Explain the checking of references.
- 15. (a) Explain the performance appraisal.

Or

(b) Explain the training and development.

Part C
$$(3 \times 10 = 30)$$

Answer any three questions.

- 16. Write the functions of Human resource management.
- 17. Determine the process of human resource planning
- 18. Discuss the difference between recruitment and selection

F-7519

- 19. Write the types of interview
- 20. Discuss methods of training.

Sub. Code 9VBF6E1

B.Voc. DEGREE EXAMINATION, APRIL 2022.

Sixth Semester

Elective: MERGER AND ACQUISITIONS

(CBCS - 2019 onwards)

Time: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. What is merger?
- 2. What is acquisitions?
- 3. Define SWOT
- 4. What is product life cycle?
- 5. What is corporate restructuring?
- 6. What is LLP?
- 7. Meaning of due diligence
- 8. What is merger process
- 9. Define financing merger
- 10. What is purchase method?

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

11. (a) Explain the impact of merger and acquisition on stakeholders.

Or

- (b) Discuss the various synergy of merger
- 12. (a) Explain the product life cycle

Or

- (b) How does a firm analysis itself against competition?
- 13. (a) Discuss the significance of corporate restructuring.

Or

- (b) Explain the basis reasons for restructuring
- 14. (a) Explain the types of due diligence

Or

- (b) Explain the components of due diligence
- 15. (a) Write a note on the different types of synergies

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(b) Explain the amalgamation in the nature of merger

Part C $(3 \times 10 = 30)$

Answer any three questions.

- 16. Write the theories of merger.
- 17. Determine the SWOT analysis.
- 18. Discuss the concept of leveraged buyout and management buyout.

F-7520

- 19. Write the managerial challenges in merger and acquisition.
- 20. Discuss methods pooling of interest methods.

Sub. Code 9VBF6E4

B.Voc. DEGREE EXAMINATION, APRIL 2022

Sixth Semester

Banking and Financial Services

Elective — CONSUMER FINANCE

(CBCS - 2019 onwards)

Time: 3 Hours Maximum: 75 Marks

Part A $(10 \times 2 = 20)$

- 1. Who is consumer?
- 2. What is finance?
- 3. Define financing credit.
- 4. What is factoring?
- 5. What is housing finance?
- 6. What is refinance?
- 7. Meaning of credit card.
- 8. What is ATM?
- 9. Define depositary system.
- 10. What is hypothesis?

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

11. (a) Explain the concept of consumer finance.

Or

- (b) Discuss the modes of consumer finance.
- 12. (a) Explain the cause for consumer finance.

Or

- (b) Write the procedure for granting Consumer finance.
- 13. (a) Determine the types of housing Loan.

Or

- (b) Explain the procedure for getting Housing Loan.
- 14. (a) Explain the advantages of credit card.

Or

- (b) State the eligibility for getting credit card.
- 15. (a) Explain the benefit of demat account? synergies.

Or

(b) Explain the factors that influencing the freezing o demat account.

Part C
$$(3 \times 10 = 30)$$

Answer any three questions.

- 16. Explain the role of consumer credit in the financial system.
- 17. Explain the factors that influence the demand for consumer finance.

F-7523

- 18. Discuss the refinance scheme for housing finance.
- 19. Write the types of credit card.
- 20. Discuss the process of dematerialization.