

**S-2834**

**Sub. Code**

**23VBFA1**

**U.G. DEGREE EXAMINATION, APRIL 2026**

**Banking and Financial Services**

**Allied – ECONOMICS FOR MANAGERS**

**(CBCS – 2023 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. What is Managerial economics?
2. Write any two advantages of managerial economics?
3. Define Demand.
4. What is demand analysis?
5. What is factors of production?
6. Write any two uses of production function.
7. Define Oligopoly markets.
8. What do you mean by perfect markets?
9. What is national income?
10. What is Business cycle?

**Part B**

(5 × 5 = 25)

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

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

Or

- (b) Explain the uses of managerial economics.

12. (a) What are the determinants of demand?

Or

- (b) Write a short note on demand analysis.

13. (a) What are the advantages of production and cost analysis?

Or

- (b) Explain production function and its managerial use.

14. (a) Write a short note on pricing decisions.

Or

- (b) Difference between monopoly and monopolistic.

15. (a) Write a concept of Macroeconomics?

Or

- (b) What are the methods of measurement of national income?

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the roles and responsibilities of managerial economist.
  17. Briefly explain the objectives of demand analysis.
  18. Explain the various types of cost in detail.
  19. Enumerate the characteristic features of monopolistic markets.
  20. Explain various phases of business cycle.
-

**S-2835**

**Sub. Code**

**23VBFA2**

**U.G. DEGREE EXAMINATION, APRIL 2026**

**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 do you mean by double entry system?
2. What is trial balance?
3. List any four capital items in the preparation of final accounts.
4. What is an adjustment entry?
5. What is single entry?
6. Calculate sales when cost of goods sold is Rs. 2,70,000 and Rate of profit 25% on sales.
7. Write a short note on life membership fees.
8. Give any four examples of nonprofit organizations.
9. What is depreciation?
10. What is a secret reserve?

**Part B**

(5 × 5 = 25)

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

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

Or

- (b) Journalize the following transactions in the books of Thilaka :

April 1<sup>st</sup>, 2024 Commenced business with Cash Rs. 1,00,000

April 5<sup>th</sup>, 2024 Purchased goods from Mahesh for cash Rs.40,000

April 12<sup>th</sup>, 2024 Sold goods to James Rs.69,500

April 18<sup>th</sup>, 2024 Rent paid Rs. 10,000

April 23<sup>rd</sup>, 2024 James settled his account with Rs.69,000

12. (a) Explain the meaning of Liquidity order in arranging balance sheet items.

Or

- (b) Prepare Trading Account of Archana for the year ending 31<sup>st</sup> December 2023 from the following information.

	Rs.		Rs.
Opening stock	80,000	Purchase returns	10,000
Purchases	8,60,000	Sales returns	3,16,000
Freight inward	52,000	Closing stock	1,00,000
Wages	24,000	Import duty	30,000
Sales	14,40,000		

13. (a) Draw a specimen statement of profit under Net worth method.

Or

- (b) A small trader maintains accounts on single entry system. His assets and liabilities are as follows:

Particulars	1.1.2024	31.12.2024
	Rs.	Rs.
Cash	300	250
Cash at bank	3,500	4,800
Stock	5,000	6,200
Debtors	3,200	4,100
Furniture	1,250	1,500
Creditors	7,250	9,600

His drawings for the year by cash Rs.4,000 and by goods Rs.400. Prepare a statement showing profit made by him.

14. (a) Find out the amount of salary to be debited to Income and Expenditure account for 2024 from the details given below:

	Rs.
Payments made for salary during 2024	2,40,000
Outstanding salary as on 31.12.2023	10,000
Outstanding salary as on 31.12.2024	16,000
Prepaid salary as on 31.12.2023	6,000
Prepaid salary as on 31.12.2024	8,000

Or

- (b) What is deferred revenue expenditure?

15. (a) A company acquired a machine on 1.1.2018 at a cost of Rs. 40,000 and spent Rs. 1,000 on its installation. The firm writes off depreciation at 10% on the diminishing balance. The books are closed on 31<sup>st</sup> December of each year. Show the machinery account for 3 years.

Or

- (b) A company purchased a plant for Rs. 1,00,000. The useful life of the plant is 10 years and the residual value is Rs. 20,000. Find out the rate of depreciation under the straight line method.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the objectives of bookkeeping.
17. From the following Trial Balance of Sudhan, Prepare Trading and Profit and Loss Account and Balance Sheet as on 31<sup>st</sup> March 2025

Debit Balances	Rs.	Credit Balances	Rs.
Drawings	3,710	Capital	21,318
Rates	376	Discount received	1,526
Bank balance	3,748	Creditors	4,858
General expenses	2,676	Sales	41,566
Furniture	384		
Discount allowed	1,648		
Debtors	10,890		
Wages	2,454		
Bad debts	450		
Carriage inward	956		

Debit Balances	Rs.	Credit Balances	Rs.
Purchases	25,466		
Opening stock	8,346		
Plant & Machinery	2,664		
Land & Building	5,500		
	<u>69,268</u>		<u>69,268</u>

The value of closing stock on 31<sup>st</sup> March 2025 was estimated at Rs. 8,840.

18. Ajay keeps his books by the single entry method. His position on 31.12.2021 and 31.12.2022 was as follows:

Particulars	2021	2022
	Rs.	Rs.
Cash	250	300
Cash at bank	2,750	2,200
Stock	21,000	18,000
Debtors	7,500	12,000
Fixtures	1,750	1,575
Machinery	15,000	25,000
Creditors	18,000	23,000

During the year, Ajay introduced Rs. 5,000 as further capital in the business and withdraw Rs. 600 p.m. From the above, prepare a statement showing the profit or loss made by him for the year ended 31.12.2022.

19. From the following particulars, prepare Income and Expenditure account.

	Rs.
Purchase of books & periodicals (including Rs.19,000 for purchase of books)	29,000
Fees collected including Rs.80,000 on account of previous year	3,80,000
Outstanding fees at the end of the year	10,000
Salary paid including Rs.3,000 on account of previous year	28,000
Outstanding salary at the end of the year	1,000
Entertainment expenses	3,000
Tournament expenses	12,000
Postage	15,000
Rent	10,000
Printing and stationary	4,000
Donations received	20,000
Meeting expenses	18,000
Travelling expense	6,000

20. Explain the causes of depreciation.
-

**S-2836**

**Sub. Code**

**23VBF1G1/  
23VSD1G1**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**First Semester**

**Software Development/Banking and Financial Services**

**LIFE COPING SKILLS – BASIC**

**(CBCS – 2023 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. Define self esteem.
2. What is self concept?
3. Define positive attitude.
4. What is an self actualization?
5. What do you man by goal setting?
6. How often should we review goals?
7. What is fear?
8. Define depression.
9. What leadership style should be adopted by a manager?
10. Why is leadership is important in management?

**Part B**

(5 × 5 = 25)

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

11. (a) Explain about low and high esteem.

Or

- (b) Write a short note on self of self concept.

12. (a) Write a difference between motivations and inspirations.

Or

- (b) Explain about power of positive thinking.

13. (a) What are the key principles of goal setting?

Or

- (b) Write a importance of goal setting.

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

Or

- (b) Explain about coping with failure.

15. (a) What are the functions of a leader? Explain.

Or

- (b) Explain about attributes of leadership.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Explain about different characteristics of the self concept.

17. Discuss in detail about power of positive imaging.

18. Explain about different types of goals.
  19. (a) What are the different kinds of fear?  
(b) How will you overcome fear?
  20. Defined leader. What are the characteristics of a successful leader? Explain.
-

**S-2837**

**Sub. Code**

**23VBF2C1**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**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. Define the term financial services.
2. Mention the various financial instruments dealt in financial market.
3. Who is a merchant banker?
4. What is due diligence certificate?
5. Define merchant banking.
6. What is IRBI?
7. What are treasury bills?
8. State any two promotional functions of RBI.
9. Define Stock exchange.
10. What is meant by investor information?

**Part B**

(5 × 5 = 25)

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

11. (a) Briefly explain the scope of financial services.

Or

- (b) What are the features of negotiable instrument?

12. (a) State the importance of merchant banking.

Or

- (b) Outline the drawbacks of merchant banking.

13. (a) List out the responsibilities of lead manager.

Or

- (b) What are the objectives of IFCI?

14. (a) Explain the quantitative regulatory measures of RBI.

Or

- (b) Examine the role of RBI in the Gilt edged securities market.

15. (a) State the advantages of listing securities in a stock exchange.

Or

- (b) What is the role of investors associations in protecting investors interest?

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the various functions of Indian Financial System.
  17. Explain the role of a merchant banker in a Public issue.
  18. Critically examine the assistance provided by IDBI to industries.
  19. Highlight the important functions of RBI.
  20. Describe the measures taken by SEBI to educate and protect investors.
-

**S-2839**

**Sub. Code**

**23VBF2G1/  
23VSD2G1**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**Second Semester**

**Software Development / Banking and Financial Services**

**LIFE COPING SKILLS - ADVANCED**

**(CBCS – 2023 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. Define Obstacles.
2. What is the meaning of success?
3. Define problem solving.
4. Mention any two ways to solve problems.
5. Define stress management.
6. List out the types of stress.
7. What do you mean by negative assertion?
8. Define fogging.
9. Define learning.
10. Define Communicating.

**Part B**

(5 × 5 = 25)

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

11. (a) What are the guidelines for measuring success?

Or

- (b) Write short notes on winning edge.

12. (a) Write short notes on decision making process.

Or

- (b) List out the C's of decision making.

13. (a) Illustrate some tips for time management.

Or

- (b) Write short notes on how does stress affects you.

14. (a) Differentiate constructive vs destructive.

Or

- (b) Write short notes coping with criticism.

15. (a) What is questioning? Describe its needs in a team.

Or

- (b) Write short notes on needed qualities for working as a team.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Illustrate with a case study for recipe for success.

17. Illustrate the principles for managing problems positively.

18. Explain with case study how you will manage stress in office.
  19. Provide a detailed explanation for self-criticism.
  20. Explain the importance of valuing diversity in a team.
-

**S-2843**

**Sub. Code**

**23VBF3G1/  
23VSD3G1**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**Third Semester**

**Software Development/Banking and Financial Services**

**PROFESSIONAL ETIQUETTES**

**(CBCS – 2023 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. What do you mean by Etiquette?
2. Mention the purpose of Business Cards.
3. What do you mean by well grooming?
4. Is there any relevancy for groomed man belt and shoes?
5. Write the importance of body language at work place.
6. What do you mean by telephone etiquette?
7. Define Dining Etiquette.
8. Is there any specific method to handle while drinking soup? If so tell.
9. What do you mean by restaurant?
10. What is the difference between being served and buffet?

**Part B**

(5 × 5 = 25)

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

11. (a) Write short note on shaking hands.

Or

- (b) Explain Business Card.

12. (a) Write short notes on personal hygiene of a well groomed man.

Or

- (b) List out the difference between Indian dressing and western dressing in women.

13. (a) Illustrate the use of office machine etiquette.

Or

- (b) Write short notes on meeting etiquette.

14. (a) Illustrate the rationale for a dining etiquette.

Or

- (b) Write short notes on knowing wines.

15. (a) Illustrate the need of cross cultural consideration.

Or

- (b) Write short notes on giving gifts.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the guidelines for determining importance.

17. Enumerate the accessories used for grooming for men and women.

18. Discuss about Telephone Etiquette and Cellphone Etiquette
  19. List out the steps to avoid elementary dining mistakes in detail.
  20. Explain the need of office party etiquette.
-

**S-2846**

**Sub. Code**

**23VBF4E1**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**Fourth Semester**

**Banking and Financial Service**

**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. What is meant by loan quality?
3. Distinguish between bills purchasing and bills discounting.
4. Define financial inclusion.
5. Write the limitations of payback period as a tool of financial appraisal.
6. What is CIBIL?
7. What are adhesive stamps?
8. State the law of limitation.
9. Point out the goals of credit monitoring.
10. What is standard asset?

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the relationship between credit and Capital Adequacy Ratio.

Or

- (b) Identify the strategies adopted by banks for marketing of credit.

12. (a) Describe the various forms of advances.

Or

- (b) What is financial inclusion? Explain its importance.

13. (a) What is economic appraisal? How is it undertaken?

Or

- (b) Write the benefits of credit rating.

14. (a) What are the consequences of non-registration of charges?

Or

- (b) Point out the demerits of lending against shares.

15. (a) What are the points to be considered by a banker while monitoring large borrowers' accounts?

Or

- (b) Identify the reasons for NPAs.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the RBI's guidelines on credit risk management.
  17. How does a bank assess the working capital requirements of a firm?
  18. Discuss the steps involved in structuring a credit proposal.
  19. Write a note on
    - (a) Procedure for bank documentation.
    - (b) Search and Encumbrance Report
  20. Discuss the process of rehabilitation of sick units.
-

S-2848

Sub. Code

23VBF4G1

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**Fourth Semester**

**Banking and Financial Services**

**அலுவலக முறைகள்**

**(CBCS – 2023 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**பகுதி அ**

(10 × 2 = 20)

அனைத்து வினாக்களுக்கும் விடையளிக்கவும்.

1. நவீன அலுவலகத்தின் இலக்கணம் என்ன?
2. ஏதேனும் நான்கு அலுவலக முக்கியத்துத்தினை கூறுக.
3. அலுவலகத்தின் இருப்பிடம் என்றால் என்ன?
4. ஓய்வு அறை என்றால் என்ன?
5. உள்தொடர்பு பற்றி குறிப்பு வரைக.
6. அஞ்சல் சேவை - வரையறு.
7. பதிவேடுகள் என்றால் என்ன?
8. வரிசைப்படுத்தல் என்பதன் பொருள் என்ன?
9. அறிக்கை என்றால் என்ன?
10. கணினி அமைப்பு மூலம் நீங்கள் அறிவது என்ன?

பகுதி ஆ

(5 × 5 = 25)

அனைத்து வினாக்களுக்கும் விடையளிக்க.

11. (அ) அலுவலகத்தின் செயல்பாடுகளை வரிசைப்படுத்துக.  
(அல்லது)  
(ஆ) அதிகார பரவலாக்குதலை சுருக்கமாக விவரி.
12. (அ) ஒரு அலுவலகத்தின் பணியினை அதன் இட அமைப்பு எவ்வாறு எளிதாக்குகிறது?  
(அல்லது)  
(ஆ) ஒரு அலுவலகத்தின் நல்ல ஒளி அமைப்பின் பண்புகள் யாவை?
13. (அ) எழுத்து மூலம் தகவல் தொடர்பின் நன்மை தீமைகளை கூறுக.  
(அல்லது)  
(ஆ) மையப்படுத்தப்பட்ட அஞ்சல் பணியினை பற்றி விவரி.
14. (அ) மையக்கோப்பீட்டு முறை பற்றி விளக்குக.  
(அல்லது)  
(ஆ) பதிவேடு வடிவமைப்பினை சுருக்கமாக விவரி.
15. (அ) ஒரு அலுவலகத்திற்கு தேவையான பல்வேறு சாதனங்கள் யாவை?  
(அல்லது)  
(ஆ) அறிக்கைகளின் வகைகளை விளக்குக.

பகுதி இ

(3 × 10 = 30)

எவையேனும் மூன்றிற்கு மட்டும் விடையளிக்க.

16. பணிப்போக்கு ஒப்படைப்புச் செயல்முறைகளை விவரி.
17. ஒரு சரியான அலுவலக அமைப்புத் திட்டத்தின் முக்கியத்துவத்தினை விளக்குக.

18. ஒரு அலுவலக அஞ்சல் நடைமுறைகளை எவ்வாறு நிறுவுவீர்கள் என்பதை விவரி.
  19. நல்ல கோப்பீட்டுமுறையின் முக்கிய அம்சங்களை பற்றி சுருக்கமாக விவாதி.
  20. அலுவலக இயந்திரங்களை தேர்ந்தெடுப்பதற்கு முன் கருத்தில் கொள்ள வேண்டிய காரணிகளை விளக்குக.
-

**S-2849**

**Sub. Code**

**23VBF5E1**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**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 is GDR?
2. Write a note on Equity fund.
3. Who are all customers to NBFC?
4. What is data privacy?
5. What do you mean project loans?
6. Define Mutual Fund.
7. What is credit management?
8. What is NPA?
9. What is ALM?
10. Write a note on corporate governance.

**Part B**

(5 × 5 = 25)

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

11. (a) Explain briefly about the traditional sources of finance.

Or

- (b) What are the types of NBFCs?

12. (a) List out the various types of customers for NBFC.

Or

- (b) State the role of promotion.

13. (a) Bring out the stages in consumer loans.

Or

- (b) What are the key aspects of vehicle finance?

14. (a) State the characteristics of collaterals.

Or

- (b) Briefly explain the types of investments.

15. (a) Why is CRAR important to a NBFC?

Or

- (b) State the reasons to a banker to ask KYC from their customers.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the various innovative sources of finance.
17. Describe the direct and indirect channels of distribution.

18. Explain the role and responsibilities of sponsors in mutual funds.
  19. Describe the credit appraisal techniques.
  20. Explain the impact of recent RBI initiatives in the financial space of NBFC.
-

**S-2851**

**Sub. Code**

**23VBF5C1**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**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. State the modern marketing concept.
2. What is demarketing?
3. List down the components of marketing mix of a banker.
4. What is branch layout?
5. What do you mean by product line of a banker?
6. Point out the sources of new product ideas for a banker.
7. What is repo rate?
8. What is meant by service charges?
9. What is motivation?
10. What are the various sources of recruitment in banks?

**Part B**

(5 × 5 = 25)

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

11. (a) Distinguish between marketing and selling with suitable examples.

Or

- (b) Give a note on remarketing.

12. (a) Discuss the relevance of marketing in banking.

Or

- (b) Bring out the factors determining suitable location of a bank branch.

13. (a) Explain the challenges faced by banks in product management.

Or

- (b) Identify the reasons of product failures in banking.

14. (a) What are the objectives of pricing in banks?

Or

- (b) What is the role of the RBI in pricing of banking products?

15. (a) Discuss the functions of the branch level marketing executives.

Or

- (b) Emphasise the importance of training of bank marketing personnel.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the role of social media in modern marketing.
  17. What is market segmentation? Explain its bases.
  18. Describe the process of new product development in banking.
  19. Examine the impact of deregulation of interest rates in banking.
  20. Elaborate the various methods of training of bank marketing personnel.
-

**S-2852**

**Sub. Code**

**23VBF5C2**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**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. What is mutual fund?
2. What is growth fund?
3. What is Corpus?
4. Name any two close-ended mutual funds in India.
5. What are equity shares?
6. What is AMC?
7. What do you mean by exit load?
8. Who is a trustee?
9. How does an AMC differ from a brokerage firm?
10. What do you mean by management fees of an AMC?

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the advantages of mutual funds.

Or

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

12. (a) Write the drawbacks of open-ended funds.

Or

- (b) 'Some investors do not prefer mutual fund investments' – Why?

13. (a) 'Systematic Investment Plans have helped a lot for the growth of mutual funds in India' – Discuss.

Or

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

14. (a) Bring out the regulatory framework prescribed by the SEBI for the sponsor of a mutual fund.

Or

- (b) Explain the contents of the trust deed.

15. (a) Brief the responsibilities of AMC.

Or

- (b) Narrate the functions of an AMC.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Describe the classification of mutual funds.
  17. Distinguish between open-ended mutual funds and close-ended mutual funds with suitable examples.
  18. Discuss the role of mutual funds in the development of capital markets.
  19. Give an account of the duties and responsibilities of the trustees of mutual funds.
  20. Elaborate the SEBI's regulations meant for AMC.
-

**S-2853**

**Sub. Code**

**23VBF5C3**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**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. Make a list of retail banking services.
2. What is wholesale banking?
3. What is CIBIL?
4. How does credit card differ from debit card?
5. Mention the services rendered by extension counters.
6. Define CRM.
7. Name the documents to be submitted to banks as identity proof while opening an account.
8. What is fixed rate of interest?
9. Spell out the meaning of reverse mortgage.
10. What is RTGS?

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the features of retail banking.

Or

- (b) Examine the significance of retail banking in the present banking scenario.

12. (a) Describe any two retail liability products.

Or

- (b) Describe the approval for retail loans.

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

Or

- (b) What are the points to be considered by banks while making tie-up with builders and developers for home loans?

14. (a) How are interest rates determined in retail loans?

Or

- (b) Identify the reasons for NPAs in retail credit.

15. (a) Write a note on Bancassurance.

Or

- (b) Explain the cross-selling opportunities available to banks in retail banking.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Discuss the challenges of retail banking for banks.
  17. Home loans are the most popular retail banking products – Elaborate.
  18. Examine the role of CRM in retail banking.
  19. Emphasise the need for proper regulation of retail banking services.
  20. Explain the reasons behind the growth of e-banking in India.
-

**S-2854**

**Sub. Code**

**23VBF5C4**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**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. State any two barriers of communication.
2. What do you mean by Intra Personal Communication?
3. What is CRM?
4. List out any two types of Public Relation.
5. Define the term banker.
6. Mention any two objectives of quality circles.
7. Define customer service.
8. What do you understand about COPRA?
9. What is a customer data base?
10. What do you mean by customer satisfaction?

**Part B**

(5 × 5 = 25)

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

11. (a) Compare formal and informal modes of communication.

Or

- (b) What are the advantages of communication?

12. (a) Explain the various approaches of CRM.

Or

- (b) State the role of customer relation in competitive environment.

13. (a) Outline the importance of quality customer service in retaining customers.

Or

- (b) What are the methods used by a business to enlarge its customer base?

14. (a) Explain the different types of customers.

Or

- (b) Examine the significance of customer day in an organisation.

15. (a) 'Marketing is getting and keeping the customer'.

Or

- (b) Describe the concept of market segmentation.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the various types of communication.
  17. Discuss why image building is important in an organisation.
  18. Describe the general relationship between banker and customer.
  19. Elaborate on the grievance redressal procedure adopted by the banking ombudsman.
  20. Explain the methods and techniques of marketing research.
-

**S-2855**

**Sub. Code**

**23VBF5G1**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**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** the questions.

1. What is a project?
2. What do you mean by business plan analysis?
3. Give two advantages of planning in an organisation.
4. What is meant by Market Survey?
5. Define the term entrepreneurship.
6. Who is an intrapreneur?
7. What is plant leasing?
8. State any two benefits of internal sources of finance.
9. What is meant by Term Loan?
10. What do you mean by feasibility study?

**Part B**

(5 × 5 = 25)

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

11. (a) What are the characteristics of a successful business plan?

Or

- (b) State the importance of conducting market study.

12. (a) Explain the objectives of planning.

Or

- (b) Examine the role of innovation and creativity in finding entrepreneurial opportunities.

13. (a) Describe the different types of entrepreneurship.

Or

- (b) What are the skills required for an entrepreneur?

14. (a) Describe the sources of business ideas for aspiring entrepreneurs.

Or

- (b) Explain the features of Hire purchase system.

15. (a) Examine the various Govt. schemes available to entrepreneurs.

Or

- (b) Outline the advantages of working capital loan.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the various components of project cost.
  17. Describe the impact of poor decision making on entrepreneurial ventures.
  18. Evaluate the importance of risk taking in entrepreneurship.
  19. Explain the different sources of external finance.
  20. Discuss the functions of entrepreneurs.
-

**S-2856**

**Sub. Code**

**23VBF5G2**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**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. What is the meaning of creativity in problem solving?
2. State two features of creative thinking.
3. Define thinking preferences.
4. Mention any two creativity styles.
5. What is risk taking in creativity?
6. Define paradigm paralysis.
7. What is provocation in lateral thinking?
8. State any two general strategies for creativity.
9. Mention any two dimensions in the eight-dimensional approach.
10. What is focused thinking framework?

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the difference between creativity and innovation.

Or

- (b) Write a short note on creativity as a life skill.

12. (a) Discuss the importance of diversity of thought in teams.

Or

- (b) Explain with examples different creativity styles.

13. (a) What are mental blocks? How can they be overcome?

Or

- (b) Explain the concept of paradigm shift with examples.

14. (a) Write a note on outrageous thinking and metaphoric thinking.

Or

- (b) Explain the eight-dimensional approach to creativity.

15. (a) Write a short note on ethical issues in creativity and decision making.

Or

- (b) Explain the importance of using PMI in evaluation.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the philosophy of creativity and the role of vision and attitude in success.
  17. Discuss the role of individual and team work in enhancing creativity with examples.
  18. Explain in detail the problem-solving process using lateral thinking and provocation.
  19. Discuss different strategies of creativity in problem solving with examples.
  20. Explain the focused thinking framework, six thinking hats and PMI technique in decision making.
-

**S-2857**

**Sub. Code**

**23VBF6G1**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**Sixth Semester**

**Banking and Financial Services**

**CYBER SECURITY IN BANKS**

**(CBCS – 2023 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** questions.

1. Define Cyber Security.
2. What are Preventive Controls in banking security?
3. List any two types of cyber crimes.
4. Differentiate between Cyber Stalking and Cyber Squatting.
5. What is Evidence Preservation?
6. Define E-mail investigation.
7. What is Forgery in banking?
8. State any two impacts of Bank Failure.
9. What is Database Security?
10. Define Network Security Controls.

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the role of hardware and software security in banks.

Or

- (b) Write short notes on Security Standards and Best Practices.

12. (a) Describe Cyber Terrorism with examples.

Or

- (b) Discuss User Failure and Bank Failure with suitable examples.

13. (a) Explain Fraud Prevention Controls in cyber fraud management.

Or

- (b) Write short notes on Password Cracking and Recovering Deleted Evidence.

14. (a) Discuss Accounting Frauds in banks.

Or

- (b) Explain the vulnerabilities in banks leading to system failure.

15. (a) Explain Database Security in detail.

Or

- (b) Describe the importance of IT Security Management in banking.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Explain in detail the types of security controls: Preventive, Detective and Corrective Controls.
  17. Describe the different channels of Cyber Crime in detail.
  18. Explain in detail the methods of Evidence Collection and Preservation in Cyber Crime Investigation.
  19. Discuss Forgery and Counterfeiting in the banking sector with examples.
  20. Elaborate on various Data Security and Network Security measures in banks.
-

**S-2858**

**Sub. Code**

**23VBF6G2**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**Sixth Semester**

**Banking and Financial Services**

**BASICS OF FOREIGN EXCHANGE**

**(CBCS – 2023 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** the questions.

1. What is foreign exchange?
2. State any two objectives of the Foreign Exchange Management Act.
3. Mention two differences between FERA 1973 and FEMA 1999.
4. What is meant by exchange rate quotation?
5. Define arbitrage.
6. What is a swap transaction in forex market?
7. List any two objectives of foreign currency accounts in India.
8. Who are eligible to open NRI accounts in India?
9. State any two types of NRI bank accounts.
10. Define foreign exchange remittance.

**Part B**

(5 × 5 = 25)

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

11. (a) Discuss the evolution of FEMA 1999.

Or

- (b) Compare FERA 1973 and FEMA 1999.

12. (a) Explain the structure of the foreign exchange market in India.

Or

- (b) What are the types of forex transactions and their settlement dates?

13. (a) Discuss the objectives and eligibility for opening foreign currency accounts in India.

Or

- (b) Write a short note on the procedure of opening foreign currency accounts in India.

14. (a) What are the provisions regarding NRI guarantees under FEMA?

Or

- (b) Explain the types of accounts available for NRIs.

15. (a) Explain the concept of professional currency trading.

Or

- (b) Write a short note on trends in the foreign exchange market.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Explain any four provisions of FEMA 1999.
  17. Describe the concept of arbitrage in foreign exchange with and without transaction costs.
  18. Explain the objectives, eligibility and types of foreign currency accounts in India.
  19. Discuss the NRI schemes available under FEMA along with permitted credits, debts and repatriation.
  20. Explain the challenges involved in currency trading by individuals.
-

**S-2859**

**Sub. Code**

**23VBF6G3**

**B.Voc. DEGREE EXAMINATION, APRIL 2026**

**Sixth Semester**

**Banking and Financial Services**

**SOFT SKILL DEVELOPMENT**

**(CBCS – 2023 onwards)**

Time : 3 Hours

Maximum : 75 Marks

**Part A**

(10 × 2 = 20)

Answer **all** the questions.

1. Define soft skills.
2. What is self-discovery?
3. Mention two benefits of developing a positive attitude.
4. Define interpersonal skills.
5. Write any two characteristics of team building.
6. What is meant by group dynamics?
7. Define communication.
8. State two essentials of effective listening.
9. What is body language?
10. Write any two objectives of resume writing.

**Part B**

(5 × 5 = 25)

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

11. (a) Explain the importance of forming values in self-development.

Or

- (b) How do perceptions influence human behavior?

12. (a) Discuss the role of networking in professional growth.

Or

- (b) Explain the steps involved in developing interpersonal relationships.

13. (a) Write a short note on e-mail etiquette.

Or

- (b) Explain the importance of writing skills in communication.

14. (a) What are the essentials of time management?

Or

- (b) Explain the significance of etiquette and mannerism in the workplace.

15. (a) What are the key components of an effective interview?

Or

- (b) Write a note on career planning.

**Part C**

(3 × 10 = 30)

Answer any **three** questions.

16. Explain the methods of developing a positive attitude with suitable examples.
  17. Describe the process of team building and its impact on organizational effectiveness.
  18. Discuss in detail the art of listening, reading, speaking and writing as communication skills.
  19. Explain stress management techniques with suitable illustrations.
  20. Illustrate the steps involved in job hunting, resume writing and goal setting.
-