

F-8614

Sub. Code

**9VSD2G1/
9VBF2G1**

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022

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 struggle?
2. What is success?
3. What is meant by decision?
4. What is problem solving?
5. Define the term stress.
6. What is time management?
7. What is coping?
8. What is conflict?
9. Define team.
10. What is learning?

Part B

(5 × 5 = 25)

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

11. (a) How the obstacles to success?

Or

- (b) State the recipe for success.

12. (a) Why should you learn about decision making skills?

Or

- (b) Discuss the ways to solve problems.

13. (a) What is emotional stress? State the causes of stress.

Or

- (b) State the way to manage stress.

14. (a) Explain the type and kinds of coping.

Or

- (b) Explain about negative assertion.

15. (a) What is team? Why person like to work in team?

Or

- (b) Discuss about valuing diversity.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the guidelines to measure-true success.

17. Explain the principles for managing problems.

18. Explain the process for avoiding lateness.
 19. Explain the strategies for managing conflicts.
 20. Explain about learning review.
-

F-8615

Sub. Code

9VBF2C1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022

Second Semester

Banking and Financial Services

FINANCIAL SERVICES

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What do you mean by financial services?
2. Why financial services is required?
3. Define the term merchant banking.
4. What is right issue?
5. What is IDBI?
6. What do you mean by ICICI?
7. What is RBI?
8. What are securities?
9. What do you mean by NSE?
10. What is an investment consultancies?

Part B

(5 × 5 = 25)

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

11. (a) Explain the characteristics of financial services.

Or

- (b) List the components of Indian financial services.

12. (a) Examine the scope of merchant banking in India.

Or

- (b) What are the needs of capital issue?

13. (a) Discuss the guidelines for merchant banker issued by securities and exchange board of India (SEBI).

Or

- (b) Mention the functions of IFC.

14. (a) What are the major functions of RBI as a central bank?

Or

- (b) State the procedures involved in listing of the securities.

15. (a) What are the advantages of BSE?

Or

- (b) State the reasons for starting OTCEI.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. State the role of financial system in the economic development of a country.

17. List five miscellaneous function of merchant banker.

18. What are the institutions created by the ICICI for playing different roles?
 19. Explain the achievements and failures of the reserve bank of India.
 20. Discuss the guidelines issued by SEBI for the effective functioning of merchant bankers.
-

F-8616

Sub. Code

9VBF2C2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022

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 is lending?
2. What is discounting of bills?
3. Define Goods.
4. Define Pledge.
5. What is guarantee?
6. Write two rights of surety.
7. Meaning of technical appraisal.
8. Financial appraisal.
9. Define documentation.
10. Who is called borrowers?

Part B

(5 × 5 = 25)

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

11. (a) What are the steps for lending the money from banks?

Or

- (b) Discuss the purchase and discounting of bills.

12. (a) Write the principles of secured advances.

Or

- (b) Write the essentials of pledge.

13. (a) Difference between Guarantee and surety.

Or

- (b) Rights of the surety.

14. (a) Explain the loan appraisal..

Or

- (b) Explain the managerial appraisal.

15. (a) Explain the liability of instruments to duty.

Or

- (b) Explain the limitations of stamp Act.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Write the forms and advances of banks.
17. Discuss the essential features of a contract of guarantee.

18. Explain the types of conditions.
 19. Types of appraisal.
 20. Discuss the needs and importance of documentation.
-

F- 8618

Sub. Code

9VBF3C1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022

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 of banking.
2. Explain the concept of commercial bank.
3. What is promissory note?
4. What is negotiable?
5. Define cheques.
6. What is collateral security?
7. What do you mean by Joint Hindu family?
8. Define account holders.
9. Define fixed deposit.
10. What is guarantee?

Part B

(5 × 5 = 25)

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

11. (a) Give a brief note on the provision of banking regulation act 1949 regarding reserves.

Or

- (b) Enumerate the secondary functions of commercial banks.

12. (a) Differentiate trade bills and accommodation bills.

Or

- (b) Explain the list of payment in due course.

13. (a) What are the types of crossing available in cheque?

Or

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

14. (a) Explain the non-resident accounts.

Or

- (b) How the bank account is being operated in bank?

15. (a) Examine the fixed deposit accounts.

Or

- (b) List out the (i) guarantee (ii) travelers cheques (iii) gift cheques

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Write about the general relationship between banker and customer.
17. Explain the types of bills of exchange.

18. Explain the different kinds of cheque.
 19. Describe the types of customer and account holders.
 20. Explain the miscellaneous services.
-

F-8619

Sub. Code

9VBF3C2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022

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. Definition of management.
2. What do you mean by systems approach?
3. State the meaning of planning.
4. What is budgets?
5. Define organizations.
6. What is an zonal organizations?
7. What is a job satisfaction?
8. What do you mean by training?
9. What is motivation?
10. Define leader.

Part B

(5 × 5 = 25)

Answer **all** questions.

11. (a) What are the functions of management?

Or

(b) Write down the special role of a manager.

12. (a) Discuss the importance of planning.

Or

(b) Bring out clearly the various benefits of deposit planning.

13. (a) What are the main functions of organizations structure?

Or

(b) Explain the advantages of barriers.

14. (a) Describe the practices in Indian banks.

Or

(b) Explain the steps in manpower planning.

15. (a) What are the classification of motivation?

Or

(b) Explain the functions of leader.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the procedure to be followed for contingency approach.

17. Briefly explain the types of decisions.

18. Discuss the decentralization.
 19. Explain the needs for training.
 20. Describe the principles of effective communication.
-

F-8620

Sub. Code

9VBF3G2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022

Third Semester

Banking and Financial Services

PROFESSIONAL ETIQUETTES

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Communication.
2. What is personal responsibility?
3. Define Technical literacy.
4. Define Information literacy.
5. What is curiosity?
6. What is risk taking?
7. Define high productivity.
8. What is result?
9. Who is called guest speaker?
10. What is video conference?

Part B

(5 × 5 = 25)

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

11. (a) Discuss the social responsibility in communication.

Or

- (b) How to apply collaborative skills to a various situations?

12. (a) Explain the Basic literacy skill.

Or

- (b) Explain the Technical literacy.

13. (a) What is characteristics of curiosity?

Or

- (b) Discuss the personal creativity.

14. (a) How the IT workers to accomplish 21st century work communicate?

Or

- (b) Discuss the knowledge product in the class room.

15. (a) State the audio conferencing.

Or

- (b) State the various methods of lecture.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the functions of effective communication.

17. Discuss the types of literacy.

18. Explain the reasoning for higher order thinking.
 19. Explain the ability to product relevance.
 20. Explain the video conferencing process.
-

F-8621

Sub. Code

9VBF3A1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022.

Third Semester

Banking and Financial Services

Allied – MATHEMATICS FOR BUSINESS

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Nominal 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 intersection 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.

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 union 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 at 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

(a) no phone call at all

(b) 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 month 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 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-8623

Sub. Code

9VBF4C2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022

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. Define rural infrastructure?
4. What is commercial bank?
5. What is priority sector credit?
6. Define 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 Scavengers Rehabilitation Programmed.

Or

- (b) Describe the role of KVIC.

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) Explain any two Rural Development Programmed.

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 various institutions supporting rural development.
-

F-8624

Sub. Code

9VBF5G1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022

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 innovation?
2. What is skill?
3. What is meant by Thinking?
4. What is meant by Creativity?
5. What is meant by Risk taking?
6. What is meant by Team work?
7. What is meant by Provocation?
8. What is meant by Segmentation?
9. What is meant by Decision?
10. What is meant by Evaluation?

Part B

(5 × 5 = 25)

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

11. (a) How do you cultivate creativity and innovation?

Or

- (b) Discuss the barriers to innovation.

12. (a) Discuss about the importance of thinking.

Or

- (b) Discuss about the factors affecting thinking preferences.

13. (a) How to overcome mental blocks?

Or

- (b) Discuss about paradigm shift and paradigm paralysis.

14. (a) Discuss about systematic logical thinking.

Or

- (b) Explain about metaphoric thinking.

15. (a) Discuss about the focused thinking framework.

Or

- (b) Discuss about the six thinking hats.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain why innovation and creativity is important in the business.

17. Explain the various creativity styles.

18. Explain the process of setting the stages for success.
 19. Explain the various dimensional approach to ideation.
 20. Discuss the importance of decision and evaluation.
-

F-8625

Sub. Code

9VBF5C1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022

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. Define capital market.
6. What is private placement of shares?
7. Define organizations.
8. Who is a trust deed?
9. Define SEBI.
10. What do you mean by management?

Part B

(5 × 5 = 25)

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 × 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.
-

F-8630

Sub. Code

9VBF6E1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022

Sixth Semester

Banking and Financial Services

Elective – MERGER AND ACQUISITIONS

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is mean by synergy of a merger?
2. What is conglomerate merger?
3. Define BCG.
4. What is industry life cycle?
5. Define LBO.
6. What is buyback of shares?
7. Define negotiation.
8. What is target identification?
9. Define operating synergy.
10. What is pooling of interest?

Part B

(5 × 5 = 25)

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

11. (a) Discuss the internal and external changes faced by the merger and acquisition.

Or

- (b) State the horizontal and vertical value creations of merger.

12. (a) Discuss the industry life cycle.

Or

- (b) Explain in detail various methods used to do the valuation of business in an merger and acquisition activities.

13. (a) Explain the Sell off and spin off.

Or

- (b) State the reasons for buyback the shares.

14. (a) Explain the challenges of the Due diligence process in India.

Or

- (b) Explain the organizational and human aspects of merger.

15. (a) Explain the purchase methods.

Or

- (b) State the amalgamation in the nature of purchase.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the Types of merger.
 17. Discuss the BCG matrix.
 18. Explain the different methods of corporate restructuring.
 19. Explain the five stage model of merger process.
 20. Explain the methods of financial merger.
-

F-8632

Sub. Code

9BES2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2022.

Second Semester

Banking and Financial Services

ENVIRONMENTAL STUDIES

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Environment
சுற்றுச்சூழல்
2. Biotic factor
உயிரியல் காரணி
3. Forest resources
வன வளங்கள்
4. Land degradation
நிலச் சீரழிவு
5. Primary producer
முதன்மை உற்பத்தியாளர்
6. Food web
உணவு வலை

7. Air pollution

காற்று மாசுபாடு

8. Eutrophication

யூட்ரோஃபிகேஷன்

9. Ecosystem

சுற்றுச்சூழல் அமைப்பு

10. List out any two common insect's name

ஏதாவது இரண்டு பொதுவான பூச்சிகளின் பெயரை பட்டியலிடுக.

Part B

(5 × 5 = 25)

Answer **all** the questions.

Each answer should not exceed 300 words.

11. (a) What is multidisciplinary nature of environmental studies?

சுற்றுச்சூழல் ஆய்வுகளின் இயல்பு என்ன?

Or

(b) What are the environment and the importance of the environment?

சுற்றுச்சூழல் மற்றும் சுற்றுச்சூழலின் முக்கியத்துவம் என்ன?

12. (a) Describe the major forest products.

முக்கிய வனப் பொருட்களை விவரி.

Or

(b) Give a brief account of the benefits and problems of dams

அணைகளின் நன்மைகள் மற்றும் பிரச்சினைகள் குறித்து சுருக்கமான தொகுப்பை கொடு.

13. (a) How does energy flow through an ecosystem?
சுற்றுச்சூழல் அமைப்பு வழியாக ஆற்றல் எவ்வாறு பாய்கிறது?

Or

- (b) Describe the term food web with examples.
உணவு வலை என்ற சொல்லை எடுத்துக்காட்டுகளுடன் விவரி.

14. (a) What are the main causes of water pollution?
நீர் மாசுபாட்டிற்கான முக்கிய காரணங்கள் யாவை?

Or

- (b) Explain the various effects of marine pollution.
கடல் மாசுபாட்டின் பல்வேறு விளைவுகளை விளக்குக.

15. (a) Describe the ecosystem of a river.
ஒரு நதியின் சுற்றுச்சூழல் அமைப்பை விவரி.

Or

- (b) What are the types of industrial pollution?
தொழில்துறை மாசுபாட்டின் வகைகள் யாவை?

Part C (3 × 10 = 30)

Answer any **three** questions.

Each answer should not exceed 1200 words.

16. Explain the scope and importance of environmental studies.

சுற்றுச்சூழல் ஆய்வுகளின் நோக்கம் மற்றும் முக்கியத்துவத்தை விளக்குங்கள்.

17. What is soil erosion and what are the main causes of soil erosion?

மண் அரிப்பு என்றால் என்ன, மண் அரிப்புக்கு முக்கிய காரணங்கள் யாவை?

18. Describe the various major functions of an ecosystem.

சுற்றுச்சூழல் அமைப்பின் பல்வேறு முக்கிய செயல்பாடுகளை விவரி.

19. Explain the main causes of air pollution and its effects to the environment.

காற்று மாசுபாட்டிற்கான முக்கிய காரணங்களையும் சுற்றுச்சூழலுக்கு அதன் விளைவுகளையும் விளக்குக.

20. How to study of common insects and birds?

பொதுவான பூச்சிகள் மற்றும் பறவைகளை எவ்வாறு படிப்பது?
