PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
BVoc DEGREE EXAMINATION DECEMBER 2024
(First Semester)

Branch – BANKING, STOCK AND INSURANCE

FUNDAMENTALS OF BANKING

Time: Three Hours   Maximum: 75 Marks

SECTION-A (10 Marks)
Answer ALL questions

ALL questions carry EQUAL marks   (10 × 1 = 10)

Module No.	Question No.	Question	K Level	CO
1	1	Bank having maximum number of branches in India a) Reserve Bank of India b) State Bank of India c) Punjab National Bank d) Bank of Baroda	K1	CO1
	2	Who is the present Governor of RBI? a) Shaktikanta Das b) D K Mittal c) Raghuram Rajan d) Montek Singh Ahluwalia	K2	CO1
2	3	The relationship between a banker and customer is........... a) That of a debtor and creditor b) That of a creditor and debtor c) Primarily that of a debtor and a creditor d) (a) and (b) together	K1	CO2
	4	The document drawn by a debtor on the creditor agreeing to pay a certain sum is called........... a) Cheque b) Promissory Note c) Bill of Exchange d) Draft	K2	CO2
3	5	Loan given to small shop owners/farmers etc. by banks is known as a) Business Loan b) Priority Loan c) Corporate Loan d) Commercial Loan	K1	CO3
	6	A very large loan extended by a group of banks to a single borrower is known as a) Non-Recourse loan b) No Documentation loan c) Syndicated loan d) Secured loan	K2	CO3
4	7	In India Negotiable Instruments Act came into force in the year ____ a) 1882 b) 1881 c) 1871 d) 1981	K1	CO4
	8	Bearer cheque are also known as _____ cheque a) Crossed b) General c) Special d) Open	K2	CO4
5	9	Which of the following is not a regulatory institution in Indian financial system? a) RBI b) CIBIL c) SEBI d) IRDA	K1	CO5
	10	At which of the following cities is the Head Office of Reserve Bank of India located? a) Mumbai b) New Delhi c) Kolkata d) Dehradun	K2	CO5

Cont...

SECTION - B (35 Marks)
Answer ALL questions
ALL questions carry EQUAL Marks   (5 × 7 = 35)

Module No.	Question No.	Question	K Level	CO
1	11.a.	Write the features of Indian Banking System.	K1	CO1
		(OR)		
	11.b.	Explain the various types of Banks.		
2	12.a.	What are the Relationship between Bank and Customer?	K2	CO2
		(OR)		
	12.b.	Discuss about the types of Deposits.		
3	13.a.	Analyse the Principles of Sound Lending.	K2	CO3
		(OR)		
	13.b.	Compare the Secured and Unsecured Advances.		
4	14.a.	Explain the Duties of collecting Banker.	K2	CO4
		(OR)		
	14.b.	State the Statutory Protection to Paying Banker.		
5	15.a.	Design the Organisational Structure of RBI.	K2	CO5
		(OR)		
	15.b.	Explain the credit control measures of RBI.		

SECTION -C (30 Marks)
Answer ANY THREE questions
ALL questions carry EQUAL Marks   (3 × 10 = 30)

Module No.	Question No.	Question	K Level	CO
1	16	Explain the Role and Functions of Commercial Banks.	K2	CO1
2	17	List out the Rights of Customers.	K4	CO2
3	18	Discuss the Modes of Charging Security	K3	CO3
4	19	Explain the features of Negotiable Instruments Act and Payment Systems.	K2	CO4
5	20	Choose the Functions and Regulatory Powers of RBI.	K5	CO5

Z-Z-Z   END

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BVoc DEGREE EXAMINATION DECEMBER 2024
(First Semester)

Branch – BANKING STOCK AND INSURANCE

BUSINESS STATISTICS

Time: Three Hours   Maximum: 75 Marks

SECTION-A (10 Marks)
Answer ALL questions
ALL questions carry EQUAL marks   (10 × 1 = 10)

Module No.	Question No.	Question	K Level	CO
1	1	Which of the following types of data is collected through surveys and experiments? a) Secondary data b) Tertiary data c) Primary data d) Metadata	K1	CO1
	2	Which graph infers distribution of continuous data? a) Bar diagram b) Pie chart c) Histogram d) Ogive	K2	CO1
2	3	What is a relative measure of dispersion? a) Mean b) Range c) Coefficient of variation d) Median	K1	CO2
	4	Which measure of dispersion shows the extent to which data points deviate from the mean? a) Range b) Quartile deviation c) Standard deviation d) Mode	K2	CO2
3	5	Who developed the concept of correlation? a) Karl Pearson b) Ronald Fisher c) Spearman d) John Tukey	K1	CO3
	6	Infer what a Pearson's correlation coefficient of +1 indicates. a) No correlation b) Perfect negative correlation c) Perfect positive correlation d) Strong negative correlation	K2	CO3
4	7	which characteristic belongs to index numbers: a) Measures absolute change b) Shows relative change c) Shows exact values d) Involves one observation	K1	CO4
	8	Infer what a positive slope in the least squares method indicates. a) Declining trend b) Increasing trend c) Random trend d) Cyclical trend	K2	CO4
5	9	What does the Excel function 'VARP' calculate? a) Sample variance b) Population variance c) Population standard deviation d) Sample standard deviation	K1	CO5
	10	What is the estimate of the TREND function which is used to extend a time series? a) Future values of a linear trend b) Moving averages c) Correlation between variables d) Slope of the regression line	K2	CO5

SECTION - B (35 Marks)
Answer ALL questions
ALL questions carry EQUAL Marks (5 × 7 = 35)

Module No.	Question No.	Question	K Level	CO
1	11.a.	Explain the process of constructing a bar diagram and a pie diagram to represent business data.	K2	CO1
		(OR)		
	11.b.	Classify the differences between primary and secondary data in terms of data collection methods.		
2	12.a.	List out the merits and demerits of measures of central tendency.	K4	CO2
		(OR)		
	12.b.	List out the merits and demerits of measures of dispersion.		
3	13.a.	Apply Karl Pearson's coefficient to measure the strength of correlation between two variables.	K3	CO3
		(OR)		
	13.b.	Plan how to construct a scatter diagram for two variables. Use the diagram to identify the type of correlation.		
4	14.a.	Identify and illustrate the key characteristics of index numbers with an example.	K3	CO4
		(OR)		
	14.b.	Construct a time series model using the least squares method to analyze trends.		
5	15.a.	Construct a plan to calculate variance using Excel's VAR and VARP functions.	K4	CO4
		(OR)		
	15.b.	List out the steps to calculate SLOPE and INTERCEPT in Excel.		

SECTION -C (30 Marks)
Answer ANY THREE questions
ALL questions carry EQUAL Marks (3 × 10 = 30)

Module No.	Question No.	Question	K Level	CO
1	16	List the different types of graphs used to represent business data.	K4	CO1
2	17	List the steps to calculate Standard Deviation. Analyse how outliers affect its value and data interpretation.	K4	CO2
3	18	Analyze the differences between Karl Pearson's coefficient of correlation and Spearman's rank correlation.	K4	CO3
4	19	Distinguish between the Laspeyre's and Paasche's index methods.	K4	CO4
5	20	List the steps to calculate AVERAGE, MEDIAN, and MODE in Excel.	K4	CO5

Z-Z-Z END

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
BVoc DEGREE EXAMINATION DECEMBER 2024
(Third Semester)

Branch - **BANKING, STOCK& INSURANCE**

SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

Time: Three Hours   Maximum: 75 Marks

SECTION-A (10 Marks)
Answer ALL questions

ALL questions carry EQUAL marks   (10 × 1 = 10)

Module No.	Question No.	Question	K Level	CO
1	1	Risk due to internal environment of a firm or those affecting particular industry are referred to as _____. a. Unsystematic risk b. Systematic risk c. Normal risk d. Abnormal risk	K1	CO1
	2	Which one of the following is shown first when the assets are arranged in the order of their liquidity? a. Investment b. Cash in hand c. Debtors d. None of the above	K2	CO1
2	3	In Capital Market Line every investment is _____. a. Finitely divisible b. Infinitely divisible c. Both a & b d. None of the above	K1	CO2
	4	Employment of funds with the aim of achieving additional income is known as____ a. Investment b. Speculation c. Gambling d. Biting	K2	CO2
3	5	Who is called a father of fundamental analysis_____? a. Benjamin Graham b. Tinbergen c. William d. Elliot Wave	K1	CO3
	6	Rising of prices and falling of standard of living is arises at the time of _____ a. Inflation b. Boom period c. Normal period d. Deflation	K2	CO3
4	7	The fundamental analysis approach has been associated with _____. a. Uncertainties b. Certainties c. Ratios d. Balance sheet	K1	CO4
	8	Technical analysis is useful_____. a. To make an estimate of growth in a stock market b. To find out the market forces influencing stock market c. To indicate the direction of the overall market d. To analyze the economic activity of government.	K2	CO4
5	9	Investors agree to invest in high- risk investments if only _____. a. There are any true speculations b. The predicted return is satisfactory for taking a risk c. There are no safe options except for holding cash d. None of the above	K1	CO5
	10	Elliott wave explains long-term pattern of price behavior of share prices in the major patterns in _____. a. Five successive waves b. Three successive waves c. Two successive wave d. Four successive waves	K2	CO5

<u>SECTION - B (35 Marks)</u>
Answer ALL questions
ALL questions carry EQUAL Marks   (5 × 7 = 35)

Module No.	Question No.	Question	K Level	CO
1	11.a.	List out the Value of Risks.	K1	CO1
		(OR)		
	11.b.	Explain the Phases of Risks.		
2	12.a.	Determine the Forecasting Techniques.	K2	CO2
		(OR)		
	12.b.	Evaluate on Share Valuation Models.		
3	13.a.	Describe on Expected Return and Risk if Portfolio Analysis.	K6	CO3
		(OR)		
	13.b.	Discuss about Charts and Signals.		
4	14.a.	Interpret on Determination Of Objectives.	K5	CO4
		(OR)		
	14.b.	Explain the Selection of Portfolio		
5	15.a.	Elaborate on the Formula Plans	K6	CO5
		(OR)		
	15.b.	Importance of the Differential Return in Portfolio Evaluation.		

<u>SECTION -C (30 Marks)</u>
Answer ANY THREE questions
ALL questions carry EQUAL Marks   (3 × 10 = 30)

Module No.	Question No.	Question	K Level	CO
1	16	Compare and contrast Systematic and Unsystematic Risks.	K2	CO1
2	17	Perceive on the Industry analysis and Industry Life Cycle	K5	CO2
3	18	Justify on the Reduction Of Portfolio risk Through Diversification.	K5	CO3
4	19	Elaborate on the Markowitz Model.	K6	CO4
5	20	Prioritize the Portfolio Revision Strategies.	K5	CO5

Z-Z-Z   END

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BVoc DEGREE EXAMINATION DECEMBER 2024
(Third Semester)

Branch – BANKING, STOCK AND INSURANCE

BUSINESS ECONOMICS

Time: Three Hours   Maximum: 75 Marks

SECTION-A (10 Marks)
Answer ALL questions
ALL questions carry EQUAL marks   (10 × 1 = 10)

Module No.	Question No.	Question	K Level	CO
1	1	Economics is more concerned with _____. a) Facts and figures b) Description of laws c) Explanation of how the economic life can be improved d) Generalizations	K1	CO1
	2	Scarcity definition of economics was given by _____. a) Adam Smith b) Marshall c) Robbins d) Keynes	K2	CO1
2	3	Which of the following is the relation that the law of demand defines? a) Income and price of a commodity b) Price and quantity of a commodity c) Income and quantity demanded d) Quantity demanded and quantity supplied	K1	CO2
	4	A perfectly elastic demand curve _____. a) Slopes downwards from left to right b) Slopes upward c) horizontal d) vertical	K2	CO2
3	5	TC = ? a) TFC b) TVC c) TFC + TVC d) MC+MR	K1	CO3
	6	Under perfect competition, the firm earns _____ profit. a) Normal b) Super c) Both (a) and (b) d) None of these	K2	CO3
4	7	Capital is _____. a) Non permanent b) Productive c) Mobile d) All the above	K1	CO4
	8	Production is a function of _____. a) Profits b) Costs c) Inputs d) Price	K2	CO4
5	9	Profit is the reward for _____. a) land b) Capital c) Labour d) Organisation	K1	CO5
	10	Under oligopoly, the price is _____. a) High b) Low c) Normal d) Rigid	K2	CO5

SECTION - B (35 Marks)
Answer ALL questions
ALL questions carry EQUAL Marks   (5 × 7 = 35)

Module No.	Question No.	Question	K Level	CO
1	11.a.	Analyze the key principles of 'Adam's Smith wealth view on economics.	K4	CO1
		(OR)		
	11.b.	Examine the scope of economics.		
2	12.a.	List out the types of demand schedule.	K4	CO2
		(OR)		
	12.b.	Examine the price elasticity of demand.		
3	13.a.	Assess the concept of Equi-Marginal utility.	K5	CO3
		(OR)		
	13.b.	Evaluate the features of consumer behaviour.		
4	14.a.	Justify the significance of the various factors of production.	K5	CO4
		(OR)		
	14.b.	Discuss the implications of economics of scale.		
5	15.a.	Distinguish between market price and normal price.	K6	CO5
		(OR)		
	15.b.	Describe as to the determination of price of jointly demanded goods.		

SECTION -C (30 Marks)
Answer ANY THREE questions
ALL questions carry EQUAL Marks   (3 × 10 = 30)

Module No.	Question No.	Question	K Level	CO
1	16	Examine briefly the various divisions of economics.	K4	CO1
2	17	"Compare the various methods of measuring price elasticity of demand and explain the advantages and limitations of each method."	K4	CO2
3	18	Examine the applications of indifference curve analysis in understanding consumer choice and decision-making.	K4	CO3
4	19	Discuss the Law of Variable Proportions and describe its usefulness in optimizing production processes.	K4	CO4
5	20	Clarify the mechanisms of price and output determination under perfect competition and illustrate their effects on market equilibrium.	K4	CO5

Z-Z-Z   END

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BVoc DEGREE EXAMINATION DECEMBER 2024
(Fourth Semester)

Branch - COMMERCE (BANKING, STOCK AND INSURANCE)

PRINCIPLES OF MANAGEMENT

Time: Three Hours   Maximum: 50 Marks

SECTION-A (5 Marks)
Answer ALL questions
ALL questions carry EQUAL marks   (5 x 1 = 5)

1. What was the main focus of time studies in Taylor's Scientific Management?
   (i) To evaluate the quality of products (ii) To determine the most efficient way to perform a task
   (iii) To assess employee satisfaction   (iv) To analyze market trends

2. Which of the following is a key component of the planning process?
   (i) Organizing resources   (ii) Setting objectives
   (iii) Leading teams   (iv) Controlling budgets

3. The principle of "Authority and Responsibility" ensures that:
   (i) Authority and responsibility should be balanced; authority without responsibility is ineffective
   (ii) Responsibility should be delegated without granting corresponding authority
   (iii) Authority should be centralized in top management
   (iv) Only top management should have the authority to make decisions

4. The "Transformational Leadership" style is primarily focused on:
   (i) Maintaining the status quo and ensuring order
   (ii) Inspiring and motivating followers to achieve higher levels of performance
   (iii) Delegating tasks and giving autonomy to team members
   (iv) Enforcing rules and procedures strictly

5. According to Herzberg's Two-Factor Theory, which of the following is considered a hygiene factor?
   (i) Achievement   (ii) Recognition
   (iii) Working conditions   (iv) Responsibility

SECTION - B (15 Marks)
Answer ALL Questions
ALL Questions Carry EQUAL Marks   (5 x 3 = 15)

6 a Explain the important functions of Management.
                        OR
  b Summarize the different levels of Management.

7 a State the different methods of Planning.
                        OR
  b Narrate the importance of forecasting.

8 a Explain the process of organization.
                        OR
  b Narrate the advantages of centralization.

Cont...

9   a   Summarize the different methods of selection.
<div align="center">OR</div>

     b   Outline the qualities of a leader.

10   a   Describe the various kinds of motivation.
<div align="center">OR</div>

     b   Explain the different Problems of Co-ordination.

<div align="center">

SECTION -C (30 Marks)
Answer any **Three** questions
ALL questions carry **EQUAL** Marks   (3 x 10 = 30)
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11. Enumerate the nature and role of scientific Management.

12. Elucidate the need for and the factors involved in decision-making.

13. Distinction between the delegation and decentralization.

14. Examine the concept of staffing and brief the significant activities performed in it.

15. Discuss the importance of motivation in business enterprises.

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Z-Z-Z   END
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PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BVoc DEGREE EXAMINATION DECEMBER 2024
(Fifth Semester)

Branch – BANKING, STOCK & INSURANCE

BUSINESS COMMUNICATION

Time: Three Hours   Maximum: 50 Marks

SECTION-A (5 Marks)
Answer ALL questions
ALL questions carry EQUAL marks   (5 x 1 = 5)

1   The word Communication is derived from the Latin word ....
    (i)   Communis   (ii) Common
    (iii) Commnuis   (iv) Commis

2   The grapevine is a channel of .... Communication.
    (i)   Informal   (ii) Formal
    (iii) Written   (iv) None of these

3   A report popular for Parliamentary proceedings is known as .... report.
    (i)   Informal   (ii) Statutory
    (iii) Committee   (iv) Analytical

4   "Quotation" is a ....
    (i)   Specific offer   (ii) General offer
    (iii) Both a & b   (iv) None of the above

5   Which is referred to as connected to the world wide web?
    (i)   Telnet   (ii) Internet
    (iii) Online   (iv) E-Mail

SECTION - B (15 Marks)
Answer ALL Questions
ALL Questions Carry EQUAL Marks   (5 x 3 = 15)

6   a.   What are the objectives of Communication?
                    OR
     b.   Explain the Process of Communication.

7   a.   Bring out the advantages of "Group Discussion".
                    OR
     b.   State the classification of interview on the basis of object.

8   a.   What are the various parts of a Business Letter?
                    OR
     b.   State the principles in Preparing Minutes of a meeting.

9   a.   Mention the characteristics of Bank Correspondence.
                    OR
     b.   Draft a letter Respecting Suggestion of the agent.

10 a. What are the advantages of Tele and Video Conferencing?

OR

b. Explain the Elements in writing messages.

SECTION -C (30 Marks)
Answer any **Three** questions
ALL questions carry **EQUAL** Marks   (3 x 10 = 30)

11. Describe the Psychological Barrier to Communication.

12. Discuss the Effectiveness of Business letters.

13. Classify the various types of Business Report.

14. Draft a Circular letter announcing the fact of opening a new branch of your firm in Chennai.

15. Point out the advantages of Voice Mail and E-Mail.

Z-Z-Z   END

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BVoc DEGREE EXAMINATION DECEMBER 2024
(Fifth Semester)

Branch – BANKING STOCK AND INSURANCE

GENERAL INSURANCE

Time: Three Hours   Maximum: 50 Marks

SECTION-A (5 Marks)
Answer ALL questions
ALL questions carry EQUAL marks   (5 x 1 = 5)

1   Principle of utmost good faith is also known as ………..
     (i) Subrogation   (ii) uberrimate fides
     (iii) Insurable interest   (iv) causa proxima

2   Which is not a subject matter of marine insurance?
     (i) Hull insurance   (ii) Cargo insurance
     (iii) Fright Insurance   (iv) Fire insurance

3   Which of the following is a type of motor insurance coverage?
     (i) Comprehensive coverage   (ii) Collision coverage
     (iii) Liability coverage   (iv) All of the above

4   Which of the following is typically covered under a general liability insurance policy?
     (i) Employee injuries   (ii) Product defects
     (iii) Customer slip-and-fall accidents (iv) Cyber attacks

5   Which of the following is a benefit of social insurance?
     (i) It promotes individual responsibility
     (ii) It reduces the financial burden on individuals
     (iii) It increases economic efficiency
     (iv) It only covers high-income individuals

SECTION - B (15 Marks)
Answer ALL Questions
ALL Questions Carry EQUAL Marks   (5 x 3 = 15)

6   a   Write brief note on history of Insurance in India.
                              OR
    b   What is the organization structure of an Insurance?

7   a   Analyse the characteristics of Fire Insurance.
                              OR
    b   What are the main clauses in Marine Policy?

8   a   Highlight the need of Motor Insurance.
                              OR
    b   What is the role of health insurance in the present scenario?

9   a   Point out the eligibility Criteria for Rural Insurance.
                              OR
    b   Listout the benefits of Engineering Insurance.

Cont...

10 a   Narrate the requirements for Unemployment Insurance.

OR

   b   What is the purpose of the Salary Savings Scheme?

SECTION -C (30 Marks)
Answer any **Three** questions
ALL questions carry **EQUAL** Marks   (3 x 10 = 30)

11   Discuss the functions of Insurance.

12   Enumerate the kinds of Marine Insurance Policies.

13   Explain the Schemes of Health Insurance.

14   Elucidate the risks covered under Aviation Insurance.

15   Examine the features of the PMJJBY scheme.

Z-Z-Z   END

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
BVOC DEGREE EXAMINATION DECEMBER 2024
(Fifth Semester)

Branch – **BANKING, STOCK AND INSURANCE**

MAJOR ELECTIVE COURSE – I : MODERN BANKING

Time: Three Hours   Maximum: 50 Marks

SECTION-A (5 Marks)
Answer **ALL** questions
ALL questions carry **EQUAL** marks   (5 x 1 = 5)

1   Payments are a type of international wire transfer using an identification code for banks around the world.
(i)   SWIFT   (ii) RTGS
(iii) NEFT   (iv) ECS

2   _____ ATM is an ATM that's used for agricultural transactions.
(i)   Brown label   (ii) Orange label
(iii) Yellow label   (iv) Green label

3   Rupay card is a _____.
(i)   Member card   (ii) Credit card
(iii) Debit card   (iv) Smart card

4   _____ account refers to a bank held in a foreign country by a domestic bank, denominated in the currency of the overseas country.
(i)   VOSTRO   (ii) VOTSRO
(iii) NOSTRO   (iv) NOTSRO

5   The risk arising from deficiencies in the integrity of electronic banking is called _____.
(i)   Strategic risk   (ii) Operational risk
(iii) Business risk   (iv) Legal risk

SECTION - B (15 Marks)
Answer **ALL** Questions
ALL Questions Carry **EQUAL** Marks   (5 x 3 = 15)

6   a   Enumerate the different types of networks used in banking.
OR
b   Distinguish between RTGS and NEFT.

7   a   What are the security aspects concerning the use of ATM?
OR
b   List out the benefits of MICR technology in banking sector.

8   a   Explain the limitations of Electronic Data Interchange.
OR
b   State the mechanism of credit card operation.

9   a   How does an ECS credit system work?
OR
b   Elaborate on the different segments of SWIFT message.

10 a   Bring out the challenges of E-Banking in India.
OR
b   Evaluate the salient features of information system audit in banking.

SECTION -C (30 Marks)
Answer any **Three** questions
ALL questions carry **EQUAL** Marks   (3 x 10 = 30)

11 Describe the steps involved in the electronic funds transfer system.

12 What do you mean by ATM? Explain its merits and demerits.

13 Discuss the features and benefits of E-Cash.

14 Draw the organizational structure of SWIFT and elucidate its advantages.

15 Explain the strengths and weakness of E-Banking.

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