

Q.29 Describe the borrowing facilities granted by banks.

Q.30 Discuss in brief.

- 1) Housing loan
 - 2) Car loan

Q.31 What do you mean by internet banking and tele banking explain.

Q.32 Mention the importance of Article of Association.

Q.33 Explain the registration process of a company.

O.34 Define retail lending. Discuss its methods

Q.35 Discuss the difference between MOA and AOA

SECTION-D

Note: Long answer type questions. Attempt any two questions out of three questions. (2x10=20)

Q.36 Define meetings. Explain various types of meetings.

Q.37 Discuss the rights and duties of promoters.

Q.38 Describe the meaning and objective of prospectus.

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Subject:- Business laws and Banking Practices
/Legal Env

Time : 3Hrs.

M.M. : 100

SECTION-A

Note: Multiple choice questions. All questions are compulsory (10x1=10)

Q.1 What is known as a charter of a company?

- a) MOA
 - b) AOA
 - c) Balance sheet
 - d) Prospectus

Q.2 A prospectus is to be issued within.....Days of registration.

Q.3 A company is formed by:

- a) Government b) Promoters
c) Directors d) Foreigners

Q.4 ATM Means:

- a) Any Time Money
 - b) Auto Track of Money
 - c) Annual Time Machine
 - d) Automated Teller Machine

Q.5 The official signature of a company is called:

- a) Common seal b) Prospectus
c) Stamp Pad d) Shares

Q.6 Minimum numbers of members to form a public company is:

- a) 5
- b) 7
- c) 12
- d) 15

Q.7 The regulator of banking system in India:

- a) SBI
- b) RBI
- c) SEBI
- d) IDBI

Q.8 The company's Nationality is decided by its:

- a) Shareholders
- b) Creditors
- c) Registered office
- d) None of these

Q.9 Banks charge interest on:

- a) Loans
- b) Deposits
- c) Both A & B
- d) None of these

Q.10 Which type of deposits earns higher rate of interest:

- a) Current account
- b) Saving account
- c) Fixed deposits
- d) None of these

SECTION-B

Note: Objective type questions. All questions are compulsory. $(10 \times 1 = 10)$

Q.11 Promoter is the owner of the company (True/False)

Q.12 Share capital means only equity share capital. (True/False)

Q.13 The time gap between two AGM shall not exceed 16 months. (True/False)

Q.14 SEBI regulates mutual funds in India. (True/False)

Q.15 For approval of name of company an application is made to register of the companies. (True/False)

Q.16 Prospectus is issued by a private company. (True/False)

Q.17 An illiterate person cannot be issued debit card. (True/False)

Q.18 Defaulter of loan means not paying loan installment (True/False)

Q.19 EMI stands for Equated monthly Installment. (True/False)

Q.20 Owners fund is called debentures. (True/False)

SECTION-C

Note: Short answer type questions. Attempt any twelve questions out of fifteen questions. $(12 \times 5 = 60)$

Q.21 Define company explain its characteristics.

Q.22 What are the difference between a Joint stock Company and a partnership firm?

Q.23 Mention the liabilities of a promoter.

Q.24 Discuss various types of companies.

Q.25 Explain the concept of Memorandum of Association.

Q.26 What do you understand by extra Ordinary General meeting?

Q.27 Mention the documents required at the time of registration.

Q.28 Discuss the account opening process of Foreigners and foreign companies.

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