

F-1390

Sub. Code

9VBF4A1

B.Voc. DEGREE EXAMINATION, APRIL 2024

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** the questions.

1. Who is called as LIC agent?
2. What is insurance?
3. What is premium?
4. What is bonus?
5. What is term plan?
6. What is Keyman insurance?
7. What is annuity?
8. What is risk?
9. What is policy document?
10. What is policy schedule?

Part B

(5 × 5 = 25)

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

11. (a) Discuss the growth of insurance business in India.

Or

- (b) Discuss about postal life insurance.

12. (a) Describe about bonus in policies.

Or

- (b) Discuss about types of premium.

13. (a) Discuss about ULIPS.

Or

- (b) Describe about health insurance and its types.

14. (a) Differentiate annuity and Life insurance.

Or

- (b) Write the advantages of annuity.

15. (a) State the components of policy schedule.

Or

- (b) Discuss about duplicate policies.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the appointment of life insurance agents and their functions.
 17. Explain the procedures to calculate premium.
 18. Explain various plans offered by life insurance.
 19. Explain different types of annuity plans.
 20. Write the format of a policy document.
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F-1393

Sub. Code

9VBF6C1

B.Voc. DEGREE EXAMINATION, APRIL 2024

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** questions

1. Define HRM.
2. Write any two nature of HRM.
3. What is Human Resource Planning?
4. Write two benefits of HR planning
5. Define recruitment.
6. Who is called employee?
7. Define Interview.
8. Define reference.
9. Define performance appraisal.
10. What is Training?

Part B

(5 × 5 = 25)

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

11. (a) Explain the nature of HRM.

Or

- (b) Discuss the primary functions of HRM.

12. (a) Write the objectives of Human Resource Planning

Or

- (b) State the Importance of Human Resource Planning.

13. (a) Explain the process of recruitment.

Or

- (b) Discuss the factors influencing in selection.

14. (a) Discuss the process of final selection of the employees.

Or

- (b) Explain the process of conducting interview.

15. (a) State the importance of training.

Or

- (b) Discuss the modern methods of training.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the Scope of Human Resource Management.
 17. Explain the benefits of Human Resource Planning.
 18. Discuss the difference between recruitment and selection.
 19. Discuss the procedure for selection.
 20. State the types of training.
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F-1394

Sub. Code

9VBF6E1

B.Voc. DEGREE EXAMINATION, APRIL 2024.

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** the questions.

1. Define Merger.
2. Difference between merger and acquisition.
3. What are the reasons for merger and acquisition?
4. What is Product life cycle?
5. What is limited liability partnership?
6. What is leveraged buy outs?
7. What is merger integration?
8. List out types of due diligence.
9. Define synergies.
10. What is nature of purchase?

Part B

(5 × 5 = 25)

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

11. (a) What are the advantages of Merger?

Or

- (b) How does a merger affect stake holders?

12. (a) Discuss the stages of product life cycle.

Or

- (b) Difference between merger and acquisition.

13. (a) What are the needs of corporate restructuring?

Or

- (b) What are the reasons for corporate restructuring?

14. (a) What are the challenges in Due diligence?

Or

- (b) What is the merger integration process?

15. (a) Explain the importance of synergies.

Or

- (b) What the financial advantages of synergy in merger and acquisition?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the internal and external changes forces contributing to merger and acquisition activities.
 17. Explain the strategic perspective of merger and acquisition.
 18. Explain the Global challenges to promote corporate restructuring.
 19. Explain the Merger and acquisition process.
 20. Discuss the types of Amalgamation.
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F-1397

Sub. Code

9VBF6E4

B.Voc. DEGREE EXAMINATION, APRIL 2024

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 Revolving credit?
2. What is consumer finance insurance?
3. What is domestic factoring?
4. What is securitization in debt?
5. What is the purpose of housing finance?
6. What is refinance scheme?
7. What are the types of credit card?
8. What are benefits of ATM?
9. What is Pledging?
10. What is dematerlization?

Part B

(5 × 5 = 25)

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

11. (a) What are the factors that influence the demand for consumer finance?

Or

- (b) What are the features of hire purchase consumer finance?

12. (a) What are the types of consumer credit?

Or

- (b) What are the Advantages of factoring?

13. (a) How does housing finance company work?

Or

- (b) What are the characteristics of refinance scheme?

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

Or

- (b) What are the advantages of ATM card?

15. (a) What are the features depository system?

Or

- (b) What are the objectives dematerialization?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Give an account of the consumer Financing practices in India.
 17. Explain the types of Factoring .
 18. Explain the Refinance schemes for HFCS.
 19. Briefly explain about credit cards.
 20. What are the advantages and disadvantages of depository system?
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