

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)
BVoc DEGREE EXAMINATION DECEMBER 2025
(Third Semester)
Branch - **BANKING, STOCK & INSURANCE**
FINANCIAL MANAGEMENT

Time: Three Hours

Maximum: 75 Marks

SECTION-A (10 Marks)

Answer ALL questions

ALL questions carry EQUAL marks

$(10 \times 1 = 10)$

Question No.	Question	K Level	CO
1	Basic objective of Financial Management is _____. (a) Maximization of profit (b) Maximization of share holder's wealth (c) Ensuring Financial discipline in the firm (d) All of these	K1	CO1
2	Financial structure refers to _____. (a) Short-term resources (b) All the financial resources (c) Long-term resources (d) All of these	K2	CO1
3	Capital Budgeting deals with _____. (a) Long-term Decisions (b) Short-term Decisions (c) Both (a) and (b) (d) Neither (a) nor (b)	K1	CO2
4	Net Profit Ratio Signifies (a) Operational Profitability (b) Liquidity Position (c) Solvency (d) Profit	K2	CO2
5	Cost of Capital for Bonds and Debentures is calculated on _____. (a) Before Tax basis (b) After Tax basis (c) Risk-free Rate of Interest basis (d) None of the above	K1	CO3
6	In case the firm is all equity financed, WACC would be equal to _____. (a) Cost of Debt (b) Cost of Equity (c) Both (a) and (b) (d) Neither (a) nor (b)	K2	CO3
7	Operating leverage helps in analysis of _____. (a) Business Risk (b) Financing Risk (c) Production Risk (d) Credit Risk	K1	CO4
8	Combined Leverage is obtained from OL and FL by their _____. (a) Addition (b) Subtraction (c) Multiplication (d) Any of thesez	K2	CO4
9	Receivables Management deals with _____. (a) Receipts of raw materials (b) Debtors collection (c) Creditors Management (d) Inventory Management	K1	CO5
10	Float management is related to _____. (a) Cash Management (b) Inventory Management (c) Receivables Management (d) Raw Materials Management	K2	CO5

SECTION - B (35 Marks)

Answer ALL questions

ALL questions carry EQUAL Marks

$(5 \times 7 = 35)$

Question No.	Question	K Level	CO
11.a.	Outline the objectives of financial management. (OR)	K3	CO1
11.b.	Briefly explain the scope of financial management.		
12.a.	State the various methods of capital budgeting. (OR)	K3	CO2
12.b.	Describe how the cost of capital serves as a screening tool when using i) the net present value method and ii) the internal rate of return method.		
13.a.	A company issue 10% irredeemable debentures of Rs. 10,000. The company is in 50% tax bracket. Calculate cost of debt capital at par, at 10% discount and at 10% premium. (OR)	K4	CO3
13.b.	A company is considering raising of funds of about Rs. 100 lakhs by one of two alternative method, viz., 14% institutional term loan or 13% non-convertible debentures. The term loan option would attract no major incidental cost. The debentures would have to be issued at a discount of 2.5% and would involve cost of issue of Rs. 1,00,000. Advise the company as to the better option based on the effective cost of capital in each case. Assume a tax rate of 50%.		

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14.a.	Company X and Company Y are in the same risk class and identical in all respect except that company X uses debts while company Y does not uses debt capital. Levered company has Rs.900000 debt capital, carrying 10% of interest. both the company's EBIT Rs. 300000. Tax rate is 50% and capitalization rate is 15% for all equity company. By using NOI Approach, Calculate the overall cost of capital for both the companies.	K4	CO4
	(OR)		
14.b.	Company X and Company Y are in the same risk class and identical in all respect except that company X uses debts while company Y does not uses debt capital. Levered company has Rs.900000 debt capital, carrying 10% of interest. both the company's EBIT Rs. 300000. Tax rate is 50% and capitalization rate is 15% for all equity company. Calculate the value of both the companies using NI approach.		
15.a.	Current Assets Rs. 2,40,000 Current Liabilities Rs. 1,80,000 Fixed Assets Rs. 5,00,000 Find Gross Working Capital and Net Working Capital.	K2	CO5
15.b.	Total credit sales Rs. 6,00,000 Average Debtors Rs. 50,000' Find the average collection period (in days)		

SECTION -C (30 Marks)

Answer ANY THREE questions

ALL questions carry EQUAL Marks

 $(3 \times 10 = 30)$

Question No.	Question	K Level	CO								
16	Explain the concept of "profit maximization and wealth maximization" goals. Which is superior in your opinion and why?	K4	CO1								
17	"The virtue of IRR method is that it does not require the pre- calculation of the required rate of return", Critically examine.	K4	CO2								
18	The following information has been extracted from the balance sheet of Marco polo Fashions Ltd. as on 31-12-2018: <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <th>Particulars</th> <th>Rs. in Lakhs</th> </tr> <tr> <td>Equity share capital</td> <td>400</td> </tr> <tr> <td>12% debentures</td> <td>400</td> </tr> <tr> <td>18% term loan</td> <td>1200</td> </tr> </table> a) Determine the weighted average cost of capital of the company. It had been paying dividends at a consistent rate of 20% per annum. b) What difference will it make if the current price of the Rs. 100 share is Rs. 160? c) Determine the effect of Income Tax on the cost of capital under both premises (Tax rate 40%).	Particulars	Rs. in Lakhs	Equity share capital	400	12% debentures	400	18% term loan	1200	K4	CO3
Particulars	Rs. in Lakhs										
Equity share capital	400										
12% debentures	400										
18% term loan	1200										
19	Sun Ltd. and Moon Ltd. are identical in all respects including risk factors except for debt/equity mix. Sun Ltd. having issued 12% Debentures of Rs.30 lakhs, while Moon Ltd. issued only equity capital. Both companies earn 24% before interest and taxes on their total assets of Rs.50 lakhs. Assuming the corporate effective tax rate of 40% and capitalization rate of 18% for an all-equity company. Compute the value of Sun Ltd. and Moon Ltd. using: (i) Net Income Approach, (ii) Net Operating Income Approach and (iii) Using 'Net Operating Income Approach', calculate the overall 'Cost of Capital' for both the companies.	K5	CO4								
20	From the following information available to you on 1st January, prepare the working capital requirement forecast for the year: Production during the previous year was 30,000 units. It is planned that this level of activity should be maintained during the current year. The expected ratios of the cost to selling prices are: Raw materials 60%, Direct wages 10% and Overheads 20%. Raw materials are expected to remain in stores for an average of 2 months before issue to production. Each unit of production is expected to be in process for 1 month, the raw materials being fed into the pipeline immediately and the labour and overhead's cost accruing evenly during the month. Finished goods will be in the storehouse approximately for 3 months before being dispatched to customers. Creditors allow 2 months credit from the date of delivery of raw materials. Credit allowed to debtors is 3 months from the date of dispatch. Selling price is Rs. 10 per unit. The cycle of production and sales is regular. Wages are paid on the first of every month for the previous month. Cash in hand with the company is normally Rs. 20,000.	K5	CO5								

**PSG COLLEGE OF ARTS & SCIENCE
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**BVoc DEGREE EXAMINATION DECEMBER 2025
(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	What is the main objective of portfolio? a) Increase Return b) Reduce Risk c) Uncertainty d) Percentage	K1	CO1
	2	Identify which of the following include the risk of market, interest rate risk and purchasing power risk? a) Systematic b) Unsystematic risk c) Financial d) Business	K2	CO1
2	3	Who is called a father of fundamental analysis? a) Benjamin Graham b) Tinbergen c) William d) Elliot Wave	K1	CO2
	4	Identify the stages of industry life cycle. a) 2 b) 3 c) 4 d) 5	K2	CO2
3	5	Which analysis provides a simplified picture of price behaviour of a share? a) Fundamental b) Technical c) Ratio d) Fund flow	K1	CO3
	6	Who developed the Dow Theory? a) John Maynard b) Warren Buffett c) Benjamin Graham d) Charles H Dow	K2	CO3
4	7	Identify the expansion of CAPM. a) Capital Assets Products Method b) Capital Assets Pricing Model c) Capitalization Assets of Products Market d) Capital Achieve Product Method	K1	CO4
	8	The Markowitz model assumes most investors are a) Risk averse b) Risk neutral c) Risk seekers d) Risk moderators	K2	CO4
5	9	Which is the process of addition of more assets in an existing portfolio? a) Portfolio selection b) Portfolio Revision c) Diversification d) CAPM	K1	CO5
	10	Mention the final stage of portfolio management? a) portfolio evaluation b) Revision c) Risk assessment d) Return	K2	CO5

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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 features of portfolio management.	K2	CO1
		(OR)		
2	11.b.	Outline the Elements of risk.	K3	CO2
	12.a.	Identify the significance of economic analysis.		
3		(OR)	K3	CO3
	12.b.	Explain the elements of Industry life cycle.		
4	13.a.	Outline the merits of Technical analysis.	K4	CO4
		(OR)		
5	13.b.	Explain the elements of ELLIOT WAVE theory.	K4	CO5
	14.a.	Examine the various approaches of portfolio construction.		
		(OR)		
	14.b.	List out the elements of Efficient frontiers.		
	15.a.	Explain the need for portfolio revision.	K4	CO5
		(OR)		
	15.b.	Outline the different types of formula plans.		

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 the Importance of portfolio management.	K4	CO1
2	17	Explain the factors influencing the fundamental analysis.	K4	CO2
3	18	Outline the importance of DOW theory.	K4	CO3
4	19	Explain the assumptions of Markowitz model.	K4	CO4
5	20	Outline the constraints in portfolio revision.	K4	CO5

PSG COLLEGE OF ARTS & SCIENCE
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BVoc DEGREE EXAMINATION DECEMBER 2025
(Third Semester)

Branch – **BANKING, STOCK & 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	What is the fundamental economic problem? a) Unemployment b) Inflation c) Scarcity d) Poverty	K1	CO1
	2	What is the opportunity cost of choosing to spend money on a vacation? a) The cost of the vacation itself b) The alternative uses of the money spent on the vacation c) The cost of transportation to the vacation destination d) The cost of food and accommodations during the vacation	K2	CO1
2	3	What is the law of demand? a) The quantity demanded of a good increases as its price increases b) The quantity demanded of a good decreases as its price increases c) The quantity demanded of a good remains constant regardless of its price d) The quantity demanded of a good is unrelated to its price	K1	CO2
	4	What is the significance of elasticity of demand? a) It helps business understand how changes in price or other factors will affect demand and revenue b) It helps business determine the price of a product or services c) It helps businesses analyze consumer behavior d) It helps businesses develop a marketing strategy	K2	CO2
3	5	What is an indifference curve? a) A graphical representation of a consumer's budget constraint b) A graphical representation of a consumer's preferences c) A graphical representation of a consumer's demand d) A graphical representation of a consumer supply curve	K1	CO3
3	6	What is the significance of indifference curves? a) They help us understand consumer behaviour and preferences b) They help us determine the price of a good c) They help us analyze the demand for a good d) They help us understand the production process	K2	CO3

Cont...

4	7	What is a production function? a) A mathematical representation of the relationship between input and outputs b) A graphical representation of the relationship between inputs and outputs c) A table showing the different combinations of inputs and outputs d) A chart showing the production levels of a firm	K1	CO3
	8	What type of returns to scale is exhibited by a linear homogeneous production function? a) Increasing returns to scale b) Decreasing returns to scale c) Constant returns to scale d) Variable returns to scale	K2	CO4
5	9	What is main objective of pricing policy in perfect competition? a) To maximize profit b) To survive in the market c) To increase market share d) To minimize costs	K1	CO4
	10	In the short period a perfectly competitive firms supply curve is determined by a) Marginal revenue b) Marginal cost c) Average cost d) Average revenue	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.	Discuss about the scope of Economics.	K2	CO1
		(OR)		CO1
	11.b.	Explain the Incremental and marginal concepts.		CO1
2	12.a.	Describe the law of Demand	K3	CO2
		(OR)		CO2
3	12.b.	What are the survey method of demand forecasting briefly	K3	CO2
	13.a.	Explain the law of diminishing marginal utility.		CO3
		(OR)		CO3
4	13.b.	List out the Income effects on consumer Equilibrium.	K3	CO3
	14.a.	Discuss the law of Returns to scale and it's implication for production.		CO4
		(OR)		CO4
5	14.b.	Bring out the law of variable proportion.	K3	CO5
	15.a.	Explain the objective of pricing policy.		CO5
		(OR)		CO5
	15.b.	Discuss the concept of price discrimination and it's significance in monopoly.		CO5

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	Enumerate the concepts of efficiency	K4	CO1
2	17	Analyze the types of elasticity demand	K4	CO2
3	18	Narrate the law of equimarginal utility	K4	CO3
4	19	Elaborate the economies of scale of production	K4	CO4
5	20	How will you determine long run normal price a Firm and Industry.	K4	CO5

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BVoc DEGREE EXAMINATION DECEMBER 2025
(Fourth Semester)

Branch – **BANKING, STOCK & INSURANCE**

PRINCIPLES OF MANAGEMENT

Time: Three Hours

Maximum: 75 Marks

SECTION-A (10 Marks)

Answer ALL questions

ALL questions carry EQUAL marks

$(10 \times 1 = 10)$

Question No.	Question	K Level	CO
1	Management is a) Tangible b) Intangible c) Fictions d) None of the these.	K1	CO1
2	----- is concerned with the end result. a) Efficiency b) Co-ordination c) Effectiveness d) Management.	K2	CO1
3	First step in decision making is a) Analysis of problem b) Evaluation of alternatives c) Defining the problem d) Routine decisions.	K1	CO2
4	Forecasting is helpful in a) Controlling b) Organising c) Planning d) Coordinating.	K2	CO2
5	Departmentation is concerned with. a) Division of work b) Concentration of activities c) Grouping of activities d) Specialization.	K1	CO3
6	Centralisation helps in a) Division of work b) Co-ordinating action c) Achieving unity of action d) Responsibility	K2	CO3
7	A promotion involves a) Transfer of employee b) Advancement of employee c) Assessment of employee d) All of these	K1	CO4
8	Which leadership theory states that it is based on action of a leader? a) Behavioural approach b) Situational approach. c) Trait theory d) Demographic approach	K2	CO4
9	Main objectives of coordination is synchronise. a) To increase efficiency b) To achieve effectiveness c) Synchronise Activities d) To increase sales.	K1	CO5
10	The essence of control is a) action b) organising c) coordination d) planning.	K2	CO5

SECTION - B (35 Marks)

Answer ALL questions

ALL questions carry EQUAL Marks $(5 \times 7 = 35)$

Question No.	Question	K Level	CO
11.a.	Explain various objectives of importance of management.	K2	CO1
	(OR)		
11.b.	What is Scientific Management state? state the principles and elements of scientific management	K3	CO2
12.a.	Discuss the nature or characteristics of planning.		
	(OR)		
12.b.	State the features of MBO.		

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13.a.	Demonstrate the nature and importance of organisation. (OR)	K3	CO3
13.b.	Illustrate the Principles of Organization.		
14.a.	Interpret the qualities of good leader. (OR)	K3	CO4
14.b.	Elaborate the Importance of staffing.		
15.a.	Summarize the process of coordination. (OR)	K3	CO5
15.b.	Extend the Features of motivation.		

SECTION -C (30 Marks)

Answer ANY THREE questions

ALL questions carry EQUAL Marks $(3 \times 10 = 30)$

Question No.	Question	K Level	CO
16	Compare the Approaches of Management thought given by F.W.Taylor and Henry Fayol.	K3	CO1
17	Classify the Types of Plan.	K4	CO2
18	Discuss the Principle of Organisation.	K4	CO5
19	Summarize the Methods of performance appraisal.	K4	CO4
20	List out the control techniques or tools.	K5	CO5

Z-Z-Z END

PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)

BVoc DEGREE EXAMINATION DECEMBER 2025
(Fifth Semester)

Branch - BANKING, STOCK & INSURANCE

BUSINESS COMMUNICATION

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	A good communication system must be -----. a) Complex and lengthy b) Clear and concise c) Ambiguous d) One-sided only	K1	CO1
	2	Effective communication in business leads to -----. a) Misunderstanding b) Delay in decisions c) Better coordination d) Increased conflicts	K2	CO1
2	3	A structured conversation where a candidate is assessed by an employer is called -----. a) Group discussion b) Public speaking c) Interview d) Conference	K1	CO2
	4	The main purpose of a group discussion is -----. a) Entertainment b) Evaluation of knowledge and communication skills c) To confuse candidates d) To avoid interaction	K2	CO2
3	5	The minutes of a meeting record -----. a) Future plans only b) Speeches delivered c) Decisions and proceedings of the meeting d) Only the names of participants	K1	CO3
	6	A memo is generally used for -----. a) Communication with outsiders b) Internal short messages c) Advertising d) Public relations	K2	CO3
4	7	An adjustment letter is sent to -----. a) Apologize and rectify mistakes in goods/services b) Introduce new products c) Announce dividends d) Call a meeting	K1	CO4
	8	External communication refers to communication between -----. a) Employees of the same office b) Departments within the organization c) Organization and outsiders (customers, banks, agencies) d) Manager and subordinates	K2	CO4
5	9	Video conferencing provides the advantage of -----. a) Only audio interaction b) Both audio and visual interaction in real time c) Only text-based messages d) One-way communication	K1	CO5
	10	FAX is mainly used for -----. a) Voice conversation b) Transmission of printed or written documents through telephone lines c) Sending audio messages d) Video conferencing	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.	List the steps in the communication process.	K3	CO1
		(OR)		
	11.b.	State any four barriers to communication.		
2	12.a.	State any four needs of a business letter.	K3	CO2
		(OR)		
	12.b.	Explain the functions of a business letter.		
3	13.a.	State any four characteristics of a good report.	K4	CO3
		(OR)		
	13.b.	Explain the importance of report writing in business.		
4	14.a.	Distinguish between enquiries, offers, and quotations.	K4	CO4
		(OR)		
	14.b.	Describe the essentials of a good complaint letter and adjustment letter.		
5	15.a.	What is fax and voice mail? State their uses.	K2	CO5
		(OR)		
	15.b.	List the essential elements in writing an effective message.		

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 characteristics of a good communication system.	K4	CO1
2	17	Classify the different forms of verbal communication	K4	CO2
3	18	Discuss the different types of business reports.	K4	CO3
4	19	Explain the importance of external communication in business.	K5	CO4
5	20	Discuss the different channels of communication with examples.	K5	CO5

**PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)**

BVoc DEGREE EXAMINATION DECEMBER 2025
(Fifth Semester)

Branch - BANKING, STOCK & INSURANCE

GENERAL INSURANCE

Time: Three Hours

Maximum: 75 Marks

SECTION-A (10 Marks)

Answer ALL questions.

ALL questions carry **EQUAL** marks

$$(10 \times 1 = 10)$$

Cont.

SECTION - B (35 Marks)

Answer ALL questions

ALL questions carry EQUAL Marks $(5 \times 7 = 35)$

Module No.	Question No.	Question	K Level	CO
1	11.a.	Explain the principles of general insurances.	K2	CO1
		(OR)		
	11.b.	Describe the important forms used in the general insurance process.		
2	12.a.	List the different types of marine insurances policies.	K1	CO2
		(OR)		
	12.b.	Explain the nature of fire insurances Contract.		
3	13.a.	State the types of motor Insurance.	K1	CO3
		(OR)		
	13.b.	Describe the significance of group health insurance plans for employees.		
4	14.a.	Identify the role of liability insurance in protecting a business.	K1	CO4
		(OR)		
	14.b.	Write a note on "Block Insurance".		
5	15.a.	Summarize the objectives of unemployment insurances.	K2	CO5
		(OR)		
	15.b.	Discuss the key features of mutual fund plans along with insurances.		

SECTION - C (30 Marks)

Answer ANY THREE questions

ALL questions carry EQUAL Marks $(3 \times 10 = 30)$

Module No.	Question No.	Question	K Level	CO
1	16	Describe the functions and working of general insurance companies in India.	K1	CO1
2	17	Discuss the procedure for settlement of claims under fire insurance.	K2	CO2
3	18	Elaborate the various government health insurance schemes in India and their benefits.	K2	CO3
4	19	Classify the types of rural insurance available for farmers.	K2	CO4
5	20	Explain the characteristics and need for social insurance.	K2	CO5

**PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)**

**BVoc DEGREE EXAMINATION DECEMBER 2025
(Fifth Semester)**

Branch – BANKING, STOCK AND INSURANCE

MAJOR ELECTIVE COURSE – I : MODERN 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	-----is a characteristic of a Local Area Network (LAN) a) Covers a large geographical area b) Used for international communication c) Confined to a limited area like an office or building d) Requires satellite communication	K1	CO1
	2	An international network ----- is used for secure financial communication a) SWIFT b) UPI c) NEFT d) IMPS	K2	CO1
2	3	The ATM that is specifically meant for agricultural transactions is----- a) Pink-label ATM b) Orange-label ATM c) Green-label ATM d) Brown-label ATM	K1	CO2
	4	-----is an advantage of IMPS. a) Works only during banking hours b) Delay in settlement c) Real-time 24 × 7 transfer d) Requires physical cheque	K2	CO2
3	5	Debit cards allow----- a) Borrowing money from the bank b) Spending only what is available in the account c) Interest-free long-term credit d) Use without a bank account	K1	CO3
	6	-----is a limitation of Electronic Data Interchange (EDI) a) Increases processing speed b) Reduces paperwork c) High implementation cost d) Faster transfer of information	K2	CO3
4	7	The unique identification code of a bank in the SWIFT network is known as: a) IFSC Code b) Bank Information Code (BIC) c) MICR Code d) Routing Number	K1	CO4
	8	SWIFT stands for: a) Society for Worldwide Interbank Financial Telecommunication b) System for Wireless Internet Fund Transfer c) Secure Worldwide Interbank Funds Transaction d) Standard Wireless International Fund Transfer	K2	CO4
5	9	-----service offered by modern banking a) Mobile Banking b) Cheque clearing only c) Manual ledger posting d) None of the above	K1	CO5
	10	Disaster Management in Information Systems primarily deals with: a) Preventing employee attrition b) Recovery from system failures, data loss, and cyber-attacks c) Monitoring customers' bank accounts manually d) Avoiding mergers of banks	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.	Explain the E-Mail and how is it useful in banking communication. (OR)	K2	CO1
	11.b.	Write a note on the importance of E-Banking in modern banking systems.		
	12.a.	Differentiate between On-site ATM and Off-site ATM. (OR)		CO2
2	12.b.	Explain the precautions to be taken while handling MICR instruments.	K3	
	13.a.	Differentiate between Credit Card and Debit Card. (OR)	CO3	
	13.b.	Explain the Payment through Bank Network.		
4	14.a.	Write a note on Message Format in SWIFT. (OR)	K4	CO4
	14.b.	Explain the Bank Information Code (BIC).		
	15.a.	List out the services offered through modern banking. (OR)		CO5
5	15.b.	Explain the opportunities and threats of E-Banking.	K4	

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	Write about SWIFT and its role in international banking.	K4	CO1
2	17	Compare and contrast IMPS with other payment systems (NEFT, RTGS, UPI).	K4	CO2
3	18	Explain the working and challenges of Electronic Fund Transfer (EFT) in banking.	K4	CO3
4	19	Describe NOSTRO and VOSTRO accounts with examples and explain their role in international banking.	K4	CO4
5	20	Explain the concept of Computer Audit and Information System Audit, and discuss their importance in banking.	K4	CO5