

**URUMU DHANALAKSHMI COLLEGE**  
**DEPARTMENT OF BANK MANAGEMENT AND COMPUTER APPLICATIONS**  
**II B. COM (BM) - CREDIT MANAGEMENT**

**Subject Code: 16CCCBM7**

**MARK: 75**

**PART-A (10×2=20)**

**Answer the following questions**

1. State the significance of credit
2. What do you understand by consumer credit?
3. Give the need for fair practice code?
4. Who is a Minor?
5. Bring down the need for a security in credit?
6. State the benefits of credit?
7. What are the objectives of credit policy?
8. What is loan appraisal?
9. What is the impact of bad debts in credit?
10. What do you mean by credit evaluations?

**PART-B (5×5=25)**

**Answer the following questions**

11. (a) Describe the use of agricultural credit (or)  
(b) State the nature of consumer credit
12. (a) Narrate the characteristics of partnership firm (or)  
(b) Give the essential features of H U F
13. (a) Describe the advantages of credit (or)  
(b) Narrate the significant features of credit policy
14. (a) Explain the formulation of credit policy (or)  
(b) Describe the role of credit policy
15. (a) State the collection procedure in brief (or)  
(b) Explain the credit evaluations of borrowers.

**PART-C (3×10=30)**

**Answer the following questions**

16. Describe the various forms of credit
17. Explain the principles of credit
18. Explain the various types of borrowers.
19. Discuss the factors influencing policy.
20. Explain the roles of credit in economic development.

**URUMU DHANALAKSHMI COLLEGE**  
**DEPARTMENT OF BANK MANAGEMENT AND COMPUTER APPLICATIONS**  
**II B. COM (BM) - CREDIT MANAGEMENT**

**SUBJECT CODE: 16CCCBM7**

**MARK -75**

**PART –A (10 X 2 =20)**

1. What are the forms of credit?
2. What is consumer credit?
3. State any two types of borrowers?
4. What do you mean by C's of credit?
5. List any two benefits of credit?
6. What is meant by consumer rights?
7. Draw a note on credit policy?
8. Write any two role of credit policy?
9. What are credit evaluations?
10. What are consumer assessments?

**PART –B (5 X 5 = 25)**

11. (a )Explain important of credit ?(OR)  
(b)What are the benefits of banking credit?
12. (a)Describe the principles of lending? (OR)  
(b)Explain the fair practices code?
13. (a)Narrate the rights that can be enjoyed by credit consumer ?(OR)  
(b)What are the difference but consumer rights and obligations?
14. (a)Explain the importance of credit policy ?(OR)  
(b)Explain the role and use of the policy?
15. (a) Write a short note on
  - (i) Credit Bureau
  - (ii) Credit Applications (OR)  
(b)State the credit references in brief?

**PART-C (3×10=30)**

**ANSWER ANY THREE QUESTIONS**

16. Define credit and explain the types of credit?
17. Explain the various types of borrowers?
18. What are the Merits and demerits in using credit?
19. Discuss the basic contents of the policy?
20. What is DRT and explain the structure and procedure DRT?

URUMU DHANALAKSHMI COLLEGE  
DEPARTMENT OF BANK MANAGEMENT AND COMPUTER APPLICATIONS

**CREDIT MANAGEMENT**

SUBJECT CODE:16CCCBM7

CLASS:II B.COM (BM)

MARK -75

PART -A (10×2=20)

1. What are the forms of credit?
2. What is consumer credit?
3. What are the meanings of Hindu Undivided Family?
4. What do you mean by Liquidity of lending?
5. List any two benefits of credit?
6. What is meant by consumer rights?
7. Draw a note on credit policy?
8. Write any two role of credit policy?
9. What is credit evaluation?
10. What is a consumer assessment?

PART -B (5×5=25)

11. (a) Explain important of credit ?(OR)  
(b) What are the benefits of banking credit ?
12. (a) Write a short note on  
(i) Profitability (ii) Stability of lending (OR)  
(b) Explain the fair practices code?
13. (a) Narrate the rights that can be enjoyed by credit consumer ?(OR)  
(b) What are the difference but consumer rights and obligations ?
14. (a) Explain the importance of credit policy ?(OR)  
(b) Explain the role and use of the policy ?
15. (a) Write a short note on  
(i) Credit Bureau  
(ii) Credit Applications (OR)  
(b) State the credit references in brief?

PART-C (3×10=30)

16. Define credit and explain the types of credit?
17. What are the procedures of fair practices code briefly?
18. What are the Merits and demerits in using credit?
19. Discuss the basic contents of the policy?
20. What is DRT and explain the structure and procedure DRT?

**URUMU DHANALAKSHMI COLLEGE**  
**DEPARTMENT OF BANK MANAGEMENT AND COMPUTER APPLICATION**

**II B. COM (BM) - BUSINESS COMMUNICATION**

Marks: 75

**Part – A (10 X 2=20) Answer all Questions**

1. Define communication.
2. Explain the formal communication.
3. What is an enquiry letter?
4. What is solicited enquiry?
5. Who writes a collection letter?
6. What is a circular letter?
7. What is project report?
8. Define report.
9. Write a note on Agenda.
10. Explain the internet.

**Part – B (5 X 5=25) - Answer all Questions**

11. a) Explain the scope of business communication?  
(or)  
b) Enumerate the barriers to communication?
12. a) explain the different kinds of enquiry letters.  
(or)  
b) What are the important features of an enquiry letter?
13. a) explain the features of a sales letters?  
(or)  
b) What circumstances warrant the sending of a circular letter?
14. a) what is an interview? Explain the various kinds of interview.  
(or)  
b) Explain the types of reports.
15. a) Explain the online communication?  
(or)  
b) What is an internet? And also explain the uses of the internet?

**Part – C (3 X 10=30) - Answer Any Three Questions**

16. Enumerate the principles of communication.
17. Write a letter of enquiry to manufacturer of different kinds of umbrellas, rain-coats, Wind-Cheaters and fun-books as a retail dealer in them.
18. Prepare a circular letter to inform the opening off a new sales office.
19. Write a letter asking a candidate to appear for an interview for the post of head cashier.
20. Explain the types of modern communication.

**SET-2**  
**URUMU DHANALAKSHMI COLLEGE**  
**DEPARTMENT OF BANK MANAGEMENT AND COMPUTER APPLICATION**

**II B. COM (BM) - BUSINESS COMMUNICATION**

**PART – A - Answer the following (10 X 2=20)**

1. What do you mean by internal communication?
2. Explain the physical barriers in business communication?
3. What is a business enquiry?
4. Explain the claim letter?
5. What do you mean by sales correspondence?
6. What do company secretaries do
7. What is a business application letter?
8. What is committee in business communication?
9. Explain the SMS?
10. What do you mean by video conferencing?

**PART – B - Answer the following (5 X 5=25)**

11. Explain the essentials of a good communication? (or)  
What is the importance's of communication
12. How do you write a formal reply letter?(or)  
What are the claims in business communication?
13. How can a company secretary be dismissed? (or)  
What is the role of the secretary?
14. How do I write an application letter to a company? (or)  
What is report writing in communication skills?
15. What are the importance of modern communication? (or)  
Explain the effective business communication techniques?

**PART – C - Answer any three questions (3 X10=30)**

16. Explain the factors contributing to the importance of communication?
17. What is an enquiry letter explain with an example?
18. What are the duties and responsibilities of a secretary?
19. What is a job application letter in business communication?
20. What are the communication channels with in an organization?

**SET - 3**

**URUMU DHANALAKSHMI COLLEGE  
DEPARTMENT OF BANK MANAGEMENT AND COMPUTER APPLICATION**

**II B. COM (BM) - BUSINESS COMMUNICATION**

**PART – A - Answer the following (10 X 2=20)**

1. What do you mean by status barriers in business communication?
2. Explain them salutation in business letter?
3. What is meant by status enquiry?
4. Explain structured enquiry?
5. What is sales letter?
6. What is secretary?
7. Explain the routine report?
8. Define technical report?
9. Define e-mail
10. Explain the voice mail?

**PART – B Answer the following (5 X 5=25)**

11. Explain the characteristics of communication? (or)  
What are the purpose of communication?
12. How do you respond to an enquiry? (or)  
What is adjustment letter in business communication?
13. What are the different types of secretaries? (or)  
What is collection letter? And features of collection letter?
14. How do you write a communication report? (or)  
How to write a committee report?
15. What are the advantages of fax? (or)  
What are the positive effects of the internet on business?

**PART – C Answer any three question. (3 X 10=30)**

16. How to remove communication barriers?
17. Explain the factors to be considered while drafting adjustment letter?
18. What are the different stages of collecting letter?
19. What is special report in business communication?
20. Explain the various types of communication techniques

**SET - I**  
**URUMU DHANALAKSHMI COLLEGE**  
**DEPARTMENT OF BANK MANAGEMENT AND COMPUTER APPLICATIONS**

**SERVICES MARKETING**

**II B.COM (BM)**

**MARKS : 75**

**SECTION - A(10\*2=20)**

**Answer ALL questions**

- 1.What is service marketing?
- 2.what is operating system?
3. Define the service product?
4. What is service offer?
5. What is Quasi retailing?
6. What is flexibility?
7. What is mean by service process?
8. What is service design?
9. What is tourism?
10. Define education service?

**SECTION - B (5\*5=25)**

**Answer ALL questions**

- 11.(a)Explain the service s marketing triangle?

OR

- (b)What are the limitation of service marketing?

- 12.(a)Explain the new service product features?

OR

- (b) what is service product range?

- 13.(a)How can the promotion of services be improved?

OR

- (b)what are the role of marketing communication?

- 14.(a) explain the process of vision?

OR

- (b) what are the benefits of service blueprinting?

- 15.(a)state the significance of demand oriented approach?

OR

- (b)Explain the marketing mix of a professional service provider?

**SECTION - C (3\*10=30)**

**Answer any THREE questions**

16. what are the difference between goods and services?
- 17.Explain the steps to be taken for improving productivity?
- 18.Explain the functions of merchant banking services?
19. Explain the marketing mix of tourism marketing?
- 20.Explain the significance of segmentation to the insurance market?

**SET - II**  
**URUMU DHANALAKSHMI COLLEGE**  
**DEPARTMENT OF BANK MANAGEMENT AND COMPUTER APPLICATIONS**

**SERVICES MARKETING**

**II B.COM (BM)**

**MARKS : 75**

**SECTION - A (10\*2=20)**

**Answer ALL questions**

1. Define service marketing?
2. What is service?
3. What is price skimming?
4. How can price be fixed for services?
5. What is promotion?
6. What is tele-marketing?
7. Define the Blue printing?
8. What is service operations process design?
9. What is service mix?
10. Define the health care services?

**SECTION - B (5\*5=25)**

**Answer ALL questions**

11. (a) Briefly mention the reasons for the growth of the service economy.  
OR  
(b) what are the differentiate goods from services?
12. (a) what are the reasons for the failure of some new service products?  
OR  
(b) Explain the process of new service development.
13. (a) Explain the role of sales promotions?  
OR  
(b) explain the developing promotional mix?
14. (a) what are the elements of design system? Discuss.  
OR  
(b) explain the self-reinforcing service cycle?
15. (a) explain the role of agent in insurance service.  
OR  
(b) Explain the problems in catering services marketing

**SECTION - C (3\*10=30)**

**Answer any THREE questions**

16. Explain the classification of services?
17. Explain the marketing mix of banking services?
18. Explain the structure of Indian financial institution?
19. Explain the importance of service positioning?
20. Explain the health care services?

**SET - III**  
**URUMU DHANALAKSHMI COLLEGE**  
**DEPARTMENT OF BANK MANAGEMENT AND COMPUTER APPLICATIONS**

**SERVICES MARKETING**

**II B.COM (BM)**

**MARKS : 75**

**SECTION - A (10\*2=20)**

**Answer ALL questions**

1. Define service management?
2. What is financial service?
3. What is saturation pricing?
4. How is price communicated to target markets?
5. What is the role of service advertising?
6. What are the channels available for the distribution of services?
7. Define the service failure?
8. What are the components of a service blueprint?
9. What is hospital services?
10. Define banking services?

**SECTION - B (5\*5=25)**

**Answer ALL questions**

11. (a) explain the significance of service marketing?  
OR  
(b) what is service product range?
12. (a) Explain the importance of demand elasticity in the pricing of services.  
OR  
(b) Explain the pricing and marketing strategy?
13. (a) Explain the direct marketing?  
OR  
(b) Explain the difference in promoting services?
14. (a) What do you understand by the term blue printing?  
OR  
(b) Explain the classification of service operating systems?
15. (a) Explain the role of financial service?  
OR  
(b) Explain the marketing mix?

**SECTION - C (3\*10=30)**

**Answer any THREE questions**

16. Explain the product life cycle?
17. Write a short note on 7 P's of marketing?
18. Explain the role of nationalized banks in the marketing of banking services.
19. What are the innovations in the methods of distributing services?
20. Describe the role of LIC in the marketing of life insurance service.