

F-9483

Sub. Code

**9VBF2G1/
9VSD2G1**

B.Voc. DEGREE EXAMINATION, APRIL 2023

Second Semester

Banking and Financial Services / Software Development

LIFE COPING SKILLS (ADVANCED)

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section A

(10 × 2 = 20)

Answer **all** the questions.

1. What is meant by success?
2. What is obstacle?
3. What is meant by problem solving?
4. What is meant by decisions making?
5. What is time management?
6. What is stress?
7. Define Criticism.
8. What is assertion?
9. What is team work?
10. Define learning.

Section B

(5 × 5 = 25)

Answer **all** the 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 importance of Time management.

Or

- (b) Describe about the various types of stress.

14. (a) Discuss about the response to criticism.

Or

- (b) Explain about the constructive nature of conflicts.

15. (a) Enumerate the types of team learning.

Or

- (b) How do teamwork skills work?

Section 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 strategies for managing conflicts.
 20. Explain the needed qualities for working team leader.
-

F-9486

Sub. Code

9VBF3G2

B.Voc. DEGREE EXAMINATION, APRIL 2023.

Third Semester

Banking and Financial Services

PROFESSIONAL ETIQUETTES

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. Define effective communication?
2. What is interpersonal communication?
3. Define digital age literacy.
4. What do you mean by visual literacy?
5. Define inventing thinking?
6. What is complexity?
7. What is prioritization?
8. Define high productivity?
9. What is case study?
10. What is video conferencing?

Part B

(5 × 5 = 25)

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

11. (a) What are the five keys to effective communication?

Or

- (b) What are the types of interpersonal skills?

12. (a) Describe the importance of literacy?

Or

- (b) Explain the cultural literacy?

13. (a) What are the benefits of inventing thinking?

Or

- (b) How to manage complexity?

14. (a) Describe the causes of high productivity.

Or

- (b) How to increase high productivity in your business?

15. (a) What are the instructional strategies?

Or

- (b) What are the methods of video conferencing?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the main components of collaboration in learning.
17. Describe the types of digital literacy.
18. What are the types of risk taking?

19. Describe the high productivity good for a business.
 20. Explain the various methods of instructional strategies.
-

F-9487

Sub. Code

9VBF4A1

B.Voc. DEGREE EXAMINATION, APRIL 2023.

Fourth Semester

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 life insurance?
2. What is Insurance value?
3. What is interim bonus?
4. What is surrender value?
5. What is whole life policy?
6. What is money back insurance?
7. What is fixed annuity?
8. What is deferred annuity?
9. What is policy schedule?
10. What is document?

Part B

(5 × 5 = 25)

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

11. (a) Discuss the organisational structure of the LIC.

Or

- (b) Describe about the remuneration to agents.

12. (a) State the different types of bonus in Life Insurance Policies.

Or

- (b) Enumerate the factors consideration in premium calculation.

13. (a) Explain the Health Insurance and its types.

Or

- (b) Discuss about the Joint Life Insurance Plans.

14. (a) Describe about the concept of annuity.

Or

- (b) List out the advantages of annuity.

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

Or

- (b) Discuss about the components of policy schedule.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the growth of Insurance business in India.
17. Explain the different types of premium.

18. Write short note on (a) ULIPS (b) MWP Policies.
 19. Differentiate Annuity Vs. Life Insurance.
 20. Write the format of policy document.
-

F-9488

Sub. Code

9VBF4G1

B.Voc. DEGREE EXAMINATION, APRIL 2023.

Fourth Semester

Banking and Financial Services

BUSINESS LAW

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What are the essential elements of a valid contract?
2. When the offer and acceptance is complete?
3. What do you mean by cross offer?
4. Define contingent contract.
5. Who must perform a contract?
6. Define the term goods.
7. Who is an unpaid seller?
8. What is negotiable instrument?
9. Define condition?
10. Define the guarantee.

Part B

(5 × 5 = 25)

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

11. (a) Give differential between sale and agreement to sell.

Or

- (b) List the essential features of a contract of sale? Explain any six of them.

12. (a) Differential between condition and warranty.

Or

- (b) Discuss buyer's rights regarding acceptance of delivery of goods.

13. (a) What circumstances breach of condition would be treated as a breach of warranty?

Or

- (b) Differential between right of lien and right to stoppage in transit.

14. (a) Mention various mode of discharge of contract.

Or

- (b) Write brief essay on discharge of a contract by performance.

15. (a) What is meant by performance of the contract? Who can perform the performance under contract?

Or

- (b) Write a brief essay on void agreement.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the essential elements of a valid contract?
 17. What is warranty? Mention its essential element. When a condition is treated as a warranty?
 18. What is negotiable instrument? What are the characteristics of negotiable instrument?
 19. Distinguish between cheque and bills of exchange.
 20. Define condition? Explain the implied conditions in a contract of sale of goods.
-

F-9489

Sub. Code

9VBF4C1

B.Voc. DEGREE EXAMINATION, APRIL 2023.

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 risk management?
2. State any two roles of information technology in credit management.
3. Expand SMES and SSI.
4. What is the recent development of credit delivery system.
5. What is technical Appraisal?
6. Define credit rating.
7. What is mean by documentation?
8. Define security document.
9. What do you mean by Credit monitoring?
10. Define Non-performing assets.

Part B

(5 × 5 = 25)

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

11. (a) Explain RBI guidelines on credit risk management?

Or

- (b) Explanation of developing the lending banker?

12. (a) What are the advantage of bills purchasing and bills discounting Facility?

Or

- (b) What is working capital and explain its features?

13. (a) What is credit appraisal and its disadvantage?

Or

- (b) Explain the importance of financial appraisal?

14. (a) Explain the importance of the bank security documents?

Or

- (b) What is stamping of documents and explain its advantages?

15. (a) Difference between on site and off site supercision?

Or

- (b) What is mean by Recovery Mechanism? And explain its features.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. State the RBI Guidelines on CRM.
 17. Briefly explain the managing risks in lending
 18. Define financial inclusion. Explain its various financing sectors.
 19. What is documentation? List out the stamping of documents.
 20. Briefly explain the rehabilitation of sick units.
-

F-9490

Sub. Code

9VBF4C2

B.Voc. DEGREE EXAMINATION, APRIL 2023.

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. Write two sources of rural finance.
2. Write two importance of rural finance.
3. Define Rural finance.
4. Define Regional rural bank.
5. What is project appraisal?
6. What is project implementation?
7. Write any two lead banking scheme.
8. Define Gross root level.
9. Define financial institution.
10. What is KVIC?

Part B

(5 × 5 = 25)

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

11. (a) Bring out the features of Indian Rural Economy.

Or

- (b) What do you understand by Rural Banking?

12. (a) Write a note on Regional Rural Banks.

Or

- (b) State the objectives of establishing regional rural banks.

13. (a) Explain the Structuring of credit proposal.

Or

- (b) Discuss the functions of self help group.

14. (a) What is Lead Bank Scheme? Has the scheme contributed to the improvement of the credit planning in the country.

Or

- (b) What are the objectives of Lead Bank Scheme?

15. (a) State the objectives of establishing regional rural banks.

Or

- (b) Describe the functions and services rendered by SIDBI.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the recent trends in the functioning of District central Co-operative Banks in India.
 17. Explain the activities of Co-Operative Banks in Rural Finance.
 18. Explain the PMRY.
 19. Explain the Nature, Objectives and Functioning of the Lead Bank Scheme in India.
 20. State the objectives of establishing regional rural banks.
-

F-9491

Sub. Code

9VBF5G1

B.Voc. DEGREE EXAMINATION, APRIL 2023.

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** the questions.

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

Part B

(5 × 5 = 25)

Answer **all** the 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 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 various dimensional approaches to ideation.
 19. Explain the idea collection process.
 20. Explain ethical considerations in decision and evolution.
-

F-9492

Sub. Code

9VBF5C1

B.Voc. DEGREE EXAMINATION, APRIL 2023

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

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 portfolio.
 17. Discuss the different categories of mutual funds
 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.
-

F-9494

Sub. Code

9VBF6C1

B.Voc. DEGREE EXAMINATION, APRIL 2023.

Sixth Semester

Banking and Financial Services

HUMAN RESOURCE MANAGEMENT

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. Define Human Resource Management.
2. What is HR System?
3. Define Recruitment.
4. What is Human Resources Planning?
5. Define deputation.
6. What is Interview?
7. Define MBO.
8. What is performance evaluation?
9. What is assessment centre?
10. What is training?

Part B

(5 × 5 = 25)

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

11. (a) What are the characteristics of HRM?

Or

- (b) Point out the levels of human resources planning.

12. (a) Bring out the significance of Recruitment.

Or

- (b) What are the steps in recruitment process?

13. (a) Enumerate the prerequisites for successful Interview.

Or

- (b) What are the different types of personality test?

14. (a) State the objectives of performance appraisal.

Or

- (b) Explain the need for training.

15. (a) Write down the procedure of formal on the job training programme.

Or

- (b) List out the characteristics of on the job training.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the nature and characteristics of HRM.
17. Explain the methods of forecasting Human Resources.
18. Elaborate on the factors which influence recruitment.

19. Describe the various stages involved in selection process of an employee.
 20. Bring out the significance of training to employee.
-

F-9495

Sub. Code

9VBF6E1

B.Voc. DEGREE EXAMINATION, APRIL 2023.

Sixth Semester

Banking and Financial Services

Elective – MERGER AND ACQUISITIONS

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section A

(10 × 2 = 20)

Answer **all** the questions.

1. Define stakeholders.
2. What is meant by impact of M & A?
3. Define product.
4. Explain the BCG Matrix.
5. Define leverage.
6. What is dynamics?
7. What do you mean by integration?
8. Define negotiation.
9. What is budget?
10. Define company act of 1956.

Section B

(5 × 5 = 25)

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

11. (a) Who can take group of impact of M & A on stakeholders?

Or

- (b) Explain the types of merger.

12. (a) Discuss the various types of strategic approaches state also their uses.

Or

- (b) Briefly explain the SWOT analysis.

13. (a) Mention any five features of leverages buy outs.

Or

- (b) Nature of incorporation of LLP.

14. (a) State the salient features of due diligence strategy.

Or

- (b) What are the process of merger integration?

15. (a) Write down the special role of share of exchange ratio.

Or

- (b) Nature of merger and amalgamation.

Section C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the need of vertical and conglomerate mergers.
17. Critically examine the functions of BCG Matrix.
18. What are the significance of corporate restructuring?

19. Explain the procedure of negotiation.
 20. Discuss the importance of accounting for amalgamation.
-

F-9498

Sub. Code

9VBF6E4

B.Voc. DEGREE EXAMINATION, APRIL 2023

Sixth Semester

Banking and Financial Services

Elective : CONSUMER FINANCE

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What is consumer finance ?
2. What is cash loan?
3. What is factoring?
4. Which loans are considered for asset securitization?
5. What do you mean by housing finance?
6. What is EMI full form?
7. What is the purpose of credit card?
8. What is ATM card?
9. What do you mean by dematerialisation?
10. What is demat account?

Part B

(5 × 5 = 25)

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

11. (a) What are the different types of consumer finance?

Or

- (b) What are the features of installment credit system?

12. (a) What are the procedures for granting finance?

Or

- (b) What are the difference between factoring and forfeiting?

13. (a) What are the benefits of housing finance?

Or

- (b) Explain the refinance scheme.

14. (a) What are the types of credit card?

Or

- (b) What is the difference between ATM card and credit card?

15. (a) What is depository system and what are the functions?

Or

- (b) What is the process of dematerialisation?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the different modes of consumer finance available?
 17. Discuss the various available sources of consumer finance?
 18. What are the types of housing finance companies?
 19. What are the advantages and disadvantages of using credit cards?
 20. Explain the SEBI guidelines of depository system.
-

F-9499

Sub. Code

9BES2

B.Voc. DEGREE EXAMINATION, APRIL 2023.

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 studies
சுற்றுச்சூழல் ஆய்வுகள்
2. Biotic factor
உயிரியல் காரணி
3. Water resources
நீர்வளம்
4. Deforestation
காடழிப்பு
5. Consumer
நுகர்வோர்
6. Food Chain
உணவு சங்கிலி
7. Noise pollution
சத்தம் மாசுபாடு
8. Eutrophication
யூட்ரோஃபிகேஷன்

9. Grassland

புல்வெளி

10. List out any two common bird names

ஏதாவது இரண்டு பொதுவான பறவை பெயர்களை பட்டியலிடுக

Part B

(5 × 5 = 25)

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

11. (a) How are environmental studies multidisciplinary?

சுற்றுச்சூழல் ஆய்வுகள் எவ்வாறு பலதரப்பட்டவை?

Or

(b) How do we protect the environment?

சுற்றுச்சூழலை எவ்வாறு பாதுகாக்கிறோம்?

12. (a) What is the importance of land as a resource?

வளமாக நிலத்தின் முக்கியத்துவம் என்ன?

Or

(b) What is the difference between surface and ground water?

மேற்பரப்பு நீருக்கும் நிலத்தடி நீருக்கும் வித்தியாசம் என்ன?

13. (a) What is energy flow explained with diagram?

ஆற்றல் ஓட்டம் என்றால் என்ன? வரைபடத்துடன் விளக்குக.

Or

(b) Describe the term food chain with examples.

உணவுச் சங்கிலி என்ற சொல்லை எடுத்துக்காட்டுகளுடன் விவரி.

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

Or

- (b) Explain the various effects of thermal pollution.
வெப்ப மாசுபாட்டின் பல்வேறு விளைவுகளை விளக்குக.

15. (a) Describe the health-related effects of agricultural pollution.
விவசாய மாசுபாட்டின் ஆரோக்கியம் தொடர்பான விளைவுகளை விவரி.

Or

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

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the scope and importance of environmental studies?
சுற்றுச்சூழல் ஆய்வுகளின் நோக்கம் மற்றும் முக்கியத்துவத்தை விளக்குக.
17. What are the benefits and problems of dams? How do dams affect the hydrological cycle?
அணைகளின் நன்மைகள் மற்றும் சிக்கல்கள் யாவை? அணைகள் நீர் சுழற்சியை எவ்வாறு பாதிக்கின்றன?
18. Describe the ecological pyramid and its types.
சுற்றுச்சூழல் பிரமிடு மற்றும் அதன் வகைகளை விவரி.
19. Explain the main causes of water pollution and its effects to the environment.
நீர் மாசுபாட்டிற்கான முக்கிய காரணங்களையும் சுற்றுச்சூழலுக்கு அதன் விளைவுகளையும் விளக்குக.
20. How to study of common insects and birds in the environment?
சுற்றுப்புற சூழலில் உள்ள பொதுவான பூச்சிகள் மற்றும் பறவைகளைப் பற்றி எவ்வாறு அறிவாய்?