

- Q25 Briefly explain the meaning of Cash Credit facility provided by Banks.
- Q.26 What is the significance of a Demat Account in the context of banking?
- Q.27 Define the term "Mortgage" and explain its importance in banking.
- Q.28 Explain the concept of Lockers offered by banks.
- Q.29 What are the main features of Internet banking?
- Q.30 Describe the borrowing facilities provided by banks under Retail Lending.
- Q.31 Explain the term "Hypothecation" in banking.
- Q.32 What are the eligibility criteria for NRI Banking Services?
- Q.33 Briefly explain the purpose of a Demand Loan.
- Q.34 Describe the primary function of Tele-Banking.
- Q.35 What services do credit cards typically offer to users?

Section-D

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

- Q.36 Discuss the role and responsibilities of promoters in the formation of a company.
- Q.37 Explain the process involved in opening a bank account for a Joint Hindu Family. Explain over drafts also.
- Q.38 Describe the various types of borrowing facilities granted by banks, highlighting their features and differences.

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4th Sem. / Branch : DBM, DBM (IPM) Subject : Business Laws & Banking Practices/ Legal Environment

Time : 3 Hrs.

M.M. : 100

SECTION-A

Note: Multiple type Questions. All Questions are compulsory. (10x1=10)

- Q.1 What is the primary difference between a joint stock company and a partnership firm?
a) Liability of members b) Number of members
c) Nature of business d) Formation process
- Q.2 Which of the following documents need to be filed with the registrar during the registration of a company?
a) Memorandum of Association
b) Articles of Association
c) Prospectus
d) All of the above
- Q.3 Who among the following can open an account with a bank according to Indian banking regulations?
a) Individuals only
b) Trusts only
c) Joint Hindu families only
d) Individuals, Trusts, and Joint Hindu families
- Q.4 NRI Banking primarily deals with the banking needs of:
a) Non-Resident Indians
b) Nationalized banks
c) Natural resource industries
d) New revenue initiatives

- Q.5 Which borrowing facility is typically used for short term financing needs?
 a) Cash credit b) Terms loans
 c) Overdrafts d) Demand loans
- Q.6 Letters of credit are primarily used for :
 a) Obtaining long term loans
 b) Marking investments
 c) International trade transactions
 d) Personal loans
- Q.7 Which of the following loans is typically secured by immovable property?
 a) Car Loans b) Education Loans
 c) Personal Loans d) Mortgage Loans
- Q.8 Retail lending primarily focuses on providing loans to :
 a) Large corporations
 b) Small and Medium sized enterprises
 c) Individual consumers
 d) Government entities
- Q.9 Demat Account is primarily used for holding:
 a) Physical currency
 b) Shares and securities in electronic format
 c) Precious metals d) Real estate properties
- Q.10 What does ATM stand for in banking terminology?
 a) Automatic Teller Machine
 b) Advanced Transaction Module
 c) Automated Transaction Machine
 d) Association of Tellers and Merchants

Section-B

Note: Objective type questions. All questions are compulsory. (10x1=10)

- Q.11 In a joint stock company, shareholders have unlimited liability for the company's debts and obligations. True or False

- Q.12 The Memorandum of Association of a company contains detailed rules regarding the internal management of the company. True or False
- Q.13 An Annual General Meeting (AGM) is mandatory for all companies, regardless of their size or structure. True or false
- Q.14 Cash credit is a type of borrowing facility where a fixed sum is advanced to the borrower, repayable in instalments with interest. True & False
- Q.15 Hypothecation involves pledging movable assets as security for a loan without transferring possession. True or False
- Q.16 Lockers are typically provided by banks to facilitate the withdrawal of cash and cheques. True or False
- Q.17 Internet banking allows customers to perform banking transactions only during banking hours. True or False
- Q.18 Non-Resident Indians (NRIs) are not eligible for banking services in India. True or False
- Q.19 Demand loans are typically repaid in fixed instalments over a specified period. True or False
- Q.20 Tele-banking allows customers to access their bank accounts and perform transactions through telephones calls. True or False

Section-C

Note: Short answer type Question. Attempt any twelve questions out of fifteen Questions. (12x5=60)

- Q.21 Define a joint stock company and briefly explain its characteristics.
- Q.22 What are the main documents required for the registration of a company with the registrar?
- Q.23 Explain the difference between Ordinary General Meeting (OGM) and Annual General Meeting (AGM).
- Q.24 What is the primary purpose of a Prospectus in the context of company law?