

F-0741

Sub. Code

9VBF5G1

B.Voc. DEGREE EXAMINATION, NOVEMBER 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** questions.

1. What is meant by creativity?
2. What is meant by communication skill?
3. What is innovation?
4. What is vertical thinking?
5. What is meant by risk?
6. What is meant by team work?
7. What is meant by strategy?
8. What is meant by metaphoric thinking?
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) State the concept of innovation.

Or

- (b) Explain the process of lateral thinking.

12. (a) Explain the difference between lateral thinking and vertical thinking.

Or

- (b) Discuss about creativity and styles.

13. (a) How do recognize and avoid mental blocks.

Or

- (b) How to discuss the setting right attitude.

14. (a) Describe the importance of creativity in problem solving.

Or

- (b) Discuss about idea collection process.

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 the sources of creativity.

17. Discuss the methods of creativity styles.

18. Explain the setting the stage for success.
 19. Explain the 8- D approach to ideation.
 20. Explain the focused thinking framework.
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Sub. Code

9VBF5C1

B.Voc. DEGREE EXAMINATION, NOVEMBER 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. What is meant by portfolio?
2. What is meant by mutual fund?
3. What is meant by investment?
4. What is meant by open ended funds?
5. What is meant by capital market?
6. What is stock?
7. Who is called as sponsor?
8. What is trust deed?
9. Who is called as custodian?
10. What is meant by primary market?

Part B

(5 × 5 = 25)

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

11. (a) Discuss the basic concept of mutual fund.

Or

- (b) Describe the features of mutual fund.

12. (a) How are open ended schemes of mutual fund different from the close ended scheme of mutual fund.

Or

- (b) Discuss the constraints in investing in mutual funds.

13. (a) Discuss the structure of mutual fund in India.

Or

- (b) Explain the mechanism of mutual fund operation.

14. (a) Discuss the roles of trustees?

Or

- (b) State the contents of trust deed.

15. (a) Discuss the role of custodians?

Or

- (b) Discuss about the SEBI requirements of AMC.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the classification of mutual fund.

17. Explain the advantages of investing in mutual fund.

18. Explain the growth of mutual funds in India.
 19. Explain the importance of trust deed.
 20. Explain the functions of AMC.
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Sub. Code

9VBF5C2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2023

Fifth Semester

Banking and Financial Services

MERCHANT BANKING

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define the term 'Merchant banking.
2. Who are merchant bankers?
3. What is issue management?
4. What is portfolio management?
5. What is brokerage?
6. Who is underwriter?
7. What is meant by an international market?
8. What is euro issue?
9. What is NSDL?
10. What is depository system?

Part B

(5 × 5 = 25)

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

11. (a) Discuss the concepts of merchant banking.

Or

- (b) Discuss the functions of Merchant Banking.

12. (a) Differentiate pre-issue and post issue management.

Or

- (b) Discuss the functions of issue management.

13. (a) Discuss the role of underwriters.

Or

- (b) Differentiate underwriting and brokerage.

14. (a) Discuss the needs of Indian Companies raising funds from foreign market.

Or

- (b) Describe about ADR.

15. (a) Describe about the depository participants.

Or

- (b) Discuss the benefits of a depository system.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the Development of merchant banks in India.

17. Explain the various activities performed by merchant banks.

18. Explain the responsibilities of broker in merchant banking.
 19. Explain the evaluation of various types of depository receipts.
 20. Explain the depository system in India.
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Sub. Code

9VBF5E1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2023

Fifth Semester

Banking and Financial Services

Elective – RETAIL BANKING

(CBCS – 2019 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is Retail banking?
2. Define wholesale banking.
3. Define home loan.
4. Define Debit card.
5. What is M-banking?
6. What is EMI?
7. Meaning of phone banking.
8. What is Security?
9. Define DRT.
10. What is Lok Adalat?

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 difference between retail and whole sale banking.

17. State the difference between Debit and Credit card.

18. Discuss the retail loan process and the EMI computation.
 19. Write the growth of e- banking in India
 20. Discuss Recovery process of retail loans.
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F-0747

Sub. Code

9BES2

B.Voc. DEGREE EXAMINATION, NOVEMBER 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. Bio accumulation
உயிரியியல் திரட்சி
2. Acid rain
அமில மழை
3. Deforestation
காடுகளை அழித்தல்
4. Global warming
உலக வெப்பமயமாதல்
5. Bio diversity
உயிரி பல்வகைமை
6. Food web
உணவு வலை
7. Eutrophication
யூட்ராபிகேஷன்

8. Minamata disease
மினாமேட் நோய்
9. Soil Erosion
மண் அரித்தல்
10. Vermi composting
மண்புழு உரம்

Part B

(5 × 5 = 25)

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

11. (a) Write short notes on importance of Environmental Studies.

சுற்றுச்சூழல் கல்வியை தெரிந்துக்கொள்வதின் முக்கியத்துவத்தை பற்றி சிறு குறிப்பு எழுதுக.

Or

- (b) Write about the need for Public awareness in Environment.

மக்களுக்கு ஏற்பட வேண்டிய சூழ்நிலை விழிப்புணர்வு பற்றி எழுதுக.

12. (a) Write briefly about The soil erosion.

மண் அரிப்பு பற்றி சுருக்கி எழுதுக.

Or

- (b) Write short notes on conservation of natural resources.

இயற்கை வளங்கள் பாதுகாப்பு பற்றி சிறு குறிப்பு எழுதுக.

13. (a) Write the function of an ecosystem.

சுற்றுச்சூழல் அமைப்பின் பணிகள் குறித்து எழுதுக.

Or

- (b) Write short notes on Food Chain.

உணவு சங்கிலி பற்றி குறிப்பு எழுதுக.

14. (a) Discuss briefly about the acid rain and its effects.
அமில மழையும் அதன் விளைவுகள் பற்றியும் விவாதி.

Or

- (b) Write short notes on Noise Pollution.
ஒலி மாசுபாடு பற்றி சிறு குறிப்பு எழுதுக.
15. (a) Write briefly about the components of ecosystem.
சுற்றுச்சூழல் அமைப்பின் கட்டமைப்புகள் பற்றி சுருக்கி எழுதுக.

Or

- (b) Write short notes on grassland ecosystem.
பல்வெளி சூழ்நிலை மண்டலம் குறித்து சுருக்கி எழுதுக.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain scope of the Environmental Studies.
சூழ்நிலைக் கல்வியின் வாய்ப்புகள் குறித்து விளக்கி எழுதுக.
17. Give an account on Natural Resources.
இயற்கை வளங்கள் ஒரு தொகுப்புத் தருக.
18. Write an essay on Ecological Pyramids.
சூழ்நிலை பிரமிடுகள் பற்றி ஒரு கட்டுரை எழுதுக.
19. Give an account on water pollution and its effects.
நீர் மாசுபாடு மற்றும் அதன் விளைவுகள் குறித்து ஒரு தொகுப்புத் தருக.
20. Write an essay on Pond-ecosystem.
குளம்-சூழ்நிலை ஒரு கட்டுரை எழுதுக.