Sub. Code
22VBF1G1/ 22VSD1G1

B.Voc. (B & F)/B.Voc. (SD) DEGREE EXAMINATION, NOVEMBER 2024

First Semester

Banking and Financial Services

LIFE COPING SKILLS — BASIC

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1. Define Self Esteem.

2. Define personality.

3. What is positive thinking?

4. Indicate any two importance of goal setting.

5. Define goal setting.

6. What is anger?

7. What is Depression?

8. What do you mean by stress management?

9. Who is Leader?

10. What is communication?

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

11. (a) Explain the factors influence of self-esteem.

Or

(b) State the characteristics of self concepts.

12. (a) Bring out the steps of goal setting.

Or

(b) Discuss about the self actualization.

13. (a) How to overcome fear?

Or

(b) Bring out the coping with failure.

14. (a) How to manage stress? Explain any two methods.

Or

(b) Explain the kinds of fear.

15. (a) Write a short note on questioning.

Or

(b) Discuss the attributes of leadership.

Part C (3 × 10 = 30)

Answer any **three** questions.

16. Explain the elements and characteristics of personality.

17. Discuss the power of positive thinking.

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18. Explain the causes and impact of depression.

19. Elucidate the various types of goals.

20. Explain the essential qualities of working as a team.

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S–5166

S–5167	Sub. Code
	22VBF2C2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2024

Second Semester

Banking and Financial Service

DIGITAL BANKING

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1. What is EFT?

2. Define Tele banking.

3. What is WAN?

4. What is Core banking?

5. What is Debit Card?

6. What is POS?

7. Write short notes on : Rupay Cards.

8. Define : IMPS.

9. Write any two Security risks in Digital Banking.

10. State any two Precautions to be taken by customers in modern banking.

Part B $(5 \times 5 = 25)$

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

11. (a) What are the Channels of Digital Banking?

Or

(b) Write any five facilities under Anywhere Banking.

12. (a) Write any five advantages of Core banking.

Or

(b) Write short notes on : SWIFT AND LAN.

13. (a) What are the advantages of "ATM"?

Or

(b) Bring out the implications of Brown Label and White Label ATMs.

14. (a) Explain briefly the functioning of Internet Banking system.

Or

(b) Explain briefly the functioning of NEFT system.

15. (a) Explain briefly the Technology related issues in Digital Banking.

Or

(b) "E-Banking involves many problems of security" — Discuss.

2 S–5167

Answer any **three** questions.

16. Give an account of Evolution and progress of Digital Banking in India.

17. Elaborate on the current focus of activities undertaken by the "Department of Information Technology (DIT) of the RBI.

18. What are the guidelines issued by the RBI regarding the ATM?

19. What is "mchq"? Discuss its modus operandi and advantages.

20. What are the core activities of the 'monetary policy department' of the RBI?

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B.Voc. (B&F)/ B.Voc. (SD) DEGREE EXAMINATION, NOVEMBER 2024

Third Semester

PROFESSIONAL ETIQUETTES

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1. What is Business card?

2. What is Business etiquette?

3. State the any two importance of business suit.

4. Write about everyday courtesies.

5. What is telephone etiquette?

6. What is machine etiquette?

7. What is gesture?

8. Write about the usage of napkin.

9. Write about giving gifts to guest.

10. What is netiquette?

Part B $(5 \times 5 = 25)$

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

11. (a) Give important rules of hand shaking.

Or

(b) State rules to be remember when giving and receiving business card.

12. (a) List the guidelines of groomed women business etiquettes.

Or

(b) Explain the importance of personal grooming guidelines for women.

13. (a) Write the rules to follow while using washroom.

Or

(b) Describe how to resolve disputes with employees and guests at your office.

14. (a) Describe how your dining utensils are resting in order to make your point.

Or

(b) Write down the guidelines for using braking bread and eating soup.

15. (a) State how to you handle the bad guest in your office party.

Or

(b) Explain some of the basic etiquette related to travel.

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Part C (3 × 10 = 30)

Answer any **three** questions.

16. Explain the do and don'ts of business introductions and greeting etiquettes.

17. Enumerate the professional attire and grooming etiquettes.

18. Discuss the importance body language in business.

19. "How dining etiquettes improve your professional health"–Discuss.

20. Emphasize important email etiquette to write a good email.

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B.Voc. DEGREE EXAMINATION, NOVEMBER 2024

Fourth Semester

Banking and Financial Services

அலுவலக முறைகள்

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

பகுதி அ $(10 \times 2 = 20)$

அனைத்து வினாக்களுக்கும் விடை தருக.

1.   நவீன அலுவலகம் – வரையறு.

2.   தகவல்களைப் பதிவு செய்தல் என்றால் என்ன?

3.   பணி வரைபடம் ஏன் தயாரிக்கப்படுகிறது?

4.   அலுவலக மனைதுணைப்பொருள்கள் என்றால் என்ன?

5.   மையப்படுத்தப்பட்ட அஞ்சல் பணி என்றால் என்ன?

6.   வாய்மொழி தகவல் – வரையறு.

7.   கோப்பிடுதல் என்றால் என்ன?

8.   தொடர் எழுது பொருள் என்றால் என்ன?

9.   ஏதேனும் ஐந்து அலுவலக இயந்திரத்தின் பெயர்களை எழுதுக.

10.   புள்ளி விபரத்தை தொகுத்தளிக்கும் இயந்திரத்தின் தேவையை குறிப்பிடுக.

அனைத்து வினாக்களுக்கும் விடையளிக்க.

11. (அ) அலுவலக மேலாளரின் பங்கு யாது?

(அல்லது)

(ஆ) அதிகாரத்தை பரவலாக்குதல் பற்றி விவரி.

12. (அ) செயற்கை விளக்குகள் என்றால் என்ன? அதன் ஆதாரங்கள் என்ன?

(அல்லது)

(ஆ) அமைப்பு திட்ட கோட்பாடுகளை விளக்குக.

13. (அ) எழுத்து மூலம் தகவல் தொடர்பின் நன்மைகளை விவரி.

(அல்லது)

(ஆ) அஞ்சல் துறையை அமைக்கும் பொழுது கவனத்தில் கொள்ள வேண்டியன யாவை?

14. (அ) நல்ல கோப்பீட்டு முறையின் முக்கிய அம்சங்கள் யாவை?

(அல்லது)

(ஆ) வகைப்படுத்தலின் நன்மைகளை விவரிக்க.

15. (அ) அலுவலக அறிக்கைகளின் அமைப்பு எங்ஙனம் இருக்க வேண்டும் என விவரிக்க.

(அல்லது)

(ஆ) நவீன அலுவகத்தில் கணிப்பொறியின் பங்குகள் யாவை?

ஏதேனும் **மூன்று** வினாக்களுக்கு விடை தருக.

16. மனித உறவுகள் என்றால் என்ன? அலுவலகத்தில் மனித உறவுகளின் முக்கியத்துவத்தை விவரி.

17. அலுவலக வேலைகளை அளவிடுவதற்கான காரணங்கள் யாவை?

$\boxed{\text{S–5170}}$

18. ஒரு அலுவலகத்தின் உள்வரும் மற்றும் வெளிச்செல்லும் அஞ்சல்களை பராமரிப்பதற்கான நடைமுறைகள் பற்றி விவரி.

19. பதிவேடுகளின் வகைப்பாடுகளை விவரி.

20. அலுவலக இயந்திரங்கள் தேர்ந்தெடுப்பதற்கு முன் கருத்தில் கொள்ள வேண்டிய காரணிகள் யாவை?

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S–5171	Sub. Code
	22VBFA4

B.Voc. DEGREE EXAMINATION, NOVEMBER 2024

Banking and Financial Services

Allied – BUSINESS STATISTICS

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

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

Answer **all** questions

1. Define Statistics.

2. What is primary data?

3. Define mean and median.

4. What is standard deviation?

5. What is scatter diagram?

6. What is regression line? How it is constructed?

7. What is chain base index?

8. What is consumer price index?

9. What is moving average?

10. What is a time series?

Part B   (5 × 5 = 25)

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

11. (a) Discuss the limitations of statistics.

                    Or

    (b) Distinguish between classification and tabulation.

12. (a) Calculate arithmetic mean for the following distribution.

Class interval	2-3	4-5	6-7	8-9	10-11	12-13
Frequency	20	43	50	30	18	10

                    Or

    (b) The body weight (in K. grams) collected from 5 persons are given below:

    66.1, 77.1, 74.6, 61.8, 71.5.

13. (a) Two referees in a beauty competition rank the 10 competitors as follows:

Referee A	1	6	5	10	3	2	4	9	7	8
Referee B	6	4	9	8	1	2	3	10	5	7

                    Or

    (b) The co-variance between X and Y variable is 16 and the variances of X and Y are respectively 64 and 49. Find the co-efficient of correlation.

14. (a) From the chain base index numbers given below, prepare fixed base index numbers.

Year	1999	2000	2001	2002	2003	2004
Chain index	94	104	104	93	103	102

                    Or

2   S–5171

(b) While calculating cost of living index number the following weights were used. Food 25, house rent 15, clothing 10, fuel 5 and miscellaneous 2. Calculate the consumer price index in the case of data where the percentage increase in the prices of the various item in 2004 over prices of 2000 were 30,50,40,60 and 80 respectively.

15. (a) Calculate 3 yearly moving average of the production figures given below:

Year	1995	1996	1997	1998	1999	2000	2001
Production (in tones)	224	213	202	215	222	244	236

Or

(b) Briefly explain various methods of measuring trend.

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

Answer any **three** questions.

16. Explain the different methods of collecting primary data.

17. Calculate standard deviation of the following distribution referring to defective teeth of 100 boys in a certain high school.

No.of defective teeth	0	1	2	3	4	5	6	7
No.of. boys	21	16	17	13	11	10	7	5

18. Find Karl Pearson's Co-efficient of correlation between advertisement cost and sales.

Adv.cost (Rs. '000)	5	7	3	1	9	12	8	3
Sales (Rs. In lakhs)	8	9	5	4	9	13	7	9

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19. The following data relate to the prices and quantities of six commodities in the year 2000 and 2001. Construct the following indices:

   (a) Laspeyre's index

   (b) Passche's index

   (c) Fisher's ideal index

   (d) Bowley's index

Goods	2000		2001	
	Prices (Rs.)	Quantity	Prices (Rs.)	Quantity
A	5	14	3	18
B	8	18	6	25
C	3	25	1	40
D	15	36	12	48
E	9	14	7	18
F	7	13	5	19

20. Compute the seasonal indices by the link relatives' method from the following data:

Year	1985	1986	1987	1988	1989
Quarter I	68	64	68	74	66
Quarter II	65	89	85	58	73
Quarter III	78	84	64	85	70
Quarter IV	89	78	64	85	70

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S–5171

S–5172	Sub. Code
	22VBF5E1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2024

Fifth Semester

Banking and Financial Services

NON-BANKING FINANCIAL COMPANIES

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1. What is Deposit?

2. What is Bond?

3. What is Marketing?

4. Define Customer Relationship Management.

5. What is Trustee?

6. What is Finance?

7. What is Securities?

8. What is Credit Management?

9. What is Corporate Governance?

10. What is Operational Risk?

Part B $(5 \times 5 = 25)$

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

11. (a) Difference between Long Term and Short Term Bond.

Or

(b) Write Short Notes about the Debt Fund.

12. (a) Explain the role of Promotion is Customer Relationship Management.

Or

(b) Explain about the Needs of Redressal System for Customers and Depositors of Non-Banking Financial Company.

13. (a) Mention out the Duties of Trustees in Mutual Funds.

Or

(b) Brief about the Concepts of Micro Finance.

14. (a) List out the Techniques of Credit Appraisal in Credit Management.

Or

(b) Write short notes about the Non-Performing Asset Management.

15. (a) Distinguish Between the Market and Operational Risk in Non-Banking Financial Company.

Or

(b) List out the Obligations in Prevention of Money Laundering in Non-Banking Financial Company.

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Part C (3 × 10 = 30)

Answer any **three** questions.

16. Describe about the types of Non-Banking financial Company.

17. Explain the Functions of Marketing Management in Customer Relationship Management.

18. Briefly explain about the different Kinds of Load in Non-Banking Financial Company.

19. Enumerate the various types of Collaterals in Credit Management.

20. Elaborate about the Recent Initiatives of Reserve Bank of India.

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B.Voc. DEGREE EXAMINATION, NOVEMBER 2024

Fifth Semester

Banking and Financial Services

MARKETING OF BANKING SERVICES

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** the questions.

1. Define market.

2. What is remarketing?

3. Define marketing mix of a banker.

4. Expand the term SWOT.

5. Define product mix.

6. What is product management?

7. Define price mix.

8. Write any two advantages of pricing policies.

9. Define marketing personnel.

10. What is motivation?

Part B (5 × 5 = 25)

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

11. (a) State the importance of marketing.

Or

(b) Difference between marketing and selling.

12. (a) Explain the objectives of marketing.

Or

(b) What are the advantages of market segmentation?

13. (a) State the constraints of product development.

Or

(b) Write a short note on non fund based product.

14. (a) Explain the importance of price mix.

Or

(b) Write a short note on deregulation of interest rates?

15. (a) Explain the objectives of bank personnel management.

Or

(b) State the scope of training and development.

Part C (3 × 10 = 30)

Answer any **three** questions.

16. Explain the features of the modern marketing concept.

17. Explain the various marketing plans.

2 S–5174

18. Briefly explain the stages of new product development.

19. Examine the advantages and limitations of price mix.

20. Briefly explain the concept of bank marketing personnel.

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B.Voc. DEGREE EXAMINATION, NOVEMBER 2024

Fifth Semester

Banking and Financial Service

MUTUAL FUND MANAGEMENT

(CBCS – 2022 onwards)

Time : 3 Hours Maximum : 75 Marks

Part A (10 × 2 = 20)

Answer **all** questions

1. What is Equity Fund?

2. What is Debt Fund?

3. What is Liquid Fund?

4. What is Merchant Management?

5. What is Seed Capital?

6. What is Retail Money Market?

7. What is Mid Cap Fund?

8. What is Mutual fund Management?

9. What is New Fund Offers?

10. What is Asset Management Company?

Part B $(5 \times 5 = 25)$

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

11. (a) Explain the Benefits of Balanced Fund?

Or

(b) List out the Genesis of Mutual Fund?

12. (a) Explain the Concept of Closed Ended Fund in Mutual Fund?

Or

(b) Describe about the Constrains in Investing of Mutual Fund?

13. (a) Explain the Role of Mutual Funds in India?

Or

(b) Mention out the Development of Capital Market for Economy?

14. (a) Briefly explain about the Constitution of Mutual Funds?

Or

(b) Enumerate about the Roles of Trustee in Mutual Funds?

15. (a) Describe the Working Mechanism of Asset Management Company?

Or

(b) Explain about the Role of Custodians of Mutual Fund?

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Answer any **three** questions.

16. Describe about the Portfolio Classification in Mutual Fund?

17. Brief about the Advantages of investing in Mutual Fund?

18. Explain about the Challenges and Growth of Mutual Funds in India?

19. Elaborate about the Roles and Duties of Trustees in Mutual Fund?

20. Enumerate about the Securities and Exchange Board of India requirements and Guidelines towards Mutual Fund?

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S–5176	Sub. Code
	22VBF5C3

B.Voc. DEGREE EXAMINATION, NOVEMBER 2024

Fifth Semester

Banking and Financial Services

RETAIL BANKING

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1. Define 'Retail bank'.

2. State any two objectives of whole sale banking.

3. What is credit scoring?

4. What is credit cards?

5. What is Interest banking?

6. Explain the 'ATM'.

7. What is an example of static data?

8. Definition 'Static'.

9. What is meant by securitization of loans?

10. What is demat services?

Part B $(5 \times 5 = 25)$

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

11. (a) State the features of retail bank.

Or

(b) What are the limitations of Retail bank?

12. (a) Explain the overview of retail products.

Or

(b) What are the advantages of credit scoring?

13. (a) What are the advantages of credit card?

Or

(b) Explain the features of mobile banking.

14. (a) Explain the limitations of static information.

Or

(b) Explain the role of compliance in banking.

15. (a) What are advantages of retail banking securitisation?

Or

(b) Briefly explain the "Growth of e-banking".

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Part C (3 × 10 = 30)

Answer any **three** questions.

16. Explain the "distinction between retail and corporate banking.

17. Explain the "Retail products development process" and liabilities of Assets retail products.

18. Explain the "Role and impact of customer relationship management.

19. What are the features of statistic information?

20. What are the advantages and disadvantages of phone banking?

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S–5176

S–5177	Sub. Code
	22VBF5C4

B.Voc. DEGREE EXAMINATION, NOVEMBER 2024

Fifth Semester

Banking and Financial Services

CUSTOMER RELATIONSHIP MANAGEMENT IN BANKS

(CBCS – 2022 onwards)

Time : 3 Hours Maximum : 75 Marks

Part A (10 × 2 = 20)

Answer **all** questions.

1. What is communication?

2. What are the types of communication?

3. Who is customer?

4. State any two benefits of CRM.

5. What is Customer Service?

6. What is Quality Circle?

7. What is customer service committee?

8. What is COPRA Forum?

9. What is market segment?

10. What are types of market segment?

(5 × 5 = 25)

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

11. (a)   What are the process of grapevine communication?

          Or

    (b)   What are the needs of communication?

12. (a)   What are the tools of CRM?

          Or

    (b)   Explain the objectives of CRM.

13. (a)   What are the goal of bankruptcy customer?

          Or

    (b)   What are the types of quality control?

14. (a)   Explain the nature of customer service.

          Or

    (b)   What are the types of customer in customer service?

15. (a)   Explain the importance of marketing.

          Or

    (b)   What are the importance of market research?

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Part C   (3 × 10 = 30)

Answer any **three** questions.

16. Explain the "mode of communication" and "interpersonal communication".

17. Explain the "customer relationship in competitive environment public relation and image building".

18. Explain the "special banker customer relationship".

19. What are the "7" customer complaint procedure principles – Explain?

20. Explain the functions of marketing.

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S–5177

S–5178	Sub. Code
	22VBF5G1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2024

Fifth Semester

Banking and Financial Services

BUSINESS PLAN ANALYSIS

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1.   What is Fixed Capital?

2.   What is finance?

3.   What is planning?

4.   State any two needs of market survey.

5.   What are the types of entrepreneurship?

6.   What are the role of women entrepreneur in the society?

7.   What is external sources?

8.   What is term-loan?

9.   What are the types of business plan?

10.   What are the steps followed to practice of preparation of business plan?

Part B $(5 \times 5 = 25)$

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

11. (a)   Explain the importance of business plan.

Or

(b)   What are the needs of Finance?

12. (a)   Explain the "becoming an entrepreneur".

Or

(b)   What are the limitations of making a project "plan"?

13. (a)   What are the skills required for an entrepreneur?

Or

(b)   Briefly explain the understand the qualities of an entrepreneur.

14. (a)   Briefly note on Government securities in financial system.

Or

(b)   What are the features of securities?

15. (a)   Explain the '7' steps of a business plan.

Or

(b)   How to write a practical business plan?

2   S–5178

Part C (3 × 10 = 30)

Answer any **three** questions.

16. What are the advantages and disadvantages of business plan?

17. Explain the "features of project plan".

18. What are the objectives of Entrepreneurship?

19. Explain the advantages and disadvantages of Hire Purchase.

20. Explain the components of successful laboratory business plan.

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S–5178

S–5179	Sub. Code
	22VBF5G3

B.Voc. DEGREE EXAMINATION, NOVEMBER 2024

Fifth Semester

Banking and Financial Services

INNOVATION AND CREATIVITY

(CBCS – 2022 onwards)

Time : 3 Hours　　　　　　　　　　Maximum : 75 Marks

Part A　　　　　　　　$(10 \times 2 = 20)$

Answer **all** questions.

1. What is innovation?

2. Why study creativity and innovation?

3. What is diversity?

4. What is the value of diversity of thinking?

5. What is a vision for success?

6. How will you set the stage for success?

7. What is creative problem-solving associated with?

8. Why is having creativity important?

9. How do you evaluate decision?

10. Define 'Evaluation'.

Part B $(5 \times 5 = 25)$

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

11. (a)   What are the difference between "creative and inventive"?

Or

(b)   What are the characteristics of creativity?

12. (a)   What are the importance of diversity?

Or

(b)   Briefly explain the diversity in psychology.

13. (a)   What are the 7C's of goal setting?

Or

(b)   What are the 4R's of goal setting?

14. (a)   What are the five steps in creative problem-solving?

Or

(b)   What are the components of creative problem-solving?

15. (a)   What are types of evaluation?

Or

(b)   What are the objectives of evaluation?

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Part C (3 × 10 = 30)

Answer any **three** questions.

16. Explain the types of thinking is very essential for creativity.

17. Explain the 4C's of cultural diversity.

18. Explain the "Setting the stage for success".

19. Explain the relationship between "Creativity" and "Problem solving".

20. Explain the principles of evaluation.

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