

S-0599

Sub. Code

23VBF1C1

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

1. Define banking.
2. What is chain banking?
3. Define Cooperative Banks.
4. What are Small Finance Banks?
5. What is financial inclusion in banking?
6. What is bank nationalization?
7. What are Treasury Bills in the Indian money market?
8. What is the commercial paper?
9. State the concept of “Banker as Borrower”.
10. What is a passbook?

Part B

(5 × 5 = 25)

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

11. (a) Difference between Unit Banking and Branch Banking.

Or

- (b) Define investment banking and its importance.

12. (a) State the objectives of payment banks.

Or

- (b) What is the difference between Scheduled and Non-Scheduled Banks?

13. (a) List out the functions of SBI.

Or

- (b) What were the effects of the 1969 and 1980 bank nationalization phases?

14. (a) Explain the term “Backwardness of the Indian money market”.

Or

- (b) What is the call money market, and what is its importance in the Indian money market?

15. (a) What is a debit card, and how does it differ from a credit card?

Or

- (b) Describe the role and responsibilities of a collecting banker.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the classification of banks based on organizational structure.
 17. Explain the structure of the banking system in India.
 18. Describe the major recent developments in the Indian banking sector.
 19. Discuss the role of commercial banks in the Indian money market.
 20. Explain the general and special relationships between a banker and a customer.
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S-0600

Sub. Code

23VBF1C2

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

1. Define Insurance.
2. How does insurance benefit business units?
3. What is life insurance?
4. State any two risks covered under fire insurance.
5. Name any two public sector insurance companies in India.
6. What is the structure of the Indian insurance industry?
7. What is meant by Utmost faith?
8. State the meaning of Proximate cause.
9. What is insurance marketing?
10. Define brand positioning in the insurance sector.

Part B

(5 × 5 = 25)

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

11. (a) Explain the evolution of insurance with key historical milestones.

Or

- (b) Discuss the role of insurance in societal development.

12. (a) What are the different types of motor insurance, and how do they work?

Or

- (b) Describe the principles of life insurance.

13. (a) Discuss the growth and role of private sector insurance companies in India.

Or

- (b) State the duties and Powers of IRDA.

14. (a) Write a note on: (i) Insurable Interest (ii) Surrender Value.

Or

- (b) Explain the principle of indemnity with suitable examples.

15. (a) What are the key steps in the insurance selling process?

Or

- (b) Compare traditional and modern insurance marketing strategies.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Describe the nature of insurance with suitable examples.
 17. Explain the classification of insurance with examples.
 18. Describe the major functions of IRDA.
 19. How does the valuation of surplus impact the financial stability of an insurance company?
 20. Describe the different types of promotional strategies used by insurance companies.
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S-0601

Sub. Code

23VBFA1

U.G. DEGREE EXAMINATION, NOVEMBER 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. Define Managerial economics.
2. List out any two uses of managerial economics.
3. What is Demand analysis?
4. What is Elasticity of demand?
5. Define Cost.
6. What is Law of Production?
7. Define Pricing.
8. What is Monopoly?
9. What is Macro Economics?
10. Define Inflation.

Part B

(5 × 5 = 25)

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

11. (a) State the uses of managerial economics.

Or

- (b) What are the roles and responsibilities of managerial economist?

12. (a) What are the objectives of demand analysis?

Or

- (b) Write a short note on Demand theory and demand forecasting?

13. (a) Explain the production concept and analysis.

Or

- (b) Write a short note on Laws of production.

14. (a) Difference between perfect and imperfect markets.

Or

- (b) What are the advantages of pricing decisions?

15. (a) What are the methods of macro economics measurement?

Or

- (b) What are the concepts inflation?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the nature of managerial economics.
 17. Explain the methods of demand forecasting.
 18. Enumerate the characteristics of various factors of production.
 19. Examine the various types of market structure.
 20. Explain the different types of inflation.
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S-0602

Sub. Code

23VBFA2

U.G. DEGREE EXAMINATION, NOVEMBER 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 journal?
2. What is subsidiary books?
3. What is balance sheet?
4. Briefly explain the “Capital Receipts”.
5. Explain the “Statement of affairs method” in single entry accounting.
6. Explain the “Ascertainment of profit” in single entry accounting.
7. What is “Non-Profit organisation”?
8. What is deferred revenue expenditure?
9. What is general reserve in depreciation accounting?
10. What are the role of provision for taxation in depreciation accounting?

Part B

(5 × 5 = 25)

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

11. (a) Explain the different types of cash books.

Or

- (b) What are the objectives of Book Keeping?

12. (a) What are the difference between “trading and profit and loss accounts and balance sheet in final accounts”?

Or

- (b) Find out the adjustment Journal entry for accrued income and income received in advance in final accounts.

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

Or

- (b) What are the steps to convert single entry into double entry?

14. (a) Briefly explain the format of receipts and payments accounts in NPO.

Or

- (b) What are the characteristics of receipts and payments accounts?

15. (a) What are the needs of depreciation?

Or

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

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the principles of double entry system with example – discuss them.
17. From the following trial balance, prepare trading, profit and loss account for the year ended 31-12-1981 and a balance sheet as on that date

Trial Balance			
Debit	Rs.	Credit	Rs.
Purchases	11,870	Capital	8,000
Debtors	7,580	Bad debts recovered	250
Return inwards	450	Creditors	1,250
Bank deposit	2,750	Return outwards	350
Rent	360	Bank overdraft	1,570
Salaries	850	Sales	14,690
Travelling expenses	300	Bills payable	1,350
Cash	210		
Stock	2,450		
Discount allowed	40		
Drawings	600		
	27,460		27,460

Adjustments :

- (a) The closing stock on 31-12-81 was Rs. 4,200
- (b) Write off Rs. 80 as bad debts and create a reserve for bad debts at 5% on sundry debtors
- (c) Three months rent is outstanding.

18. Mr. Nagarajan carries on a small business and does not keep his books on double entry basis. The following particulars have been extracted from his books.

Assets and liabilities	1-1-2000	31-12-2000
	Rs.	Rs.
Plant and machinery	25,000	25,000
Stocks	22,000	19,500
Sundry debtors	8,000	25,500
Sundry creditors	12,500	10,000
Cash in hand	400	800
Cash at bank	6,250	7,000

The following transaction appear in the cash book of the year.

Received on account of cash sales Rs. 31,250, received from sundry debtors Rs. 1,60,000, payment for purchases Rs. 28,850; payment to sundry creditors Rs. 1,32,000; General expenses of the business Rs. 21,450; wages paid Rs. 15,000 and drawing Rs. 6,800.

During the year Nagarajan has taken goods worth Rs. 1,950 from business for his own use, but not made any entry in the books.

Prepare Trading, Profit and loss account for the period ended 31st December 2000 and a balance sheet as on that date, depreciating 10% on plant and machinery.

19. Prepare income and expenditure account and balance sheet for 31-12-2000 from the balance sheet and receipts and payments accounts given below :

Balance sheet as on 31-12-2009

Liabilities	Rs.	Assets	Rs.
Capital fund	33,620	Buildings	30,000
Subscription received in advance	600	Outstanding subscription	380
Outstanding expenses	1,400	Outstanding locker rent	240
Loan	<u>5,000</u>	Cash	<u>10,000</u>
	<u>40,620</u>		<u>40,620</u>

Receipts and Payments account for 2000

Receipts	Rs.	Payments	Rs.
To balance 1-1-2010	10,000	By Expenses	
To subscription :		2009	1,200
2009	200	2010	<u>2,000</u>
2010	2100		3,200
2011	<u>100</u>	By Land	4,000
To Entrance fees	800	By Interest	400
		By Mis. expenses	2,000
To Lockers rent	700	By Balance c/d on 31-12-2010	8,300
To misc, incomes	4,000		
	<u>17,900</u>		<u>17,900</u>

20. A company purchased a second hand machinery on 1st January 2001 for Rs. 37,000 and immediately spent Rs. 2,000 on its repairs and Rs. 1,000 on its erection on 1st July 2002, it purchased another machine for Rs. 10,000 and on 1st July 2003, it sold off the first machine purchased in 2001 at Rs. 28,000. On the same date it purchased machinery for Rs. 25,000. On 1st July, 2004 the second machinery purchased for Rs. 10,000 was sold off for Rs. 2,000.

Depreciation was provided on machinery at the rate of 10% on the original cost annually.

Give the machinery asset for four years commencing from 1st January 2001.

S-0603

Sub. Code

23VBFA3

U.G. DEGREE EXAMINATION, NOVEMBER 2025

Banking and Financial Services

Allied – BUSINESS MATHEMATICS

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. Define Interest.
2. What is sinking fund?
3. Define Logarithms.
4. What is common logarithms?
5. Define Set theory.
6. What is Demorgan's law?
7. Define probability.
8. What is condition of probability?
9. What is binomial distribution?
10. Write the formulae for Poisson distribution.

Part B

(5 × 5 = 25)

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

11. (a) At what rate percent per annum will (a) the simple interest on Rs. 75 for 9 months be Rs. 4.50?

Or

- (b) What is the amount of annuity or Rs. 4,000 per annum for 10 years reckoning compound interest at 10% per annum?

12. (a) Show that $\log 4x + \log 2x = 6$.

Or

- (b) If $\log 8x + \log 4x + \log 2x = 11$, find x .

13. (a) If $A = \{1, 2, 3, 4\}$ $B = \{3, 4, 5, 6\}$ and $U = \{0, 1, 2, 3, 4, 5, 6, 7, 8, 9\}$ then verify that

(i) $A - B = A \cap B' = B' - A'$

(ii) $(A - B) \cup (B - A) = (A \cup B) - (A \cap B)$

Or

- (b) If set $A = \{1, 3, 5, 7, 9\}$ and set $B = \{1, 2, 3, 4, 5\}$ find $A \cup B$ and $(A \cap B)$.

14. (a) Average number of accidents on any day on a national highway is 1.8 Determine the probability that the number of accidents are

- (i) atleast one
(ii) atmost one
(iii) exactly one.

Or

- (b) The average number of phone calls / minute coming into a switch board between 2 pm and 4 pm is 2.5. Determine the probability the probability that one particular minute there will be (i) 4 or fewer (ii) more than 6 calls.
15. (a) Patients arrive at a clinic according to a Poisson distribution at the rate of 30 patients per hour. The waiting room does not accommodate more than 13 patients not including the One i.e. examine. Examination time per patient is exponential with mean rate 20 per hr.
- (i) Find the effective arrival rate at the clinic
 - (ii) What is the probability that an arriving patient will not wait
 - (iii) What is the expected waiting until the patient is discharged from the clinic?

Or

- (b) In a normal distribution, 7% of the items are under 35 and 89% are under 63. Determine the mean and variance of the distribution.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Find the amount if the principal is Rs. 10,000 and the rate of interest is 15% p.a. for 2 years if (a) compound interest is paid annually (b) compound interest is paid half yearly and (c) compound interest is paid quarterly.
17. Using the logarithmic tables, find the value of $(79.31)^{2/3} + (0.4139)^{1/4}$.

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 fast food restaurant has one drive in window. It is estimated that cars arrive according to a Poisson distribution at the rate of 2 every 5 minutes and that there is enough space to accommodate a line of 10 cars. Other arriving cars can wait outside this space, if necessary. It takes 15 minutes on the average to fill an order, but the service time actually varies according to an exponential distribution. Determine the following
- (a) The probability that the facility is idle
- (b) The expected number of customers waiting to be served
20. The following is the distribution of the daily number power failures reported in a city

No. of power failures	0	1	2	3	4	5	6	7	8	9
No. of days	9	43	64	62	42	36	22	14	6	2

Test the goodness of fit of Poisson distribution at 5% LOS.

S-0604

Sub. Code

23VBFA4

U.G. DEGREE EXAMINATION, NOVEMBER 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 Primary data.
2. What do you mean by classification of data?
3. Write mean formula for individual, discrete and continuous series data.
4. Define dispersion.
5. Write the limit of correlation.
6. What is regression?
7. What is an index-number?
8. Write Fisher's index number formula.
9. List out the various components of Time Series.
10. What is meant by Seasonal variations?

Part B

(5 × 5 = 25)

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

11. (a) Bring out the importance of Business Statistics.

Or

- (b) Distinguish between questionnaire and schedules.

12. (a) Calculate Geometric mean for the data given below :

X	10	15	25	40	50
f	4	6	10	7	3

Or

- (b) What are the methods of computing dispersion?

13. (a) What is Scatter diagram? And state its significance.

Or

- (b) Following are the rank obtained by 10 students in two subjects, statistics and mathematics. To what extent the knowledge of the students in the two subjects is related?

Statistics :	1	2	3	4	5	6	7	8	9	10
Mathematics :	2	4	1	5	3	9	7	10	6	8

14. (a) Explain the various types of index numbers.

Or

- (b) From the following data compute price index by supplying weighted average of price relatives method using Arithmetic mean.

Commodity	p_0	q_0	p_1
Sugar	3.0	20 kg	4.0
Wheat	1.5	40 kg	1.6
Milk	1.0	10 lt.	1.5

15. (a) What are the different methods of least squares?

Or

- (b) Calculate 3 yearly moving average of the following data :

Year :	1	2	3	4	5	6
Sales :	5.2	4.9	5.5	4.9	5.2	5.7
Year :	7	8	9	10	11	12
Sales :	5.4	5.8	5.9	6.0	5.2	4.8

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Describe various sources of Secondary data.
17. Compute the mean, median and mode wages from the following data.

Wages in Rs. :	30-35	35-40	40-45	45-50
No. of workers :	12	18	22	27
Wages in Rs. :	50-55	55-60	60-65	65-70
No. of workers :	17	23	19	8

18. Find the co-efficient of correlation between X and Y.

X	65	66	67	67	68	69	70	72
Y	67	68	65	68	72	72	69	71

19. The following data relate to the prices and quantities of 3 commodities in the year 2021 and 2022. Construct the following index numbers of price for the year 2022 by using 2021 as the base year.

- (a) Laspeyres index
- (b) Paasches index
- (c) Fisher's ideal index.

	2021		2022	
	Kilo	Rate	Kilo	Rate
		(Rs.)		(Rs.)
Bread	10	3	8	3.25
Meat	20	15	15	20
Tea	2	25	3	23

20. Using the method of Semi-averages fit a straight line trend and estimate the trend values.

Year :	2017	2018	2019	2020	2021	2022
Production :	24	22	25	26	27	26

S-0605

Sub. Code

**23VBF1G1/
23VSD1G1**

B.Voc. DEGREE EXAMINATION, NOVEMBER 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. What is 'Self-Esteem'?
2. What is 'Self Concept'?
3. What is "positive imaging"?
4. What is "Concept and theories of motivation"?
5. Explain the 'types of goals'.
6. What is "Clear and Specific Goals"?
7. What is "negative consequences of Anger"?
8. What is "Positive attitude toward Failure"?
9. What is "Successful leadership"?
10. Who is "Qualities of Successful Leaders"?

Part B

(5 × 5 = 25)

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

11. (a) What are the “factors influencing self-esteem”?

Or

(b) What are the steps are followed to Raise self-esteem”?

12. (a) What are the “application of positive imaging”?

Or

(b) Explain the “Herzberg’s two factor theory (1959).

13. (a) What are the “Importance of Goal Setting”?

Or

(b) Explain the “advantages of goal setting”.

14. (a) What are the “causes of depression”?

Or

(b) “How to overcome depression” – explain them.

15. (a) Explain the functions of “charismatic leadership”.

Or

(b) What are the “characteristics of successful leadership”?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the characteristics of “self concept and self-esteem”.
 17. Explain the “Maslow’s Hierarchy of needs (1943).
 18. Analyse the “Obstacles to goal setting”.
 19. Explain the impact of depression and its rectify the challenges process of depression.
 20. Explain the “types of leadership”.
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S-0606

Sub. Code

23VBF2C1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2025

Second Semester

Banking and Financial Services

FINANCIAL SERVICES

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What do you mean by financial services?
2. What are equity shares?
3. What is IPO?
4. What is underwriting?
5. Who is a lead manager?
6. What are bonds?
7. What is gilt edged security market?
8. What is SLR?
9. Expand BSE and NSE.
10. Who is a stock broker?

Part B

(5 × 5 = 25)

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

11. (a) What are the functions of financial services?

Or

(b) Point out the advantages of debentures to investors and issuers.

12. (a) What is merchant banking? Explain its need.

Or

(b) Enumerate the role of the merchant banker in private placement of shares.

13. (a) Explain the objectives of SEBI.

Or

(b) What is IDBI? What is its present status?

14. (a) How does the RBI act as the currency authority of the nation?

Or

(b) Explain the features of treasury bills.

15. (a) Discuss the role of BSE in the Indian financial system.

Or

(b) What are the services rendered by Investor Associations?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Examine the scope of financial services.
 17. Elaborate the services rendered by merchant bankers in pre-issue management.
 18. How does the SEBI regulate lead managers?
 19. Explain the functions of RBI.
 20. Describe the role of RBI in investor information and regulation.
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S-0607

Sub. Code

23VBF2C2

B.Voc. DEGREE EXAMINATION, NOVEMBER 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. List down the channels of digital banking.
3. What is LAN?
4. What is meant by Core Banking System?
5. Distinguish between on site ATMs and off site ATMS.
6. What is POS?
7. State any two features of mobile banking.
8. Expand NEFT and RTGS.
9. What is operational risk?
10. Mention any two risks involved in mobile banking.

Part B

(5 × 5 = 25)

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

11. (a) Explain the significance of digital banking.

Or

- (b) Explain the evolution of digital banking.

12. (a) What are the advantages of WAN?

Or

- (b) Explain the features of SWIFT.

13. (a) Write the mechanism of working of an ATM.

Or

- (b) What is debit card? What are its uses?

14. (a) Explain the various services provided through internet banking.

Or

- (b) What are the differences between NEFT and RTGS?

15. (a) Point out the privacy issues in digital banking.

Or

- (b) Discuss the specific risks involved in internet banking?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the progress of digital banking in India.
 17. Examine the advantages and disadvantages of LAN.
 18. 'ATMs are popular channels of digital banking in India'
— Elaborate.
 19. Explain the features and advantages of IMPS.
 20. Elaborate the precautions to be taken by customers for managing risks in digital banking.
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S-0608

Sub. Code

**23VBF2G1/
23VSD2G1**

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

1. Define Success.
2. What is Obstacles to success?
3. What is Problem Solving?
4. Define Decision making.
5. What is Time management?
6. Define Stress management.
7. Define Criticism.
8. What is Conflict?
9. Define Teamwork.
10. What is Valuing Diversity?

Part B

(5 × 5 = 25)

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

11. (a) What are the qualities that make a person successful?

Or

- (b) What are the guidelines to measure true success?

12. (a) State the ways to solve problems.

Or

- (b) What are the process of Decision making?

13. (a) State the importance of Time management.

Or

- (b) Explain the types of stress.

14. (a) What are the types of Criticism?

Or

- (b) Describe the Constructive nature of Conflict.

15. (a) Explain the needed qualities for working as a team.

Or

- (b) Write a short note on Team Learning.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the importance of having a positive attitude towards success with examples.
 17. Explain the five C's of decision making.
 18. Explain the sources of stress
 19. Describe the strategies for managing conflicts.
 20. Explain the concept of continuous learning in teamwork. How can team members develop a culture of continuous learning?
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S-0609

Sub. Code

23VBF2S1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2025.

Second Semester

Banking and Financial Services

FUNDAMENTALS OF DIGITAL MARKETING

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. Define Marketing.
2. What do you understand by Digital Marketing?
3. Spell out the meaning of Online Advertising.
4. Define Influencer Marketing.
5. List out the Portals of Social Media Marketing.
6. What is Twitter Marketing?
7. Define Digital Advertising.
8. State the need of 'You Tube channel'.
9. What do you understand by Email Marketing?
10. Narrate the benefits of Mobile Marketing.

Part B

(5 × 5 = 25)

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

11. (a) Explain the Concept of Digital Marketing.

Or

- (b) Distinguish between Traditional Marketing and Digital Marketing.

12. (a) Narrate the Significance of Celebrity Endorsements.

Or

- (b) List out the objectives of Influencer Marketing.

13. (a) How Marketing is done through LinkedIn?

Or

- (b) Write a short note on Popular blog Platforms.

14. (a) Recall the modes of different digital Advertisements.

Or

- (b) State the need of Digital Advertising.

15. (a) Narrate the features of Mail Chimp.

Or

- (b) List out the objectives of Mobile Marketing.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Summarize the Approaches of Digital Marketing.
 17. Outline the Elements of Digital Marketing Mix.
 18. Portray the Significance of Social Media Marketing in today's Business Environment.
 19. Enumerate the Impact of You Tube Advertising in promoting the sales of a business.
 20. Elucidate the role of B2B and B2C in Mobile Marketing.
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S-0610

Sub. Code

23VBF3C1

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

1. What is the banker's right to charge interest on loans?
2. What are the obligations of a banker to a customer?
3. Who is a drawee in case of need?
4. Define Bill of exchange.
5. What is general endorsement?
6. What is meant by crossing of a cheque?
7. What do you mean by "Rule of Survivorship"?
8. Who is a minor?
9. List two key features of a savings account.
10. What does the term 'passbook' refer to in banking?

Part B

(5 × 5 = 25)

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

11. (a) Explain the definition of banking and its importance in the economy.

Or

- (b) Explain the banker's duty to maintain secrecy of customer accounts.

12. (a) Distinguish between a holder and a holder in due course.

Or

- (b) State the features of negotiable instruments.

13. (a) What are the risks associated with cheque endorsements?

Or

- (b) List out duties of paying banker.

14. (a) Describe the steps involved in opening a bank account for a partnership firm.

Or

- (b) What is the key feature of an NRO account?

15. (a) Difference between current account and Savings account.

Or

- (b) Describe the process of opening a fixed deposit account.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Analyze the different rights of a banker, including general lien, setoff, and appropriation. with practical examples.
 17. Examine the legal framework governing negotiable instruments under the Negotiable Instruments Act, 1881.
 18. Explain the right and duties of collecting banker.
 19. Describe in detail the types of customers and account holders in banking
 20. Analyze the procedures and legal considerations involved in the closure different types of bank accounts?
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S-0611

Sub. Code

23VBF3C2

B.Voc. DEGREE EXAMINATION, NOVEMBER 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. What are the primary functions of management?
2. What is the systems approach to management?
3. Define: single-use plans.
4. Write any two objectives in planning.
5. What do you mean by organizing?
6. What is span of management?
7. What is recruitment?
8. What is placement?
9. What is meant by directing in management?
10. What are the key functions of a leader?

Part B

(5 × 5 = 25)

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

11. (a) Briefly explain the evolution of management and its significance in modern businesses.

Or

- (b) Explain the core principles of Administrative Management theory.

12. (a) Why is planning considered important for the success of an organization?

Or

- (b) What are strategies in the context of planning, and why are they essential for long-term success?

13. (a) What is a tall organization structure, and how does it differ from a flat organization?

Or

- (b) What is the role of zonal/regional office organization in managing a bank's regional operations?

14. (a) What are the different methods of performance evaluation,

Or

- (b) Describe different training methods that are commonly used in organizations.

15. (a) What are the principles of effective communication?

Or

(b) What qualities make a branch manager an effective leader?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the Quantitative Approach in management and its contribution to decision-making.
17. Explain policies as part of standing plans and how they guide decision-making in organizations.
18. Discuss the common barriers to effective delegation, and how can they be overcome?
19. Discuss the criteria used in performance evaluation. How do these criteria ensure that employees are assessed fairly and accurately?
20. Critically examine Maslow's need priority model. How far up the hierarchical ladder do most people progress?

S-0612

Sub. Code

**23VBF3G1/
23VSD3G1**

B.Voc. DEGREE EXAMINATION, NOVEMBER 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. What is a business card?
2. What is verbal communication?
3. What is hygiene?
4. Write about the dress code in office?
5. How should you introduce yourself to office?
6. How should you answer a phone call in office?
7. What is table setting arrangement in dining?
8. How should you hold plate in buffet?
9. What is the proper way to order in restaurant?
10. How should you handle office party?

Part B

(5 × 5 = 25)

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

11. (a) Describe the proper way with higher official in business.

Or

- (b) Explain the guidelines for introducing people in a business etiquette.

12. (a) Explain the significance of accessorizing in a man formal attire.

Or

- (b) List out the grooming personal style in life.

13. (a) Describe the importance of body language in job interview.

Or

- (b) Explain the etiquette of receiving visitors in offices.

14. (a) Explain the role of table setting in Formal dining.

Or

- (b) Explain the avoiding elementary dining mistake in formal meal.

15. (a) Describe the proper way to handle ordering and paying bills in restaurant.

Or

- (b) Brief about the cross-cultural consideration in restaurant.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Describe the tips for remembering names in business.
 17. Enumerate the key components of a western dress code with accessories.
 18. Discuss the Merits of punctuality in management.
 19. Explain about the managing difficult food in dining.
 20. Discuss the travel etiquette in office parties.
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S-0613

Sub. Code

23VBF3G2

B.Voc. DEGREE EXAMINATION, NOVEMBER 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 விடையளிக்க.

1. வணிகக் கடிதத்தின் முதன்மை நோக்கங்களை இரண்டினை தருக.
2. கடிதம் எழுதுபவர் யார்?
3. கருத்துரை காட்டும் கடிதம் என்பது யாது?
4. நாணயம் என்பது எதை குறிக்கிறது?
5. விசாரணை என்றால் என்ன?
6. நிலுவைத் தொகை என்றால் என்ன?
7. ஏற்றுமதி என்பதன் பொருள் யாது?
8. அங்காடி அறிக்கை என்றால் என்ன?
9. காப்பீடு என்றால் என்ன?
10. வங்கி கடிதங்கள் வகைகளை பட்டியலிடுக.

பகுதி ஆ

(5 × 5 = 25)

அனைத்து வினாக்களுக்கும் விடையளிக்க.

11. (அ) வணிகக் கடிதத்தின் சிறப்புக் கூறுகள் யாவை?
(அல்லது)
(ஆ) கடிதம் எழுதுபவரின் முன் மனநிலை குறித்து சிறு குறிப்பு தருக.
12. (அ) கடனுக்கான கடிதத்தில் இடம் பெற கூடாத செய்திகள் யாவை?
(அல்லது)
(ஆ) சிபாரிசு கடிதத்தின் நோக்கங்கள் யாவை?
13. (அ) விலைப்புள்ளியில் இடம் பெற வேண்டிய செய்திகள் யாவை?
(அல்லது)
(ஆ) கடன் தீர்வு கடிதம் குறித்து நீவிர் அறிவது யாது?
14. (அ) வியாபார சுற்றறிக்கையின் பயன்கள் யாவை?
(அல்லது)
(ஆ) முகவாண்மை தொடர்பான கடிதத்தின் நன்மைகள் யாவை?
15. (அ) சிறப்பு தீர்மானத்தின் தன்மைகளை எழுதுக.
(அல்லது)
(ஆ) அரசுத்துறை சார்ந்த கடிதத்தின் ஒப்பம் குறித்து நீவிர் அறிவது யாது?

பகுதி இ

(3 × 10 = 30)

ஏதேனும் மூன்று வினாக்களுக்கு விடையளிக்க.

16. நவீன வணிகத்தின் கடிதத்தின் பொது அமைப்பு குறித்து விளக்குக.
17. இணை மேலாளர் பணி வேண்டி விண்ணப்பம் ஒன்றினை எழுதுக.

18. விசாரணை அறிக்கை ஒன்றினை தயாரிக்கும் முன் சேகரிக்க வேண்டிய செய்திகள் யாவை?
19. பழைய முகவாண்மையை பதிபிக்கும் பொருட்டு கடிதம் ஒன்றினை தயாரி.
20. கிராமத்திற்கு வேண்டிய வசதிகளை குறித்துக் கடிதம் ஒன்றை எழுதுக.
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S-0614

Sub. Code

**23VBF3S2/
23VSD3S2**

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

1. Define Motherboard.
2. What is meant by I/O devices?
3. Define CD.
4. What is a file and folders?
5. Define Header and footer.
6. What is meant by Formatting the text?
7. What is meant by Search Engine?
8. Define IP Address.
9. What is meant by virus?
10. Define Spam.

Part B

(5 × 5 = 25)

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

11. (a) Explain the need of open sources.

Or

- (b) Write short notes on Software piracy.

12. (a) Describe the create, copy, move and delete files and folders in detail.

Or

- (b) Write briefly about Disk space management.

13. (a) Explain the Power Point Presentation in detail.

Or

- (b) Write short notes on Printing Document.

14. (a) Discuss the Voice to text, text to voice application in detail.

Or

- (b) Describe the Sharing file and folders in detail.

15. (a) Discuss in detail about Adware, Spyware and snooping.

Or

- (b) Describe in detail about Hacking and Cracking.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain in detail about the advantages of open sources.
 17. Discuss in detail about Disk defragmentation.
 18. Explain about basics on Excel sheet and its importance.
 19. Describe in detail about the Online Educational websites.
 20. Explain about Cyber Safety in detail.
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S-0615

Sub. Code

23VBF4E1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2025.

Fourth Semester

Banking and Financial Services

Elective – CREDIT MANAGEMENT

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What is Credit Management?
2. Define Bank.
3. What do you mean by Small Scale Industry?
4. What is Working Capital?
5. What did you know as Technical Appraisal?
6. What is Credit Rating?
7. What is Securities?
8. What is Report?
9. What is Non-Performing Assets?
10. What is Sick Units?

Part B

(5 × 5 = 25)

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

11. (a) Explain about the Managing Risk in Lending on Credit Management.

Or

- (b) Explain the Strategies of Credit Management towards Bank.

12. (a) Brief about the Recent Development on Credit Delivery System in Banks.

Or

- (b) Discuss about the Issues of Priority Sector Lending in Banks.

13. (a) Write Short Notes about the Financial Appraisal.

Or

- (b) Mention out the Objectives of Credit Rating.

14. (a) List out the Bank Security Documentation.

Or

- (b) Explain the Limitation of Law in Documentation

15. (a) Write the Arrangements of Credit Monitoring in Banks.

Or

- (b) Explain the Large Borrow Accounts in Credit Monitoring.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Describe about the Role of Information Technology in Credit Management.
 17. Enumerate the Assessment of Working Capital Requirements regarding Banks.
 18. Explain Briefly about the Project Preparation in Banks.
 19. Discuss detail about the Different Types of Securities Work.
 20. Elaborate the Goals of Monitoring and Follow-up in Credit.
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S-0617

Sub. Code

23VBF4G1

B.Voc. DEGREE EXAMINATION, NOVEMBER 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 ஓரிரு வரிகளில் விடையளிக்க.

1. அலுவலகம் என்றால் என்ன?
2. காகிதமற்ற அலுவலகம் வரையறுக்க.
3. அமைப்பு என்றால் என்ன?
4. பணி வரைபடம் ஏன் தயாரிக்கப்படுகிறது?
5. மையப்படுத்தப்பட்ட அஞ்சல் பணி என்றால் என்ன?
6. வாய்மொழி தகவல் வரையறு.
7. கோப்பிடுதல் என்றால் என்ன?
8. தொடர் எழுதுபொருள் என்றால் என்ன?
9. ஏதேனும் ஐந்து அலுவலக இயந்திரத்தின் பெயர்களை குறிக்க.
10. புள்ளிவிபரத்தை தொகுத்தளிக்கும் இயந்திரத்தின் தேவையை குறிப்பிடுக.

அனைத்து வினாக்களுக்கும் ஒரு பக்க அளவில் விடையளிக்க.

11. (அ) பணியை எளிதாக்களின் தேவையை கூறுக.

(அல்லது)

(ஆ) அலுவலக பணியை அளவிடும் முறைகளை விளக்குக.

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

(அல்லது)

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

13. (அ) படிவ கட்டுப்பாட்டு பற்றிய சிறு குறிப்பு தருக.

(அல்லது)

(ஆ) வகைப்படுத்தலின் நன்மைகளை விவரி.

14. (அ) அலுவலகத்தில் பல்வேறு நவீன சாதனங்கள் ஏன் தேவைப்படுகின்றன?

(அல்லது)

(ஆ) கணினி புரியும் முக்கியத்தவத்தை தருக.

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

(அல்லது)

(ஆ) சட்டகராதியின் பல்வேறு வகைகள் யாவை?

எவையேனும் மூன்றனுக்கு மட்டும் விரிவாக விடையளிக்க.

16. அலுவலகத்தின் செயல்பாடுகள் மற்றும் முக்கியத்துவம் பற்றி கூறுக.
 17. முறையான மற்றும் முறைசாரா அமைப்பு என்றால் என்ன? அதைப் பற்றி விளக்குக.
 18. அலுவலக மனைத்துணைப் பொருட்களின் வகைகளை விளக்குக.
 19. ஒரு நிறுவனத்தின் தகவல் தொடர்புக்கு பயன்படும் இயந்திர சாதனங்கள் குறித்து விவரி.
 20. குறியீட்டின் வகைகளை விளக்குக.
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S-0618

Sub. Code

23VBF5E1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2025

Fifth Semester

Banking and Financial Services

Elective — NON-BANKING FINANCIAL COMPANIES

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What do you mean by NBFC?
2. What is factoring?
3. List any four types of customers for NBFC.
4. What is transparency in lending?
5. What do you mean demand loans?
6. What is Trust Deed?
7. What is credit appraisal?
8. What is collateral?
9. What is CRAR?
10. Write a note on PMLA act.

Part B

(5 × 5 = 25)

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

11. (a) Explain the various debt funds.

Or

(b) Briefly explain the types of NBFCs.

12. (a) What are the services offered by NBFC to its customers?

Or

(b) State the objectives of pricing of products.

13. (a) Bring out the stages in home loan process.

Or

(b) State the importance of MSME finance.

14. (a) State the need for credit monitoring.

Or

(b) What are the preventive measures taken by NBFCs to control their NPA?

15. (a) What are the components of ALM?

Or

(b) State the importance of corporate governance.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Elaborate the traditional sources of finance.
 17. Explain the functions of marketing management.
 18. Discuss the duties and responsibilities of trustees of mutual fund.
 19. Briefly explain the types of investments.
 20. Explain the recent RBI initiatives in the financial space of NBFCs.
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S-0620

Sub. Code

23VBF5C1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2025

Fifth Semester

Banking and Financial Services

MARKETING OF BANKING SERVICES

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. What is marketing?
2. How does marketing differ from selling?
3. Define marketing audit.
4. Write any two benefits of market segmentation.
5. What is 'Product' in banking?
6. List down the non-fund based products of a bank.
7. What is base rate?
8. What is meant by deregulation of interest rates?
9. Mention the essential qualities of a marketing executive of a branch.
10. What are the non-monetary methods of motivation meant for bank marketing personnel?

Part B

(5 × 5 = 25)

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

11. (a) Explain the features of modern marketing concept.

Or

- (b) Give a note on social marketing.

12. (a) What are the components of marketing environment of a bank?

Or

- (b) Enumerate the essentials of an effective branch layout.

13. (a) What are the factors influencing the product mix of a bank?

Or

- (b) Explain the features of any two products of a bank.

14. (a) Emphasise the importance of pricing in banks.

Or

- (b) Explain the components of the pricing policy of a bank.

15. (a) Explain the different sources of recruitment of bank marketing personnel.

Or

- (b) Identify the challenges faced by bank marketing personnel.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. 'E-commerce' has made significant impact in the field of marketing – Elaborate.
 17. Describe the process of marketing planning in banks.
 18. Elaborate the constrains faced by banks in new product development.
 19. Explain the factors affecting the price of banking products.
 20. Explain the functions of the bank marketing personnel.
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S-0621

Sub. Code

23VBF5C2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2025

Fifth Semester

Banking and Financial Services

MUTUAL FUND MANAGEMENT

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. Define mutual fund.
2. What is balanced fund?
3. What is NAV?
4. Name any two open ended mutual funds in India.
5. What is capital market?
6. What are debentures?
7. Who is a sponsor?
8. What is a trust deed?
9. List down the services of RTA.
10. What do you mean by custodian?

Part B

(5 × 5 = 25)

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

11. (a) Write a note on the genesis of mutual funds in India.

Or

- (b) Bring out the features of debt funds.

12. (a) Point out the merits of open-ended funds.

Or

- (b) 'Mutual funds are suitable to small investors' – Elucidate.

13. (a) How do mutual funds promote economic growth?

Or

- (b) Describe the structure of mutual funds in India.

14. (a) Brief the responsibilities of the sponsors of mutual funds.

Or

- (b) Discuss the duties of the trustee.

15. (a) Narrate the working mechanism of AMC.

Or

- (b) What are the various types of fees charged by an AMC?

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the portfolio classification of mutual funds.
 17. Elaborate the advantages of investing in mutual funds.
 18. Write a note on equity shares and debentures.
 19. Enumerate the role of the sponsor in the organisational set up of mutual funds.
 20. Explain the functions of AMC.
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S-0622

Sub. Code

23VBF5C3

B.Voc. DEGREE EXAMINATION, NOVEMBER 2025

Fifth Semester

Banking and Financial Services

RETAIL BANKING

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. Define retail banking.
2. What is personal loan?
3. What do you mean by credit score?
4. Explain the term 'margin'.
5. What do you mean by OEMs?
6. Who are DSAs?
7. What is PIN?
8. What is floating rate of interest?
9. Point out the benefits of dematerialisation.
10. What is NEFT?

Part B

(5 × 5 = 25)

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

11. (a) Give an account of the history of retail banking.

Or

- (b) How does retail banking differ from corporate banking?

12. (a) Bring out the features of educational loans.

Or

- (b) Explain the process of using the credit cards.

13. (a) Explain any two methods adopted by banks for marketing of home loans.

Or

- (b) What are the points to be considered by banks while making tie-up with institutions for personal loans?

14. (a) Explain the different types of information to be collected for retail loans.

Or

- (b) Point out the benefits of data analytics with special reference to retail banking data.

15. (a) What is securitisation? Explain its process.

Or

- (b) Elaborate the wealth management services of banks meant for retail customers.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the merits of retail banking for banks.
 17. Describe any four asset products in retail banking.
 18. Explore the branches in marketing of retail banking services.
 19. Explain the role of technology in retail banking.
 20. Bring out the recent trends in retail banking.
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S-0623

Sub. Code

23VBF5C4

B.Voc. DEGREE EXAMINATION, NOVEMBER 2025.

Fifth Semester

Banking and Financial Services

**CUSTOMER RELATIONSHIP
MANAGEMENT IN BANKS**

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. Define Communication.
2. What do you mean by Interpersonal Communication?
3. What is CRM?
4. What is meant by image building?
5. State the significance of customer service in a bank.
6. How does a bank ensure quality in customer service?
7. What is meant by customer service committee?
8. What is a customer day?
9. Define marketing.
10. List out any four tools for market research.

Part B

(5 × 5 = 25)

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

11. (a) State the need for communication.

Or

(b) Distinguish between oral and written communication.

12. (a) Briefly explain the concept of Customer Relationship Management.

Or

(b) What are the benefits of public relation in CRM?

13. (a) Explain the importance of banker-customer relationship.

Or

(b) How does CRM help in improving customer loyalty in banks?

14. (a) Examine the nature of customer services in banks.

Or

(b) State the power and duties of Banking Ombudsman.

15. (a) Explain the benefits of market segmentation.

Or

(b) Enumerate the role of customer database in direct marketing.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Describe the barriers of communication.
 17. Explain the role of CRM in a competitive environment.
 18. Discuss how customer service and quality circles contribute to effective CRM in banks.
 19. Explain the different types of customers in banking services.
 20. Discuss the challenges involved in measuring customer satisfaction.
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S-0624

Sub. Code

23VBF5G1

B.Voc. DEGREE EXAMINATION, NOVEMBER 2025

Fifth Semester

Banking and Financial Services

BUSINESS PLAN ANALYSIS

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** questions.

1. What is a Business Plan?
2. Define the term working capital.
3. Who is an Entrepreneur?
4. What do you mean by project plan?
5. List out the characteristics of an entrepreneurship.
6. State any four skills required for an entrepreneur.
7. What is meant by probability analysis?
8. Define brain-storming.
9. What is short term loan?
10. What is meant by Hire Purchase?

Part B

(5 × 5 = 25)

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

11. (a) State the purpose of a business plan.

Or

- (b) What are the principles of a sound financial plan?

12. (a) “Entrepreneurs are made, not born”. Comment.

Or

- (b) Examine the factors influencing entrepreneurial decision.

13. (a) Explain the concept of Entrepreneurship.

Or

- (b) What are the charms of becoming an entrepreneur?

14. (a) State the advantage of Long term loan.

Or

- (b) What are the key factors a company should consider before leasing a plane?

15. (a) Explain the role and innovation in entrepreneurship.

Or

- (b) Distinguish between Hire-Purchase and leasing.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the steps involved in conducting a market study with examples.
 17. “Project selection is the foundation of a successful project management” Discuss.
 18. Describe briefly the various sources of opportunity.
 19. Explain the qualities of a successful entrepreneur.
 20. Describe the various internal sources of finance.
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S-0625

Sub. Code

23VBF5G2

B.Voc. DEGREE EXAMINATION, NOVEMBER 2025

Fifth Semester

Banking and Financial Services

INNOVATION AND CREATIVITY

(CBCS – 2023 onwards)

Time : 3 Hours

Maximum : 75 Marks

Part A

(10 × 2 = 20)

Answer **all** the questions.

1. Define creativity.
2. What is meant by creative thinking as a skill?
3. State any two types of thinking preferences.
4. What is creativity style?
5. Define the term “vision” in the context of creativity.
6. Mention any two common mental blocks.
7. What is meant by paradigm shift?
8. Define lateral thinking.
9. List any two techniques of brainstorming.
10. What are the six thinking hats?

Part B

(5 × 5 = 25)

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

11. (a) Explain why creativity is important in personal and professional life.

Or

- (b) Discuss the role of creative thinking as a skill.

12. (a) Explain how valuing diversity helps in creativity.

Or

- (b) Write a short note on creativity styles.

13. (a) Explain the concept of paradigm paralysis with an example.

Or

- (b) What are the qualities of a creative attitude?

14. (a) Write a note on lateral thinking.

Or

- (b) Discuss the SCAMPER method.

15. (a) Explain the PMI (Plus, Minus, Interesting) technique.

Or

- (b) Write a short note on ethical considerations in decision making.

Part C

(3 × 10 = 30)

Answer any **three** questions.

16. Make a case for creativity and explain how creative thinking can be developed as a skill.
 17. Discuss the role of diversity in thinking preferences and styles in enhancing creativity.
 18. Explain the concept of setting the stage for success in creativity with focus on vision, attitude and overcoming mental blocks.
 19. Describe in detail the strategies of brainstorming, SCAMPER, metaphoric thinking, outrageous thinking and mapping thoughts.
 20. Discuss the six thinking hats approach in decision making and its application in problem-solving.
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