

S-6049

Sub. Code

23VBF1C1

B.Voc. DEGREE EXAMINATION, APRIL 2025

First Semester

Banking and Financial Services

BASICS OF BANKING

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What are private sector banks?
2. Name any two public sector banks.
3. What are non scheduled banks?
4. List down the services rendered by payment banks.
5. What do you mean by nationalization of banks?
6. What is CRR?
7. What is call money market?
8. What are treasury bills?
9. Define the term customer.
10. What is a debit card?

Part B

(5 × 5 = 25)

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

11. (a) Explain the origin of banking.

Or

- (b) What are the different types of deposits accepted by a bank?

12. (a) What are the conditions to be fulfilled by a bank for inclusion in the second schedule to the RBI ACT, 1934?

Or

- (b) Distinguish between commercial banks and co-operative banks.

13. (a) Why were banks nationalized in India?

Or

- (b) How are NPAs classified?

14. (a) 'Indian money market is not a developed money market' – Explain.

Or

- (b) Elaborate the components of the Indian money market.

15. (a) Explain the steps to be taken before opening an account.

Or

- (b) What is pass book? What are its uses to the customers?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Describe the functions of a bank.
 17. Discuss the role of co-operative banks in the Indian banking system.
 18. Bring out the recent developments in Indian banking system.
 19. Identify the reasons for the backwardness of the Indian money market.
 20. Bring out the circumstances leading to the closure of the bank account.
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S-6050

Sub. Code

23VBF1C2

B.Voc. DEGREE EXAMINATION, APRIL 2025

First Semester

Banking and Financial Services

INTRODUCTION TO INSURANCE

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Insurance.
2. What is Subrogation?
3. State the meaning of Motor Insurance.
4. Recall the types of Life Insurance products.
5. Give examples for Private Insurance Companies.
6. Indicate the objectives of IRDA.
7. What do you mean by Indemnity?
8. What is Utmost good faith?
9. What is meant by Positioning?
10. Define Insurance Marketing.

Part B

(5 × 5 = 25)

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

11. (a) Explain the Evolution of Insurance.

Or

- (b) Recall the objectives of Insurance.

12. (a) Narrate the procedure for settlement of Motor Insurance Claim.

Or

- (b) Write down the types of Fire Insurance policies.

13. (a) State the duties of IRDA.

Or

- (b) Identify the reasons for growth of Private Sector Insurance Companies.

14. (a) State the Financial Principles of Insurance.

Or

- (b) Recall the essential elements of Insurable Interest.

15. (a) Explain the Selling process of Insurance.

Or

- (b) Identify the different channels for selling insurance.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Summarize the benefits of insurance from the view point of Individuals, business units and Insurance.

17. Categorize the types of General Insurance with relevant examples.

18. Elucidate the Reforms in the Indian Insurance Industry.
 19. Explain the Economic Principles of Insurance.
 20. Discuss the Significance of Insurance Marketing.
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S-6051

Sub. Code

23VBFA1

U.G. DEGREE EXAMINATION, APRIL 2025

Banking and Financial Services

Allied – ECONOMICS FOR MANAGERS

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. How Managerial Economics is related with Economics.
2. What is decision making?
3. Define Elasticity of Demand.
4. What is Demand forecasting?
5. List out the factors of Production.
6. Define Production Function.
7. State the different types of Market Structure.
8. Define Monopolistic Competition.
9. What do you understand by National Income?
10. What is business cycle?

Part B

(5 × 5 = 25)

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

11. (a) State the Uses of Managerial Economics.

Or

- (b) Narrate the need of Managerial Economics.

12. (a) Explain the Law of Demand.

Or

- (b) List out the types of Price Elasticity of Demand.

13. (a) State the characteristics of Production Function.

Or

- (b) What are the assumptions of Law of Variable Proportion?

14. (a) State the types of Monopoly.

Or

- (b) Spell out the Features of Oligopoly.

15. (a) Indicate the causes of Inflation.

Or

- (b) Infer the difficulties in the measurement of National Income.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Elaborate the roles and responsibilities of Managerial Economist.
 17. Explain the different methods of Demand Forecasting.
 18. Enumerate the Law of Returns to Scale.
 19. Summarize the Price and Output determination under Perfect Competition.
 20. Elucidate the different stages of Business Cycle.
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S-6052

Sub. Code

23VBFA2

U.G. DEGREE EXAMINATION, APRIL 2025

Banking and Financial Services

Allied – ELEMENTS OF ACCOUNTING

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is book keeping?
2. Explain the double entry system.
3. What is final accounts?
4. What is trading account?
5. What is single entry accounting?
6. State any two objectives of single entry accounting.
7. What is “receipts of payments accounting”?
8. What is “income and expenditure accounts”?
9. What is “depreciation accounting”?
10. What is “provision and reserves” in depreciation accounting?

Part B

(5 × 5 = 25)

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

11. (a) Explain the importance of the double entry system.

Or

- (b) Briefly explain the advantages of double entry system.

12. (a) What are the capital and revenue items-discuss them.

Or

- (b) Find the adjustment entries for “outstanding expenses” and “prepaid expenses” in final accounts.

13. (a) Explain the defects of incomplete records.

Or

- (b) How to ascertainment of profit under incomplete records.

14. (a) Explain the format of income and expenditure account in non-profit organisation.

Or

- (b) What are the features of income and expenditure account?

15. (a) What are the “causes of depreciation”?

Or

- (b) Explain the “types of depreciation”.

Part C $(3 \times 10 = 30)$ Answer any **three** questions.

16. Difference between general entry and ledger account.
17. From the following balances as at 31st December 1994 of a trader, prepare a trading and profit and loss account for the year 1994 and a balance sheet.

Trial balance

Debit	Rs.	Credit	Rs.
Salaries	5,500	Creditors	9,500
Rent	1,300	Sales	32,000
Cash	1,000	Capital	30,000
Debtors	40,000	Loans	10,000
Trade expenses	600		
Purchase	25,000		
Advance	2,500		
Bank balance	5,600		
	<hr/>		<hr/>
	81,500		81,500
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Adjustments:

- (a) The closing stock amounted to Rs. 9,000
- (b) One month's salary is outstanding
- (c) One month's rent has been paid in advance
- (d) Provide 5% for doubtful debts

18. Rathinam keeps his books under single entry system. From the following information prepare trading and profit and loss account and balance sheet as on 31.12.91.

Assets and liabilities

Particulars	31.12.90	31.12.91
Debtors	16,300	21,250
Stock	8,330	11,220
Furniture	850	850
Creditors	5,100	3,780

Other transactions

	Rs.		Rs.
Cash received from debtors	52,680	Cash sales	1,275
Cash paid to creditors	37,400	Cash purchases	4,250
Salaries	10,200	Discount received	595
Rent and taxes	1,275	Discount allowed	255
Other expenses	1,530	Return on wards	850
Drawings	2,550	Return outwards	680
Additional capital	1,700	Bad debts	170

Adjustments:

Write off depreciation of 5% on furniture. Create a reserve of 1% on debtors for doubtful debts.

19. From the following prepare income and expenditure account and balance sheet of a club for the year ended 31.12.2007.

Summary of cash book

To Balance b/d	2,350	By Salaries	1,200
To Entrance Fees	300	By Electricity	120
To Subscription		By Journals	525
2006	50	By Fixed deposits	2,500
2007	3,500	By utensils	200
2008	75		
To profit from refreshments	100	By payments to creditor	1,000
To Locker Rents	200	By Balance c/d	1,150
To sundry income	120		
	<hr/>		<hr/>
	6,695		6,695
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The assets and liabilities on 1.1.2007 were; Utensils Rs. 800; Furniture Rs. 2,500; Consumable stores Rs. 350; creditors Rs. 1,200.

On 31.12.2007 value of consumable stores was Rs. 700; creditors Rs. 550, the subscription outstanding were Rs. 75 and the interest accrued on fixed deposits was Rs. 25.

20. George Co. Ltd purchased a machine on 1st January 2005 for Rs. 50,000. On 1st July 2005 further machinery was purchased for Rs. 25,000. On 1st July 2006, the machinery purchased on 1st January 2005 having become obsolete, was sold off for Rs. 20,000. Depreciation has to be charged at 20% on the original cost accounting that the accounts are closed every year on 31st December. You are required to prepare:

- (a) Machinery account
 - (b) Provision for depreciation account.
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S-6054

Sub. Code

23VBFA4

U.G. DEGREE EXAMINATION, APRIL 2025

Banking and Financial Services

Allied — BUSINESS STATISTICS

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define the term secondary data.
2. What is meant by tabulation?
3. Write standard deviation formula for individual, discrete and continuous series.
4. What is Quartile Deviation?
5. What is Positive and Negative Correlation?
6. Write any two properties of regression coefficient.
7. What is Passche's index number?
8. State any two uses of cost-of living index number.
9. What is trend analysis?
10. List out the models used in time series analysis.

Part B**(5 × 5 = 25)**Answer **all** questions, choosing either (a) or (b).

11. (a) What are different types of samples?

Or

- (b) Distinguish between primary data and secondary data.

12. (a) Find average income.

Daily income 2 5 9 11 13 Total

No. of workers 2 1 4 2 1 10

Or

- (b) Find Standard Deviation of (Rs.) :

7, 9, 16, 24, 26.

13. (a) Calculate co-efficient of correlation by rank method :

X 75 88 95 70 60 80 81 80

Y 120 134 150 115 110 140 142 100

Or

- (b) Explain about the Regression equation and its types.

14. (a) Calculate Laspeyres and Paasche's index number for the following data :

Item	Base Year		Current Year	
	Quantity (kg)	Price Rs.	Quantity (kg)	Price Rs.
Wheat	60	4	50	5.00
Rice	25	6	20	10.00
Sugar	10	8	60	12.00
Ghee	3	48	4	72.00
Fuel	40	1	60	1.50

Or

- (b) What is Simple Aggregative and Simple Average price relative method?

15. (a) Explain the freehand (or graphical) method and semi-average method in trend measurement.

Or

- (b) What is cyclic variation? And explain its phases.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the different types of diagrams.
17. Calculate the quartile deviation and co-efficient of quartile deviation for the following :

Marks :	30-32	32-34	34-36	36-38	38-40
No. of students :	12	18	26	14	10

18. Using the following data obtain two regression equation :

X	14	19	24	21	26	22	15	20	19
Y	31	36	48	37	50	45	33	41	39

19. Explain about unit, time reversal and factor reversal test.
20. Calculate trend values by the method of least square from the data given below and estimate the sales for 2023.

Year	2016	2017	2018	2019	2020
Sales of Co A (Rs. in lakhs)	70	74	80	86	90

S-6055

Sub. Code

23VBF1G1/ 23VSD1G1

B.Voc. DEGREE EXAMINATION, APRIL 2025

First Semester

Banking and Financial Services/ Software Development

LIFE COPING SKILLS –BASIC

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define personality development.
2. How does self-concept influence an individual's behavior?
3. List out any two roles of positive thinking.
4. How does motivation contribute to self-actualization?
5. Contrast intrinsic and extrinsic motivation.
6. Describe the process of goal setting.
7. What is mental well-being?
8. How does fear hinder personal development?
9. What role does anger play in interpersonal relationships?
10. Why is leadership important in organizational success?

Part B

(5 × 5 = 25)

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

11. (a) Explain the concept of resilience and its significance in overcoming challenges.

Or

- (b) How does visualization contribute to achieving long-term goals?

12. (a) Discuss the impact of self-esteem on motivation and goal attainment.

Or

- (b) Analyze the relationship between self-actualization and personal fulfillment.

13. (a) Discuss the importance of emotional intelligence in effective leadership.

Or

- (b) How can setting SMART goals enhance self-motivation and productivity?

14. (a) Explain how fear can hinder personal development and strategies to overcome it.

Or

- (b) Analyze the effects of anger on personality.

15. (a) Discuss the relationship between self-esteem and coping skills.

Or

- (b) What are the 4 C's of mental health? Explain them.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. How does goal setting contribute to managing stress and anxiety in daily life? Explain them in detail.
 17. Discuss the influence of positive thinking on resilience and mental health.
 18. Explain how self-concept shapes an individuals approach to leadership roles.
 19. Discuss the importance of developing coping skills in maintaining psychological well-being.
 20. Analyze the relationship between self-acceptance and coping strategies in dealing with failure.
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S-6056

Sub. Code

23VBF2C1

B.Voc. DEGREE EXAMINATION, APRIL 2025

Second Semester

Banking and Financial Services

FINANCIAL SERVICES

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Section A

(10 × 2 = 20)

Answer **all** questions.

1. What are Financial Services?
2. Define Bonds.
3. What is merchant banking?
4. Explain the concept of private placement of capital issues.
5. Mention two functions of IFCI.
6. What is the role of SEBI in the financial market?
7. What are gilt securities?
8. What is the role of RBI in the financial market?
9. What is NSE?
10. Define the role of investor association.

Section B

(5 × 5 = 25)

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

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

Or

- (b) What are the pros of financial instruments?

12. (a) Discuss the meaning and importance of merchant banking.

Or

- (b) Evaluate the need for merchant banking in the Indian economy.

13. (a) Explain the inspection of SEBI in the financial market.

Or

- (b) Explain the role of :

(i) ICICI

(ii) IRBI.

14. (a) What are the functions of RBI in Indian financial system?

Or

- (b) Discuss the management of gilt securities in the Indian economy.

15. (a) Explain the role of SEBI.

Or

- (b) Analyze the role of investor information and education in stock market.

Section C

(3 × 10 = 30)

Answer any **three** questions.

16. Elaborate the functions of Indian financial system.
17. Explain the functions concerning public and private placement of capital issues.
18. Elucidate the role and functions of IDBI.
19. Evaluate the regulatory measures taken by RBI.
20. Compare Indian stock exchange scenario with the Global stock exchange scenario.
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S-6057

Sub. Code

23VBF2C2

B.Voc. DEGREE EXAMINATION, APRIL 2025

Second Semester

Banking and Financial Services

DIGITAL BANKING

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is Digital Banking?
2. Mention two channels of digital banking.
3. Define LAN in the context of digital banking.
4. What is SWIFT in banking?
5. What is a cash recycler ATM?
6. Define POS.
7. What do you mean by RTGS?
8. What is Internet banking?
9. Mention one security issue related to digital banking.
10. How technology affects digital banking?

Part B

(5 × 5 = 25)

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

11. (a) Describe the various channels of digital banking.

Or

- (b) Explain the meaning and significance of digital banking in the modern financial landscape.

12. (a) Explain how LAN and WAN support the operations of digital banking, providing specific examples of their applications.

Or

- (b) Write short note on INFINET.

13. (a) Analyze the different types of ATMs and their mechanisms.

Or

- (b) Write short note on :

(i) CDM

(ii) POS

14. (a) Write short note on NEFT.

Or

- (b) What are the importance of Internet Banking?

15. (a) Identify and discuss various security and privacy issues associated with digital banking.

Or

- (b) What are the various risks in digital banking?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. How has Digital banking evolved over the years?
 17. Elucidate the concept of core banking system in detail.
 18. Explain the types on site Vs offsite ATMs.
 19. Examine the impact of mobile banking and internet banking on traditional banking operations.
 20. Discuss the precautions and best practices that should be adopted by banks and customers to manager these risk effectively.
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S-6058

Sub. Code

**23VBF2G1/
23VSD2G1**

B.Voc. DEGREE EXAMINATION, APRIL 2025

Second Semester

Banking and Financial Services/Software Development

LIFE COPING SKILLS – ADVANCED

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. How does cultural difference influence perceptions of success?
2. Define problem.
3. State the relationship between time management and productivity.
4. How can constructive criticism be utilized for personal growth?
5. What is conflict resolution?
6. Specify the role of leadership in managing conflicts within a team.
7. Mention the importance of Work-Life balance.
8. Infer the concept of cultural competence in a globalized workplace.

9. What is procrastination?
10. Signify the lifelong learning in professional development.

Part B

(5 × 5 = 25)

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

11. (a) Describe a problem-solving technique you find most effective. How does it enhance decision-making?

Or

- (b) Provide strategies to improve time management skills.

12. (a) Compare and contrast different stress management techniques. Discuss their effectiveness in different situations.

Or

- (b) Explain the importance of conflict resolution skills in a professional environment. Provide a step-by-step guide.

13. (a) Discuss the impact of effective teamwork on organizational success. Provide examples.

Or

- (b) What are the ways of individuals to enhance their problem-solving skills through continuous learning and development?

14. (a) Discuss the challenges individuals may face in achieving work-life balance. Provide strategies to overcome these challenges.

Or

- (b) Discuss the importance of ethical considerations in decision-making.

15. (a) How does effective communication contribute to successful teamwork?

Or

- (b) Discuss the various conflict resolution techniques in resolving interpersonal conflicts.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Analyze the impact of cultural diversity on team dynamics and decision-making processes.
17. Discuss the importance of trust in building and maintaining effective teamwork.
18. Explain how emotional intelligence can be developed and its impact on interpersonal relationships.
19. Discuss the role of resilience in career success. Provide examples of how individuals can cultivate resilience to overcome setbacks and achieve long-term goals.
20. Examine the relationship between job satisfaction and employee performance. How can organizations enhance job satisfaction to boost overall productivity?
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S-6059

Sub. Code

23VBF2S1

B.Voc. DEGREE EXAMINATION, APRIL 2025

Second Semester

Banking and Financial Service

FUNDAMENTALS OF DIGITAL MARKETING

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. State the concept of Digital marketing?
2. What is PPC?
3. What is the digital marketing mix?
4. State the meaning of Influencer marketing?
5. What is Blogs?
6. Name some popular social media platforms used for marketing.
7. What role do ad networks play in digital advertising?
8. What is digital advertising?
9. What is Email advertising?
10. What is B2B mobile marketing?

Part B

(5 × 5 = 25)

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

11. (a) What are the main objectives of digital marketing?

Or

- (b) What are some advantages of digital marketing over traditional marketing methods?

12. (a) What is the importance of authenticity in influencer marketing?

Or

- (b) What are the main components of the digital marketing mix?

13. (a) Point out the popular Blog platforms in Social media marketing ?

Or

- (b) What are the advantages of instagram marketing?

14. (a) What is YouTube's ad placement auction system?

Or

- (b) Difference between search engine advertising and display advertising?

15. (a) Compare B2B Mobile marketing and B2C mobile marketing ?

Or

- (b) List out the options available in Email advertising?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the approaches of digital Marketing?
 17. What are some key metrics used to measure the success of influencer marketing campaign?
 18. What are some effective strategies for increasing followers on social media?
 19. Discuss the some best practices for creating effective YouTube ads?
 20. Explain the types of Emails?
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S-6060

Sub. Code

23VBF3C1

B.Voc. DEGREE EXAMINATION, APRIL 2025

Third Semester

Banking and Financial Services

PRACTICE OF COMMERCIAL BANKING

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What do you mean by the right of a banker to charge interest?
2. Define Banking.
3. What is a promissory note?
4. Name any two types of negotiable instruments.
5. Who is a paying banker?
6. What is an MICR cheque?
7. What is a joint account?
8. Who are executors in banking?
9. What is a current account?
10. Name one document typically required to open a current account.

Part B

(5 × 5 = 25)

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

11. (a) Describe the banker's obligation regarding cheques.

Or

- (b) What are the conditions under which a banker can exercise the right of appropriation?

12. (a) What are the essential features of a bill of exchange?

Or

- (b) Define the term 'holder in due course' in negotiable instruments.

13. (a) Differentiate between a paying banker and a collecting banker.

Or

- (b) State the significance of crossing cheque.

14. (a) What precautions should a banker take before opening account for the following customers?

- (i) Minor
- (ii) Illiterate person
- (iii) Lunatics.

Or

- (b) List the types of Non-Resident Indian (NRI) accounts available in India.

15. (a) Discuss the legal position of a Pass book.

Or

- (b) Discuss the advantages and disadvantages of maintaining a current account for a small business.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the general relationship between a banker and a customer.
 17. Explain the following :
 - (a) Trade bills
 - (b) Discounting bills
 - (c) Due date bills
 18. Examine the duties and statutory protections available to a collecting banker under the law.
 19. Analyze the legal and operational aspects of managing a bank account for a Hindu Undivided Family (HUF), including the roles of the Karta and coparceners.
 20. Explain the steps involved in opening a savings account, including necessary documentation.
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S-6061

Sub. Code

23VBF3C2

B.Voc. DEGREE EXAMINATION, APRIL 2025

Third Semester

Banking and Financial Services

PRINCIPLES OF MANAGEMENT FOR BANKERS

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define Management.
2. Define Administration.
3. What is credit planning?
4. What do you mean by budget?
5. What do you mean by Span of Management?
6. List out the advantages of decentralization.
7. What is job analysis?
8. Define Staffing.
9. What is Downward communication?
10. Name the various leadership styles.

Part B

(5 × 5 = 25)

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

11. (a) Explain the functions of Human relations movement.

Or

- (b) Discuss about the importance of Management.

12. (a) What are the strategy used in Planning of Banks?

Or

- (b) State the uses of performance budgeting.

13. (a) Discuss the organization of a Bank Branch.

Or

- (b) Point out the guidelines for effective delegation.

14. (a) State the need for training.

Or

- (b) What are the methods of recruitment in Banks?

15. (a) What are the barriers involved in effective communication?

Or

- (b) Explain the functions of leader in a bank.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the Modern Management approaches.
 17. Describe the types of decisions in Banking.
 18. Explain the formal and informal organization in Banking.
 19. What are the methods of training?
 20. Critically examine Maslow's need priority model. How far up the hierarchical ladder do most people progress?
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S-6062

Sub. Code

**23VBF3G1/
23VSD3G1**

B.Voc. DEGREE EXAMINATION, APRIL 2025

Third Semester

Banking and Financial Services/Software Development

PROFESSIONAL ETIQUETTES

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions

1. Why is nonverbal communication important in business greetings?
2. List three tips for effective business introductions.
3. What do you understand by personal hygiene?
4. Write a short note on western dressing.
5. What are the essential rules of meetings etiquette?
6. What do you mean by gesture and posture?
7. How should you politely decline wine?
8. What is the proper way to use a napkin?
9. What is the proper way to thank the host?
10. How should you cancel a reservation?

Part B

(5 × 5 = 25)

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

11. (a) Discuss the etiquette of exchanging business cards.

Or

- (b) Examine the importance of using names in business interactions.

12. (a) Discuss the impact of grooming on women's self-esteem.

Or

- (b) Discuss the cultural differences in grooming standards.

13. (a) Explain the etiquette of receiving visitor's in your office.

Or

- (b) Describe how to handle a conflicting opinion in a meeting.

14. (a) Describe the proper way to handle utensils during a meal.

Or

- (b) Explain how to handle unfamiliar or exotic foods.

15. (a) Discuss the importance of clear and concise communication.

Or

- (b) Discuss the considerations for CC and BCC.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the importance of business etiquette in professional settings.
17. Describe the characteristics of a well-groomed man's hairstyle.
18. Discuss the significance of workplace etiquette in maintaining a positive work environment.
19. Describe the etiquette for dining with people from different cultures.
20. Examine the etiquette of cross-cultural interactions while travelling.
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S-6063

Sub. Code

23VBF3G2

B.Voc. DEGREE EXAMINATION, APRIL 2025

Third Semester

Banking and Financial Services

வணிகக் கடிதங்கள்

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

பகுதி அ

(10 × 2 = 20)

அனைத்து வினாக்களுக்கும் விடையளிக்கவும்.

1. பிழையின்மை என்றால் என்ன?
2. வணிக மடல் என்றால் என்ன?
3. பத்தி பிரித்த விண்ணப்பம் என்றால் என்ன?
4. நினைவூட்டு கடிதத்துடன் கூடிய விண்ணப்பம் பற்றி குறிப்பு வரைக.
5. ஆணையுருக்கள் என்றால் என்ன?
6. தண்டல் மடல்கள் என்பதன் பொருள் என்ன?
7. காப்பீட்டு கடிதங்கள் என்றால் என்ன?
8. கொள்முதல் ஆணை குறிப்பு வரைக.
9. நிகழ்ச்சி குறிப்பு தயாரித்தல் என்றால் என்ன?
10. அறிக்கை தயாரித்தல் பற்றி குறிப்பு வரைக.

அனைத்து வினாக்களுக்கும் விடையளிக்க.

11. (அ) தகவல் தொடர்பின் முக்கியத்துவம் பற்றி விவரி.

(அல்லது)

(ஆ) தகவல் தொடர்பின் நோக்கங்கள் யாவை?

12. (அ) விண்ணப்பக் கடிதத்தின் அமைப்பு பற்றி விவரி.

(அல்லது)

(ஆ) ஒரு நல்ல வணிக கடிதத்தின் குணங்கள் பற்றி விவரி.

13. (அ) ஆயத்த ஆடைகளுக்கான விவரப்பட்டியல் கேட்டு ஒரு கடிதம் எழுதுக.

(அல்லது)

(ஆ) மின்சார கலவை கருவிக்கான விசாரணை மடல் ஒன்றை வரைக.

14. (அ) வியாபார சுற்றறிக்கை கடிதங்களை பற்றி விரிவாக கூறுக.

(அல்லது)

(ஆ) வியாபார சுற்றுக்கு கடிதங்களில் அனுப்பப்படும் சூழ்நிலைகள் யாவை?

15. (அ) நிறுமச் செயலர் கடிதம் வரையும் போது தவிர்க்கப்பட வேண்டியவை யாவை?

(அல்லது)

(ஆ) நடைபெறவிருக்கும் இயக்குனரவை கூட்டத்திற்கான நிகழ்ச்சி நிரல் அனுப்புதல் பற்றி ஒரு மடல் வரைக.

பகுதி இ

(3 × 10 = 30)

எவையேனும் மூன்று வினாக்களுக்கு விடையளிக்க.

16. தகவல் தொடர்பின் தத்துவங்கள் மற்றும் அதன் நன்மைகளைப் பற்றி விரிவாக விளக்குக.
 17. விளம்பரம் கொடுக்கப்படாத காலி இடத்திற்கான விண்ணப்பம் ஒன்றை வரைக.
 18. முதல் கடிதத்திற்கு பதில் கிடைக்காத நிலையில் இரண்டாவது கடிதம் அனுப்புதல் அத்துடன் கணக்கறிக்கையின் நகலை இணைத்து அனுப்பி ஒரு கடிதம் வரைக.
 19. பார்சல் சேர்க்கப்படாத குறித்து அஞ்சல் அலுவலகத்திற்கு விசாரணை மடல் ஒன்றை எழுதுக.
 20. அறிக்கை தயாரிப்பதில் உள்ள பிரிவுகளை விளக்கமாக கூறுக.
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S-6064

Sub. Code

**23VSD3S2/
23VBF3S2**

B.Voc. DEGREE EXAMINATION, APRIL 2025

Third Semester

Banking and Financial Services/Software Development

IT SKILLS FOR EMPLOYMENT

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define computer.
2. What is meant by Graphics card?
3. Define operating system.
4. What is an user Interface?
5. Define word processing.
6. What is meant by Creating and editing of text?
7. Define Internet.
8. What is meant by WWW?
9. What is digital footprints?
10. Define Malware.

Part B

(5 × 5 = 25)

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

11. (a) Explain the types of Computer.

Or

- (b) Write short notes on Wi-Fi.

12. (a) Describe the basics of operating systems in detail.

Or

- (b) Write briefly about windows tools and features.

13. (a) Explain the use of shortcuts in detail.

Or

- (b) Write short notes on Excel.

14. (a) Discuss Understanding IP Address in detail.

Or

- (b) Describe the Storing and retrieving file through google drive.

15. (a) Discuss in detail about Antivirus, Firewall.

Or

- (b) Describe in detail about Phishing and Pharming.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain in detail about the basics of computer networks.

17. Discuss in detail about Difference between various operating systems.

18. Explain about Creating, opening and closing document.
 19. Describe in detail about the Social media merits and demerits.
 20. Explain about Internet Safety concerns.
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S-6065

Sub. Code

23VBF4E1

B.Voc. DEGREE EXAMINATION, APRIL 2025

Fourth Semester

Banking and Financial Services

CREDIT MANAGEMENT

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is Information Technology?
2. What do you mean by Ratio?
3. What is Cash Credit?
4. What did you known as Tiny Sector?
5. What is Economic Appraisal?
6. What do you mean by Credit Risk?
7. What is Documentation?
8. What is Stamping?
9. What is Credit Monitoring?
10. What is Supervision?

Part B

(5 × 5 = 25)

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

11. (a) Explain the concepts of Credit Management.

Or

- (b) Explain about the Lending Option on Credit Management.

12. (a) Write short notes about issues of the Small Scale Industry.

Or

- (b) Brief about the Overdraft on Credit Delivery System in Banks.

13. (a) Mention out the importance of Economic Appraisal.

Or

- (b) List out the benefits of Credit Rating.

14. (a) Explain the importance of Documentation in Banks.

Or

- (b) Brief detail about Encumbrance Report in Banks.

15. (a) Discuss briefly about the On-site and Off-site Supervision in Credit Monitoring.

Or

- (b) Discuss about the Rehabilitation of Sick Units by through Credit Monitoring.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Describe about the Reserve Bank of India Guidelines on Credit Risk Management.
 17. Enumerate the Financial Inclusion on Priority Sector Lending.
 18. Briefly explain about the Credit Risk Rating Case Studies on Banks.
 19. Explain the Documentation and Registration of Charges in Banks.
 20. Describe the checklist for Identifying Early Problem Credits Monitoring.
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S-6067

Sub. Code

23VBF4G1

B.Voc. DEGREE EXAMINATION, APRIL 2025

Fourth Semester

Banking and Financial Services

அலுவலக முறைகள்

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

பகுதி அ

(10 × 2 = 20)

அனைத்து வினாக்களுக்கும் விடையளிக்க.

1. நவீன அலுவலகம் வரையறு.
2. பணி வரைபடம் ஏன் தயாரிக்கப்படுகிறது.
3. மையப்படுத்தப்பட்ட அஞ்சல் பணி என்றால் என்ன?
4. வாய்மொழி தகவல் வரையறு.
5. கோப்பிடுதல் என்றால் என்ன?
6. தொடர் எழுதுபொருள் என்றால் என்ன?
7. ஏதேனும் ஐந்து அலுவலக இயந்திரத்தின் பெயர்களை குறிப்பிடுக.
8. புள்ளி விவரத்தை தொகுத்தளிக்கும் இயந்திரத்தின் தேவையை குறிப்பிடுக.
9. சுட்ட அகராதி வரையறு.
10. ஏதேனும் நான்கு பொது வணிக சொற்களைத் தருக.

பின்வரும் வினாக்களில் (அ) அல்லது (ஆ) விலிருந்து ஏதேனும் ஒரு வினாவிற்கு விடையளிக்கவும்.

11. (அ) அலுவலகம் எதிர்கொள்ளும் சவால்களை விவரி.

(அல்லது)

(ஆ) பணிப்போக்கு ஒப்படைப்பு செயல்முறைகளை விளக்குக.

12. (அ) அலுவலக மனைத்துணை பொருட்கள் மற்றும் மதிப்பிடுதல் பற்றி விவரி.

(அல்லது)

(ஆ) அலுவலக இடை வசதி பற்றி விவரி?

13. (அ) பணிப்போக்கு ஒப்படைப்பு செயல்முறையை விளக்குக.

(அல்லது)

(ஆ) அலுவலக இயந்திரங்களை தேர்வு செய்யும் பொழுது கவனிக்க வேண்டியவற்றை எழுதுக.

14. (அ) வகைப்படுத்தலில் நன்மைகளை விவரிக்க.

(அல்லது)

(ஆ) மையக் கோப்பிட்டு முறை மற்றும் பரவலாக்கப்பட்ட கோப்பிட்டு முறையை வேறுபடுத்தி எழுதுக.

15. (அ) ஒரு நிறுவனத்தின் தகவல் தொடர்புக்கு பயன்படும் இயந்திர சாதனங்கள் குறித்து விவரி.

(அல்லது)

(ஆ) கணிப்பொறியின் முக்கியத்துவத்தை தருக.

பகுதி இ

(3 × 10 = 30)

எவையேனும் மூன்றனுக்கு மட்டும் விரிவாக விடையளிக்க.

16. நவீன அலுவலகத்தின் பணிப்போக்கு ஒப்படைப்பு செய்முறைகளை விவரி.
 17. பல்வேறு வகையான நிறுவன விளக்கப் படத்தை விவரி.
 18. அலுவலகப் பணியை அளவிடும் முறையை விளக்குக.
 19. ஒரு நிறுவனத்தின் தகவல் தொடர்புக்கு பயன்படும் இயந்திர சாதனங்கள் குறித்து விவரி.
 20. கோப்பிட்டின் உரைகள் பற்றி விரிவாக எழுது.
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