S–7114	Sub. Code
	22VBF5C1

B.Voc. DEGREE EXAMINATION, APRIL 2025

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 Selling.

2. What is Demarketing?

3. Define Marketing audit.

4. What is branch layout?

5. What is product development?

6. Write any two objectives of product mix?

7. Mention any two advantages of price mix?

8. What is service charge?

9. Define Selection.

10. What is Training?

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

11. (a) Discuss the various advantages of Marketing.

Or

(b) Difference between social marketing and Remarketing.

12. (a) Explain the factors influencing the marketing mix.

Or

(b) State the meaning and importance of "Place" in marketing mix.

13. (a) What are the characteristics of product mix?

Or

(b) Explain the concept of product management.

14. (a) Write a short note on product line of a banker.

Or

(b) What is the scope of non fund based products?

15. (a) What are the steps in the recruitment and selection process?

Or

(b) State the process of training and development.

S–7114

Part C (3 × 10 = 30)

Answer any **three** questions.

16. Explain the relevance concept of marketing to banking.

17. Discuss the importance of market segmentation.

18. Explain the levels of a product with suitable examples.

19. Briefly explain the important features of price mix policies.

20. Explain the various functions of training and development.

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S–7114

B.Voc. DEGREE EXAMINATION, APRIL 2025

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.　What is wholesale banking?

2.　State any two features of retail banking.

3.　What is "Billing Cycle"?

4.　What is Debit Cards?

5.　What is M-Banking?

6.　State any two needs of ATM.

7.　What is static information?

8.　State any two advantages of static information?

9.　What is Securitization?

10.　What is Mortgage?

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

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

11. (a) Briefly explain the history of retail bank.

Or

(b) What are the needs of retail banks?

12. (a) What are the difference between "Debit Card and Credit Card"?

Or

(b) What are the advantages of Billing Cycle?

13. (a) Explain the importance of MIS.

Or

(b) Briefly explain the advantages of internet banking.

14. (a) What are the advantages of static information?

Or

(b) What are the comprehensive banking regulatory compliance checklist?

15. (a) What are the advantages of Demat Services?

Or

(b) Explain the importance of reverse mortgage in retail banking.

S–7116

Answer any **three** questions.

16. Explain the advantages and disadvantages of retail banking.

17. Explain the "Approval process for retail loans" and "credit scoring".

18. What are the advantages and disadvantages of M.I.S. and Accounting retail strategies?

19. Explain the "Regulations and compliance technology for retail banking".

20. Explain the features of wealth management.

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S–7116

S–7120	Sub. Code
	22VBF6G1

B.Voc. DEGREE EXAMINATION, APRIL 2025

Sixth Semester

Banking and Financial Services

CYBER SECURITY IN BANKS

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

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

Answer **all** the questions.

1.   List three types of hardware-based security devices used in banks.

2.   What is phishing, and how can banks prevent it?

3.   What is internet fraud?

4.   What do you mean by crime-stalking?

5.   What is crime management in cyber fraud?

6.   List three best practices for password security.

7.   What is counterfeiting?

8.   What is the difference between fraud and error?

9.   List three best practices for secure data storage.

10. What is database security?

Part B (5 × 5 = 25)

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

11. (a) Describe the different types of cyber threats faced by the banks.

Or

(b) Describe the significance of assessing threat levels and implementing preventive, detective and corrective controls in banks.

12. (a) Describe the various methods hackers employ in cyber extortion.

Or

(b) Explain the difference between cyber terrorism and cyber warfare.

13. (a) Describe the types of fraud protection controls used to prevent cyber fraud.

Or

(b) Discuss the importance of risk assessment in cyber-crime risk management.

14. (a) Evaluate the impact of bank failure on the financial system with examples.

Or

(b) Describe the concept of money laundering.

15. (a) Explain the difference between symmetric and asymmetric encryption.

Or

(b) Examine the measures to ensure secure mobile banking transactions.

2 **S–7120**

Answer any **three** questions.

16. Explain the importance of implementing hardware-based security measures in banks, give examples.

17. Explore how user errors and failure of banks contribute to the continuation of cyber-criminal activities in India.

18. Analyze the role of detection controls in identifying and preventing cyber fraud.

19. Describe the types of accounting frauds commonly found in banks.

20. Evaluate the effectiveness of network security controls in preventing cyber-attacks.

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S–7120

S–7121	Sub. Code
	22VBF6G2

B.Voc. DEGREE EXAMINATION, APRIL 2025

Sixth Semester

Banking and Financial Services

BASICS OF FOREIGN EXCHANGE

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1. Define Nostro.

2. Write short note on FERA 1973.

3. What is a "cross rate"?

4. What is "triangular arbitrage"?

5. What is the difference between FCNR and RFC accounts?

6. What are the conditions for repatriation?

7. What is NRI account?

8. What types of NRI accounts are available?

9. Describe day trading strategies in forex.

10. What are foreign exchange remittances used for?

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

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

11. (a) Describe the key objectives of FEMA 1999.

Or

(b) Discuss the role of FEMA 1999 in promoting foreign investments in India.

12. (a) Discuss the different methods of exchange rate quotation.

Or

(b) Discuss the concept of arbitrage in the foreign exchange market.

13. (a) Describe the documentation required for opening a Foreign Currency Account.

Or

(b) Discuss the permitted credits and debits in Foreign Currency Accounts.

14. (a) Describe the process of repatriating funds from NRI accounts.

Or

(b) Explain how interest rates are determined for NRI accounts.

15. (a) Describe the types of foreign exchange remittances.

Or

(b) Analyze the current trends in the foreign exchange market.

2 S–7121

Answer any **three** questions.

16. Discuss the evolution of foreign exchange management in India, highlighting the transition from FERA 1973 to FEMA 1999.

17. Discuss the organizational structure of the foreign exchange market.

18. Explain the manner of payment of interest on Foreign Currency Accounts.

19. Briefly explain the step-by-step procedure for opening NRI accounts.

20. Explain the strategies used by professional currency traders.

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B.Voc. DEGREE EXAMINATION, APRIL 2025

Sixth Semester

Banking and Financial Services

SOFT SKILL DEVELOPMENT

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** the questions.

1. What is critical thinking?

2. What is Assertiveness?

3. List some inter personal skills.

4. What is emotional intelligence?

5. List some facial expressions.

6. What is verbal communication?

7. List some facial expressions.

8. What is stress?

9. Give the meaning of creativity.

10. List any four thinking skills.

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

11. (a) Write the outcomes of soft sill development.

Or

(b) What are the objectives of personal development plan?

12. (a) Explain the concept emotional state.

Or

(b) How do you improve the work relationship?

13. (a) Write a note about the listening skills.

Or

(b) Write a note on interpersonal communication.

14. (a) If you are planned for a meeting, what are the points to be considered?

Or

(b) Write a note on appearance.

15. (a) How to improve self-esteem?

Or

(b) What are the different types of etiquette?

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

Answer any **three** questions.

16. Outline the integral parts of the soft skills.

17. Describe the various inter personal skills needed.

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18. Draw the effective flow of communication in the meeting.

19. State the steps to become a effective presenter.

20. Enumerate the factors which influence the self-esteem.

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S–7122

S–7427	Sub. Code
	22VBF1C1

B.Voc. DEGREE EXAMINATION, APRIL 2025

First Semester

Banking and Financial Services

BASICS OF BANKING

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1. Give the meaning of Banking.

2. Define Group Banking

3. What is Commercial Banking?

4. Explain the term Cash Credit.

5. What is meant by Mobile Banking?

6. What do you know about virtual currency?

7. Who are the participants in a call loan market?

8. What do you know about certificate of deposit?

9. What do you mean by "Rule of Survivorship"?

10. Write a note on "Either or Survivor Clause".

Part B   (5 × 5 = 25)

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

11. (a) What is Unit Banking? Explain the advantages of Unit Banking.

Or

(b) Classify the banks and bring out the salient features of each of them.

12. (a) Describe the functions of various development banks operating in India.

Or

(b) Describe briefly the functions of the following financial institutions.

(i) The Industrial Finance Corporation

(ii) The Industrial Development Bank of India.

13. (a) Define e-banking. Write the advantages and disadvantages of e-banking.

Or

(b) Explain the general utility services offered by Commercial banks to their customers.

14. (a) Discuss the importance of a commercial bill market.

Or

(b) Distinguish between a money market and a capital market.

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15. (a) Explain the terms banker' and 'customer'. What are the general relationships between the banker and customer?

Or

(b) 'A banker is required to observe strict secrecy in regard to customer's account". Are there any exceptions of this rule?

Part C (3 × 10 = 30)

Answer any **three** questions.

16. "A comparison between unit bank and branch bank" banking is essentially a comparison between small scale and large scale operation — Discuss.

17. Give a brief account of the different types of institutions, all of which together constitute the Indian banking system.

18. Discuss the innovative lending schemes introduced recently by commercial banks in India.

19. What steps have been taken in recent years to make the Indian money market a developed one?

20. State and explain the banker's obligation to honour the cheques. What risks do he have to face in the case of wrongful dishonour of cheque?

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S–7427

S–7428	Sub. Code
	22VBF1C2

B.Voc. DEGREE EXAMINATION, APRIL 2025

First Semester

Banking and Financial Services

INTRODUCTION TO INSURANCE

(CBCS – 2022 onwards)

Time : 3 Hours　　　　　　　　Maximum : 75 Marks

Part A　　　　　　　$(10 \times 2 = 20)$

Answer **all** questions.

1. Define insurance.

2. What are the primary functions of insurance?

3. Why do we need life insurance?

4. List out the General insurance.

5. State the need for Public sector insurance Companies.

6. What is IRDA?

7. What is meant by subrogation?

8. What is premium fund?

9. Define insurance marketing.

10. Write a note on corporate agent.

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

11. (a) Describe the origin and development of insurance.

Or

(b) What are the benefits of insurance in Business and society?

12. (a) "Good faith lies at the root of the fire insurance contract"-Discuss briefly.

Or

(b) Explain the various conditions of motor insurance policies.

13. (a) What are the functions of IRDA?

Or

(b) Explain the functions of private sector insurance companies.

14. (a) What do you understand by principle of causa proxima?

Or

(b) Explain the valuation of surplus in Insurance.

15. (a) What are the special features of insurance marketing?

Or

(b) Write a notes on:

(i) Distribution channel

(ii) Promotion

(iii) Positioning.

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Part C   (3 × 10 = 30)

Answer any **three** questions.

16.   Explain the Nature of insurance.

17.   Describe the procedure to be followed in effecting a fire insurance in India.

18.   Discuss about the powers and duties of IRDA.

19.   Discuss the financial principles of insurance.

20.   Discuss the various customer services offered by the players in the insurance industry.

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S–7428

B.Voc. DEGREE EXAMINATION, APRIL 2025

First Semester

Banking and Financial Services/Software Development

LIFE COPYING SKILLS BASIC

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1.   What is meant by coping?

2.   What is emotional stress?

3.   Differentiate between positive and negative thinking.

4.   What are the types of attitudes?

5.   Write the expansion of SMART.

6.   Write the ways of overcoming fear.

7.   What are the symptoms of shyness?

8.   What are the steps to implement changing one's negative behaviour?

9.   What are the characteristics of leadership?

10. Write any tips of improve of leadership qualities.

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

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

11. (a) Bring out the five positive and five negative ways of life coping.

Or

(b) Give an account on benefits of self-acceptance.

12. (a) What is Motivation? Depict the hierarchy of human needs according to Abraham Maslow.

Or

(b) Describe the components of self-actualization.

13. (a) Why goal-setting is important for personal development?

Or

(b) Enumerate the elements of setting goal.

14. (a) What is depreciation ? What are the symptoms of depression?

Or

(b) What is anger? What happens when you do not control your anger?

15. (a) What are the qualities required in a leader to cope with a crisis?

Or

(b) What are qualities of democratic leadership?

S–7429

Part C   (3 × 10 = 30)

Answer any **three** questions.

16. Define personality. Explain the characteristics and elements of personality.

17. Discuss the application of social behaviour in professional life.

18. Analyse the strategies to achieve a tough goal of life.

19. What is stress? What are the two types of stress? How does stress affect you? How to managestress? — Discuss.

20. Explain the major influential factors in leadership.

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S–7429

B.Voc. DEGREE EXAMINATION, APRIL 2025

Second Semester

Banking and Financial Services

FINANCIAL SERVICES

(CBCS – 2022 onwards)

Time : 3 Hours　　　　　　　　　　Maximum : 75 Marks

Part A　　　　　　(10 × 2 = 20)

Answer **all** questions.

1. What are the financial instruments?

2. Define Financial service.

3. What do you mean by merchant banking?

4. What do you understand by the term, 'issue management'?

5. Give the acronym of SEBI.

6. List out the functions of IFC.

7. What is Gilt security?

8. What is open Market operation?

9. Give the meaning of Pay-in of securities.

10. What is OTCEI?

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

11. (a) State the functions of Financial services.

Or

(b) Explain the Pros and Cons of financial instruments.

12. (a) What are the importance of Merchant Banking ?
Or

(b) Describe the functions of Private placement capital issues.

13. (a) What are the Functions of SEBI?
Or

(b) State the functions of IDBI in Financial services.

14. (a) What is the role of the Reserve Bank in issuing government securities?
Or

(b) Explain the role of capital adequacy requirements in the context of gilt-edged securities.

15. (a) What are the main functions of a stock exchange?

Or

(b) What are the key protections for investors in the stock market?

Part C (3 × 10 = 30)

Answer any **three** questions.

16. Explain the functions of Indian financial system.

17. What is the main role of merchant bankers?

S–7430

18. What are the functions of merchant banking and explain its legal and regulatory frameworks.

19. Outline the functions of RBI in gilt security market.

20. Explain the NSE and BSE.

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S–7430

S–7431	Sub. Code
	22VBF2C2

B.Voc. DEGREE EXAMINATION, APRIL 2025

Second Semester

Banking and Financial Services

DIGITAL BANKING

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1. What is digital bank?

2. What is mobile banking?

3. Expand WAN.

4. What is core banking?

5. What is on site ATM?

6. What is POS?

7. What is mobile banking?

8. What is NEFT?

9. What is Unencrypted Data?

10. What is phishing?

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

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

11. (a) Write the benefits of digital banking for the customers.

Or

(b) Discuss the growth of digital banking in India.

12. (a) State the limitations of the LAN.

Or

(b) What are the benefits of core banking?

13. (a) What are the various transactions performed at an ATM?

Or

(b) Differentiate Debit and Credit card.

14. (a) What are the challenges associated with the mobile banking?

Or

(b) Differentiate NEFT and IMPSs.

15. (a) Write the precautions taken by the bank to avoid fraud.

Or

(b) Explain the various types of technology related issued in digital banking.

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Part C   (3 × 10 = 30)

Answer any **three** questions.

16. Differentiate digital banking with traditional banking.

17. Explain the features of core banking and how it works.

18. How will you classify the ATM under various category?

19. Describe the brief history of mobile banking.

20. Discuss the Major Types of Banking Risks.

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S–7431

B.Voc. DEGREE EXAMINATION, APRIL 2025

Third Semester

Banking and Financial Services

PRACTICE OF COMMERCIAL BANKING

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1.   What is garnishee order?

2.   State the rule in Clayton's case.

3.   What is accommodation bill?

4.   Who is a holder?

5.   Define endorsement.

6.   What is stale cheque?

7.   Distinguish between an executor and trustee.

8.   What is a Non-Resident (Ordinary) account?

9.   What is Pay in Slip?

10. What is Recurring Deposit?

Part B (5 × 5 = 25)

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

11. (a) Enumerate the role of the banker as a trustee.

Or

(b) What are the points to be kept in mind by a banker while exercising the right of set-off?

12. (a) How does a bill differ from a promissory note?

Or

(b) Define Payment in Due Course.

13. (a) What are the precautions to be taken by a banker before making payment of a cheque?

Or

(b) Explain the statutory protection available to the collecting banker.

14. (a) What are the points to be considered by a banker while opening an account for joint Hindu family?

Or

(b) Discuss the various types of Non Resident Accounts.

15. (a) What are the features of a savings account?

Or

(b) Write the reasons for the closure of a bank account.

2

Answer any **three** questions.

16. Explain the banker's obligation to honour customers' cheques.

17. Elaborate the privileges of a holder in due course.

18. Explain and Illustrate different types of crossing.

19. Discuss the precautions to be taken by a banker while opening and operating an account in the name of a partnership firm.

20. Examine the effect of pass book entries advantages to the customer.

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S–7433

S–7434	Sub. Code
	22VBF3C2

B.Voc. DEGREE EXAMINATION, APRIL 2025

Third Semester

Banking and Financial Services

PRINCIPLES OF MANAGEMENT FOR BANKERS

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1.   Define Management.

2.   Write a note on Human Relations Movement.

3.   What is Credit Planning?

4.   What is Decision Making?

5.   What do you mean by Delegation?

6.   What is Formal Organization?

7.   What is Job Rotation?

8.   What is the need for Training?

9.   What is Motivation?

10.   What are the elements of direction?

Part B (5 × 5 = 25)

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

11. (a) Explain the importance of Management.

Or

(b) What are the features of System Approach to Management?

12. (a) List out the various steps in Planning.

Or

(b) What are the difficulties in Decision Making?

13. (a) Bring out the advantages of Decentralization.

Or

(b) Distinguish between Formal and Informal Organization.

14. (a) State the principles of man power planning.

Or

(b) Explain Job Enlargement.

15. (a) Why a branch manager has to act as a leader?

Or

(b) Explain the communication process.

Part C (3 × 10 = 30)

Answer any **three** questions.

16. Distinguish between Management and Administration.

17. "Procedures are a guide to action" — Comment.

2

18. Explain the process of designing an organization.

19. Describe the selection practices in Indian banks.

20. Explain the different forms of Communication.

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S–7434

S–7435	Sub. Code
	22VBF3G1/ 22VSD3G1

B.Voc. DEGREE EXAMINATION, APRIL 2025

Third Semester

Software Development/Banking and Financial Services

PROFESSIONAL ETIQUETTES

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

Part A   (10 × 2 = 20)

Answer **all** questions.

1. Define Business Etiquette.

2. What is business card?

3. What are the key elements of a well-groomed hairstyle for a professional woman?

4. What is formal dress code?

5. What is machine etiquette?

6. What is meeting etiquette?

7. Define dinning etiquette.

8. What is the main objective of dinning etiquette?

9. What is Restaurant etiquette?

10. What is cross cultural consideration?

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

11. (a) What is the purpose of Business etiquette?

    Or

    (b) What are the disadvantages of etiquette?

12. (a) What are the key elements of effective business communication in well-groomed man?

    Or

    (b) What are the essential grooming habits for a professional man?

13. (a) State the importance in the workplace.

    Or

    (b) Explain the role of body language in workplace communication.

14. (a) Explain the proper way to hold utensils during a meal.

    Or

    (b) How do you politely decline a dish or beverage?

15. (a) What is the proper way to greet and seat customers in a restaurant?

    Or

    (b) Explain the cultural significance of restaurant etiquette in different societies.

S–7435

Answer any **three** questions.

16. Discuss the importance of professional etiquette in building strong relationships with colleagues, clients, and customers.

17. Explain the role of nonverbal communication in professional etiquette, including body language and tone of voice.

18. What are the benefits and limitations of implementing a professional etiquette training program in the workplace?

19. Discuss the role of the host and guest in a formal dining setting.

20. Describe the proper etiquette for food presentation and plating.

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B.Voc. DEGREE EXAMINATION, APRIL 2025

Third Semester

Banking and Financial Services

வணிகக் கடிதங்கள்

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

பகுதி அ $(10 \times 2 = 20)$

அனைத்து வினாக்களுக்கும் விடையளி.

1.   வணிக தகவல் தொடர்பு குறிப்பு வரைக.

2.   எழுத்து வடி தகவல் தொடர்பு முறை என்றால் என்ன?

3.   கட்டங்களாகிய விண்ணப்பம் குறிப்பு வரைக.

4.   சாதாரண விண்ணப்பம் என்றால் என்ன?

5.   முனைவு கடிதம் என்றால் என்ன?

6.   குறிப்பிட்ட முனைவு என்பதன் பொருள் யாது?

7.   ஏற்றுமதி கடிதங்கள் என்றால் என்ன?

8.   முகவாண்மை கடிதம் என்றால் என்ன?

9.   அசாதாரண பொதுக்கூட்டம் என்றால் என்ன?

10.   அங்காடி அறிக்கை என்றால் என்ன?

அனைத்து வினாக்களுக்கும் ஒரு பக்க அளவில் விடைத் தருக.

11. (அ) வணிக கடிதத்தின் முக்கியத்துவம் பற்றி விவரி.

(அல்லது)

(ஆ) வணிக மடலின் அடிப்படை கூறுகள் யாவை?

12. (அ) விண்ணப்பக் கடிதங்களின் வகைகள் யாவை?

(அல்லது)

(ஆ) விண்ணப்பதாரர் விண்ணப்பிக்கும் போதுகவனத்தில் கொள்ள வேண்டிய கருத்துருக்கள் யாவை?

13. (அ) வணிக கடிதத்தில் புகார்களும் சரி கட்டல்களும் பற்றி விரிவாக விளக்குக.

(அல்லது)

(ஆ) சரக்கை பெறுவதில் தாமதம் ஏற்படுவது குறித்து புகார் கடிதம் ஒன்றை எழுதுக.

14. (அ) மணி ஆயத்த ஆடைகள் புதிய கிளை திறப்பு பற்றி வரவேற்பு கடிதம் வரைக.

(அல்லது)

(ஆ) வங்கி மடல்களின் வகைகளை கூறுக.

15. (அ) செயலாண்மை மடல்கள் பற்றி விரிவாக கூறுக.

(அல்லது)

(ஆ) இயக்குனர்களுடன் தொடர்பு கொள்ளும் போது செயலர் எழுதும் கடிதங்கள் பற்றி விவரி.

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ஏதேனும் மூன்று வினாக்களுக்கு கட்டுரை வடிவில் விடை தருக.

16. வணிக கடிதத்தின் தகவல் தொடர்பின் ஏற்படும் பிரச்சனைகளைப் பற்றி விரிவாக விளக்குக.

17. புதிய ஸ்டீல் பர்னிச்சர்களை வழங்குவது தொடர்பான மதிப்பீட்டிற்கான விசாரணை கடிதம் ஒன்றை எழுதுக.

18. விற்பனையாளர் கடன் கொடுத்த தொகையை பெறுவதற்கு என்னென்ன வழிமுறைகளை பின்பற்றுகிறார் என்பதனை விரிவாக விளக்குக.

19. தனது கணக்கில் வங்கிய இழைத்திருக்கும் பிழையை கட்டிக்காட்டி எழுதும் புகார் கடிதம் ஒன்றை எழுதுக.

20. ஆண்டு பொது கூட்டங்களில் நிறுவனத்தின் தலைவர் சிறு பேச்சுக்கள் பற்றி மாதிரியே தயாரிக்க.

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S–7437	Sub. Code
	22VBF4E1

B.Voc. DEGREE EXAMINATION, APRIL 2025

Fourth Semester

Banking and Financial Services

CREDIT MANAGEMENT

(CBCS – 2022 onwards)

Time : 3 Hours　　　　　　　　　　Maximum : 75 Marks

Part A　　　　　　　　(10 × 2 = 20)

Answer **all** questions.

1. What is credit management?

2. Define credit risk.

3. What is credit delivery system in banks?

4. Define Financial inclusion.

5. What is Bankable project?

6. Write a note on commercial appraisal.

7. What is Documentation?

8. What is stamping or documents?

9. Define credit monitoring.

10. What is NPA?

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

11. (a) Write a short note on traditional and emerging concepts.

Or

(b) Discuss the different types of credit risks.

12. (a) What are the forms of advances in banks?

Or

(b) Write a short note on assessment of working capital requirement.

13. (a) State the objectives of credit appraisal.

Or

(b) What are the benefits of credit rating?

14. (a) State the importance of documentation.

Or

(b) Write a short note on law of limitations.

15. (a) What are the goals of monitoring and follow-up in credit monitoring?

Or

(b) Write a short note on Non-performing assets.

Part C (3 × 10 = 30)

Answer any **three** questions.

16. Explain the types of credit management.

17. Examine the concept of credit delivery system in banks.

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18. Briefly explain the objectives of credit rating.

19. Explain the various types of securities work.

20. Discuss the on-site and off-site supervision and its advantages and limitations.

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B.Voc. DEGREE EXAMINATION, APRIL 2025

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 விடையளிக்கவும்.

1. அலுவலக ஆட்டோ மேசன் வரையறு.

2. நிர்வாகம் என்றால் என்ன?

3. செயல்பாட்டு அமைப்பு என்றால் என்ன?

4. அதிகாரத்தை வரையறுக்க.

5. பணி வரைபடம் ஏன் தயாரிக்கப்படுகிறது?

6. உள் மற்றும் வெளி தகவல் தொடர்பினை வேறுபடுத்துக.

7. ஏதேனும் எட்டு பொது வணிகச் சொற்களைத் தருக.

8. புள்ளிவிபரத்தை தொகுத்தளிக்கும் இயந்திரத்தின் தேவையை குறிப்பிடுக.

9. தொடர் எழுதுபொருள் என்றால் என்ன?

10. பணி எளிதாக்கலின் தேவையைக் கூறுக.

அனைத்து வினாக்களுக்கும் **ஒரு பக்க** அளவில் விடையளிக்கவும்.

11.   (அ) அலுவலகத்தின் பணிகளை விவரி.

(அல்லது)

      (ஆ) பணியாளர்கள் நிர்வாகத்தின கொள்கைகள் யாவை?

12.   (அ) அமைப்பின் வகைகளை குறிப்பிடுக.

(அல்லது)

      (ஆ) கட்டுப்பாட்டின்   இடைவெளியின்   கொள்கைகளை
           விளக்குக.

13.   (அ) அஞ்சல் துறையை அமைக்கும் பொழுது கவனத்தில்
           கொள்ள வேண்டியன யாவை?

(அல்லது)

      (ஆ) படிவக்கட்டுப்பாட்டு பற்றி சிறுகுறிப்பு தருக.

14.   (அ) வகைப்படுத்தலில் நன்மைகளை விவரிக்க.

(அல்லது)

      (ஆ) அலுவலகத்தில் பல்வேறு நவீன சாதனங்கள் ஏன்
           தேவைப்படுகின்றன?

15.   (அ) கணிப்பொறியின் முக்கியத்துவத்தை தருக.

(அல்லது)

      (ஆ) சுட்டகராதியின் பல்வேறு வகைகள் யாவை?

பகுதி இ $(3 \times 10 = 30)$

எவையேனும் **மூன்றனுக்குக்** கட்டுரை வடிவில் விடை தருக.

16.   பணிப்போக்கு ஓப்படைப்பு செயல்முறைகளை விளக்குக.

17.   தபால்களை நேர்த்தியாக கையாளுவதின் முக்கியத்துவத்தை
      எழுதுக.

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18. மையக் கோப்பிட்டு முறை மற்றும் பரவலாக்கப்பட்ட கோப்பீட்டு முறையை வேறுபடுத்தி எழுதுக.

19. அலுவலக இயந்திரங்களை தேர்வு செய்யும் பொழுது கவனிக்க வேண்டியவற்றை எழுதுக.

20. பிழை திருத்தம் செய்தலில் நோக்கம் யாது?

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S–7439	Sub. Code
	22VBFA1

U.G. DEGREE EXAMINATION, APRIL 2025

Banking and Financial Service

Allied – ECONOMICS FOR MANAGERS

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

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

Answer **all** questions.

1. Define Managerial Economics.

2. What is Forecasting?

3. State the law of demand.

4. What is meant by joint demand?

5. Write the assumptions of production function.

6. Explain TPP.

7. Define the term "Monopoly".

8. What are all the kinds of market?

9. What do you mean by recession?

10. Write the national income concept.

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

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

11. (a) Discuss the scope of managerial economics.

Or

(b) "Managerial economics is applied micro-economics' — Elucidate.

12. (a) Explain and illustrate determinants of individual demand.

Or

(b) What are the features of demand forecasting?

13. (a) What are the characteristics of factors of production?

Or

(b) State and explain Cobb-Douglas production function.

14. (a) Distinguish between normal price and market price.

Or

(b) Discuss the various forms of market structure.

15. (a) State the features of business cycle.

Or

(b) Explain the different types of business cycle.

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

Answer any **three** questions.

16. Define managerial economics. Discuss the roles and responsibilities of managerial economist.

17. What is elasticity of demand? State the factors determining elasticity.

18. Why does the law of variable proportions operate? Explain.

19. What is meant by monopoly? Explain and illustrate diagrammatically the short-run and long-run equilibrium of the monopoly firm.

20. Discuss the role and importance macro economics in business decision making.

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U.G. DEGREE EXAMINATION, APRIL 2025

Banking and Financial Services

Allied – BUSINESS MATHEMATICS

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

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

Answer **all** questions.

1. What is annuity?

2. Write a formula for simple interest.

3. Define logarithm.

4. Show the value of $\log_a{}^a$.

5. What is null set?

6. What is singleton set?

7. What do you know about mutually exclusive event?

8. What is partial probability?

9. State the importance of normal curve.

10. What is poisson distribution?

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

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

11. (a) A man lent at simple interest Rs. 1600 partly at 8% and partly at 9% p.a. If the total interest received after one year is Rs. 140, how much did he lent at 8%.

Or

(b) Find compound interest on Rs. 10,000 for 4 years the rates of interest for the successive years being 4%, 4½%, 5% and $4\frac{1}{4}\%$.

12. (a) $\log \dfrac{bc}{a^2} + \log \dfrac{ca}{b^2} + \log \dfrac{ab}{c^2} = 0$.

Or

(b) Simplify $\left(\log_4{}^{32}\right)\left(\log_{16}{}^4\right)\left(\log_{64}{}^2\right)$.

13. (a) $A = \{1,2,3\}$, $B = \{2\}$, $C = \{1,3\}$ Find

(i) $A \cap B$

(ii) $A \cup B$

(iii) $(A \cap B) \cup C$

(iv) $(A \cup B) \cap C$.

Or

(b) Verify $(A \cup B)' = A' \cap B'$ using Venn-diagrams.

14. (a) What is the chance of getting a king in a draw from a pack of 52 cards?

Or

(b) Two coins are tossed simultaneously. What is the probability of getting a head and a tail?

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15. (a) Obtain the binominal distribution for which mean is 10 and the variance is 5.

Or

(b) Find the probability that the standard normal variate lies between 0 and 1.5.

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

Answer any **three** questions.

16. A machine costing Rs. 15000 is depreciated at 10% p.a by diminishing balance method. How long will it take to reduce the value to Rs. 1,400.

17. If $x = \log_{2a}{}^{a}$, $y = \log_{3a}{}^{2a}$, and $z = \log_{4a}{}^{3c}$ then show that $xyz + 1 = 2yz$.

18. In a certain town there are 5000 people. Out of them 1200 do not subscribe for any paper, 2700 subscribe for 'Hindu' and 1800 subscribe for 'Indian Express'. find how many subscribe for both? Show the data by Venn diagram.

19. A problem in statistics is given to three students A, B, C whose chances of solving it are $\frac{1}{2}, \frac{1}{3}, \frac{1}{4}$ respectively. What is the probability that the problem will be solved?

20. Fit a poisson distribution to the following data and calculate the theoretical frequencies.

x	0	1	2	3	4
f	123	59	14	3	1

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S–7441

S–7442		**Sub. Code**
		22VBFA4

U.G. DEGREE EXAMINATION, APRIL 2025

Banking and Financial Services

Allied – BUSINESS STATISTICS

(CBCS – 2022 onwards)

Time : 3 Hours   Maximum : 75 Marks

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

Answer **all** the questions.

1.   What do you mean by Statistics?

2.   What do you mean by classification of Data?

3.   What do you mean by Central Tendency?

4.   Define co-efficient of variation.

5.   What is correlation?

6.   What is Rank Correlation?

7.   What is Index number?

8.   What is wholesale price index?

9.   What is Time Series Analysis?

10.   What is Seasonal Variations?

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

11. (a) Discuss the limitations of statistics.

Or

(b) Discuss about the qualities of a good questionnaire.

12. (a) Calculate the mean for the following data :

Marks of Accountancy :	90	60	50	40	70	75
No. of students :	3	9	6	10	8	14

Or

(b) Calculate the Median Value from the following

Income (in Rs.)	100	150	200	250	300
No. of persons	4	6	10	15	25

13. (a) Calculate co-efficient of correlation for the following info :

$$\Sigma dx \cdot dy = 3044, \quad \Sigma dx = 170, \quad \Sigma dy = 20$$
$$\Sigma dx^2 = 8288, \quad \Sigma dy^2 = 2264, \quad N = 10$$

Or

(b) Calculate the co-efficient of con-current deviation from the following:

X	60	55	50	56	30	70	40	35	80	80	75
Y	65	40	35	75	63	80	35	20	80	60	50

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14. (a) Find Fisher's Ideal Index Number :

Commodity	2008		2009	
	Price	Qty	Price	Qty
A	8	14	12	12
B	10	6	12	10
C	12	5	18	14
D	7	10	9	8

Or

(b) Explain the methods of constructing Index number.

15. (a) Following figures relates to the sales of a company for 10 years. Calculate five yearly moving average and determine trend value.

Year	1991	1992	1993	1994	1995
Sales (Rs. in '000)	29	37	44	39	46
Year	1996	1997	1998	1999	2000
Sales (Rs. in '000)	49	62	54	49	51

And also find the short-term fluctuation.

Or

(b) Find Seasonal variations by the ratio-to-trend method from the data :

Year	I-Quarter	II-Quarter	III-Quarter	IV-Quarter
1982	30	40	36	34
1983	34	52	50	44
1984	40	58	54	48
1985	54	76	68	62
1986	80	92	86	82

3

Answer any **three** questions.

16. Define Sampling. Explain different methods of sampling.

17. From the following data compute standard deviation.

Production (units)	5	15	25	35	45	55
No. of workers	5	10	25	30	20	10

18. The following table given price and amount of demand

Price (Rs.)	11	7	9	5	8	6	10
Amt. of Demand	7	5	3	2	6	4	8

    (a) Find the regression equation of demand on price.

    (b) Estimate the likely demand when the price is Rs. 25.

19. The following are the index numbers taking from 1984 as base year you are asked to shift the base year from 1984 to

    (a) 1986 and

    (b) 1988

Year	1984	1985	1986	1987	1988	1989
Index nos.	110	130	150	170	160	140

20. Find the seasonal variations by the ratio-to-trend from the following data

Year	I Quarter	II Quarter	III Quarter	IV Quarter
1982	30	40	36	34
1983	34	52	50	44
1984	40	58	54	48
1985	54	76	68	62
1986	80	92	86	82

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