

(GCF-14, GCF-15, GCF-16, GCF-17 & GCF-17-A, VCF-3, VDCF-3)

DATE: 22.05.2023

MAXIMUM MARKS: 100

TIMING: 3 Hours

BUSINESS LAW & BUSINESS CORRESPONDENCE & REPORTING

Question No. 1 is Compulsory. Answer any four question from the remaining five questions. Wherever necessary, suitable assumptions should be made and disclosed by way of note forming part of the answer.

Working Notes should form part of the answer.

Answer 1:**(a) Invitation to offer:**

The offer should be distinguished from an invitation to offer. An offer is the final expression of willingness by the offeror to be bound by his offer should the party chooses to accept it. Where a party, without expressing his final willingness, proposes certain terms on which he is willing to negotiate, he does not make an offer, but invites only the other party to make an offer on those terms. This is the basic distinction between offer and invitation to offer. {2 M}

The display of articles with a price in it in a self-service shop is merely an invitation to offer. It is in no sense an offer for sale, the acceptance of which constitutes a contract. In this case, Smt. Prakash by selecting some articles and approaching the cashier for payment simply made an offer to buy the articles selected by her. If the cashier does not accept the price, the interested buyer cannot compel him to sell. [Fisher V. Bell (1961) Q.B. 394 Pharmaceutical society of Great Britain V. Boots Cash Chemists]. {2 M}

Answer:

(b) The House of Lords in **Salomon Vs Salomon & Co. Ltd.** laid down that a company is a person distinct and separate from its members, and therefore, has an independent separate legal existence from its members who have constituted the company. But under certain circumstances the separate entity of the company may be ignored by the courts. When that happens, the courts ignore the corporate entity of the company and look behind the corporate façade and hold the persons in control of the management of its affairs liable for the acts of the company. Where a company is incorporated and formed by certain persons only for the purpose of evading taxes, the courts have discretion to disregard the corporate entity and tax the income in the hands of the appropriate assessee. {2 M}

1. The problem asked in the question is based upon the aforesaid facts. The three companies were formed by the assessee purely and simply as a means of avoiding tax and the companies were nothing more than the façade of the assessee himself. Therefore, the whole idea of Mr. F was simply to split his income into three parts with a view to evade tax. No other business was done by the company. {1 M}

2. The legal personality of the three private companies may be disregarded because the companies were formed only to avoid tax liability. It carried on no other business, but was created simply as a legal entity to ostensibly receive the dividend and interest and to hand them over to the assessee as pretended loans. The same was upheld in **Re Sir Dinshaw Maneckji Petit** and **Juggilal vs. Commissioner of Income Tax**. {1 M}

Answer:

(c) The problem in this case is based on the provisions of the Sale of Goods Act, 1930 contained in the proviso to Section 27. The proviso provides that a mercantile

agent is one who in the customary course of his business, has, as such agent, authority either to sell goods, or to consign goods, for the purpose of sale, or to buy goods, or to raise money on the security of goods [Section 2(9)]. The buyer of goods from a mercantile agent, who has no authority from the principal to sell, gets a good title to the goods if the following conditions are satisfied: {1 M}

- (1) The agent should be in possession of the goods or documents of title to the goods with the consent of the owner.
 - (2) The agent should sell the goods while acting in the ordinary course of business of a mercantile agent.
 - (3) The buyer should act in good faith.
 - (4) The buyer should not have at the time of the contract of sale notice that the agent has no authority to sell.
- {1/2 M Each}

In the instant case, P, the agent, was in the possession of the car with J's consent for the purpose of sale. A, the buyer, therefore obtained a good title to the car. Hence, J in this case, cannot recover the car from A. {1 M}

Answer 2:

(a) **Position of Mr. D:** Mr. D sold some goods to Mr. E for Rs. 5,00,000 on 15 days credit. Mr. D delivered the goods. On due date Mr. E refused to pay for it. So, Mr. D is an unpaid seller as according to section 45(1) of the Sale of Goods Act, 1930 the seller of goods is deemed to be an 'Unpaid Seller' when the whole of the price has not been paid or tendered and the seller had an immediate right of action for the price. {2 M}

Rights of Mr. D: As the goods have parted away from Mr. D, therefore, Mr. D cannot exercise the right against the goods, he can only exercise his rights against the buyer i.e. Mr. E which are as under: {1 M}

- (i) **Suit for price (Section 55)**
In the mentioned contract of sale, the price is payable after 15 days and Mr. E refuses to pay such price, Mr. D may sue Mr. E for the price. {1 M}
- (ii) **Suit for damages for non-acceptance (Section 56):** Mr. D may sue Mr. E for damages for non-acceptance if Mr. E wrongfully neglects or refuses to accept and pay for the goods. As regards measure of damages, Section 73 of the Indian Contract Act, 1872 applies. {1 M}
- (iii) **Suit for interest [Section 61]:** If there is no specific agreement between the Mr. D and Mr. E as to interest on the price of the goods from the date on which payment becomes due, Mr. D may charge interest on the price when it becomes due from such day as he may notify to Mr. E. {1 M}

Answer:

(b) **True test of partnership :**

Mode of determining existence of partnership (Section 6): In determining whether a group of persons is or is not a firm, or whether a person is or not a partner in a firm, regard shall be had to the real relation between the parties, as shown by all relevant facts taken together.

For determining the existence of partnership, it must be proved.

1. There was an **agreement** between all the persons concerned
 2. The agreement was to **share the profits** of a business and
 3. the business was **carried on by all or any of them** acting for all.
 1. **Agreement:** Partnership is created by agreement and by status (Section 5). The relation of partnership arises from contract and not from status; and in particular, the members of a Hindu Undivided family carrying on a family business as such, or a Burmese Buddhist husband and wife carrying on business as such are not partners in such business.
- {2 M}

2. **Sharing of Profit:** The sharing of profits or of gross returns arising from property by persons holding a joint or common interest in that property does not of itself make such persons partners.
The receipt by a person of a share of the profits of a business, or of a payment contingent upon the earning of profits or varying with the profits earned by a business, does not of itself make him a partner with the persons carrying on the business; and in particular, the receipt of such share or payment-
- (i) by a lender of money to persons engaged or about to engage in any business,
 - (ii) by a servant or agent as remuneration,
 - (iii) by a widow or child of a deceased partner, as annuity, or
 - (iv) by a previous owner or part owner of the business, as consideration for the sale of the goodwill or share thereof, does not of itself make the receiver a partner with the persons carrying on the business.
- As discussed earlier, sharing of profit is an essential element to constitute a partnership. But, it is only a *prima facie* evidence and not conclusive evidence. {2 M}
3. **Agency:** Existence of Mutual Agency which is the cardinal principle of partnership law, is very much helpful in reaching a conclusion in this regard. Each partner carrying on the business is the principal as well as an agent of other partners. So, the act of one partner done on behalf of firm, binds all the partners. If the elements of mutual agency relationship exist between the parties constituting a group formed with a view to earn profits by running a business, a partnership may be deemed to exist. {2 M}

Answer 3:

- (a) 1. According to section 44 of the Sales of Goods Act, 1932, when the seller is ready and willing to deliver the goods and requests the buyer to take delivery, and the buyer does not within a reasonable time after such request take delivery of the goods, he is liable to the seller for any loss occasioned by his neglect or refusal to take delivery and also for a reasonable charge for the care and custody of the goods. {1 M}
- The property in the goods or beneficial right in the goods passes to the buyer at appoint of time depending upon ascertainment, appropriation and delivery of goods. Risk of loss of goods *prima facie* follows the passing of property in goods. Goods remain at the seller's risk unless the property there in is transferred to the buyer, but after transfer of property therein to the buyer the goods are at the buyer's risk whether delivery has been made or not. {1 M}
- In the given case, since Mr. G has already intimated Mr. H, that he wanted to store some other goods and thus Mr. H should take the delivery of goods kept in the godown of Mr. G, the loss of goods damaged should be borne by Mr. H. {1 M}
2. If the price of the goods would not have settled in cash and some amount would have been pending then Mr. G will be treated as an unpaid seller and he can enforce the following rights against the goods as well as against the buyer personally:
- (a) Where under a contract of sale the property in the goods has passed to the buyer and the buyer wrongfully neglects or refuses to pay for the goods according to the terms of the contract, the seller may sue him for the price of the goods. [Section 55(1) of the Sales of Goods Act, 1930] {1^{1/2} M}

- (b) Where under a contract of sale the price is payable on a day certain irrespective of delivery and the buyer wrongfully neglects or refuses to pay such price, the seller may sue him for the price although the property in the goods has not passed and the goods have not been appropriated to the contract [Section 55(2) of the Sales of Goods Act, 1930]. {1½ M}

Answer:

- (b) **Conclusive evidence of partnership:** Existence of Mutual Agency which is the cardinal principle of partnership law is very much helpful in reaching a conclusion with respect to determination of existence of partnership. Each partner carrying on the business is the principal as well as an agent of other partners. So, the act of one partner done on behalf of firm, binds all the partners. If the element of mutual agency relationship exists between the parties constituting a group formed with a view to earn profits by running a business, a partnership may be deemed to exist. {2 M}
- Circumstances when partnership is not considered between two or more parties:** Various judicial pronouncements have laid to the following factors leading to no partnership between the parties:
- (i) Parties have not retained any record of terms and conditions of partnership.
 - (ii) Partnership business has maintained no accounts of its own, which would be open to inspection by both parties
 - (iii) No account of the partnership was opened with any bank
 - (iv) No written intimation was conveyed to the Deputy Director of Procurement with respect to the newly created partnership.
- {2 M}

Answer:

- (c) The contract is absolutely void as there is a mutual mistake of both the parties as to the substance or quality of the subject-matter going to be the very root of the contract. In case of bilateral mistake of essential fact, the agreement is void ab initio, as per section 20 of the Indian Contract Act, 1872. {2 M}

Answer 4:

- (a) **Advantages of LLP Form** - LLP form is a form of business model which :

	It is organized and operates on the basis of an agreement.	
	It provides flexibility without imposing detailed legal and procedural requirements.	
	Easy to form	
	All partners enjoy limited liability	
	Flexible capital structure	
	Easy to dissolve	

{1 M Each}

Answer:

- (b) Section 8 of the Companies Act, 2013 deals with the formation of companies which are formed to promote the charitable objects of commerce, art, science, education, sports etc. Such company intends to apply its profit in promoting its objects. Section 8 companies are registered by the Registrar only when a license is issued by the Central Government to them. Since, Alfa School was a Section 8 company and it had started violating the objects of its objective clause, hence in such a situation the following powers can be exercised by the Central Government: {1^{1/2} M}
- (i) The Central Government may by order revoke the licence of the company where the company contravenes any of the requirements or the conditions of this sections subject to which a licence is issued or where the affairs of the company are conducted fraudulently, or violative of the objects of the company or prejudicial to public interest, and on revocation the Registrar shall put 'Limited' or 'Private Limited' against the company's name in the register. But before such revocation, the Central Government must give it a written notice of its intention to revoke the licence and opportunity to be heard in the matter. {1^{1/2} M}
- (ii) Where a licence is revoked, the Central Government may, by order, if it is satisfied that it is essential in the public interest, direct that the company be wound up under this Act or amalgamated with another company registered under this section. However, no such order shall be made unless the company is given a reasonable opportunity of being heard. {1^{1/2} M}
- (iii) Where a licence is revoked and where the Central Government is satisfied that it is essential in the public interest that the company registered under this section should be amalgamated with another company registered under this section and having similar objects, then, notwithstanding anything to the contrary contained in this Act, the Central Government may, by order, provide for such amalgamation to form a single company with such constitution, properties, powers, rights, interest, authorities and privileges and with such liabilities, duties and obligations as may be specified in the order. {1^{1/2} M}

Answer 5:

- (a) Doctrine of Indoor Management: The Doctrine of Indoor Management is the exception to the doctrine of constructive notice. The doctrine of constructive notice does not mean that outsiders are deemed to have notice of the internal affairs of the company. For instance, if an act is authorised by the articles or memorandum, an outsider is entitled to assume that all the detailed formalities for doing that act have been observed. {1 M}
- The doctrine of Indoor Management is important to persons dealing with a company through its directors or other persons. They are entitled to assume that the acts of the directors or other officers of the company are validly performed, if they are within the scope of their apparent authority. So long as an act is valid under the articles, if done in a particular manner, an outsider dealing with the company is entitled to assume that it has been done in the manner required. {1 M}
- In the given question, Mr. X has made payment to Mr. Z and he (Mr. Z) gave to receipt of the same to Mr. X. Thus, it will be rightful on part of Mr. X to assume that Mr. Z was also authorised to receive money on behalf of the company. Hence, Mr. X will be free from liability for payment of goods purchased from M/s ABC Limited, as he has paid amount due to an employee of the company. {2 M}

Answer:

- (b) A retiring partner continues to be liable to third party for acts of the firm after his retirement until public notice of his retirement has been given either by himself or by any other partner. But the retired partner will not be liable to any third party if the latter deals with the firm without knowing that the former was partner. } {2 M}
- Also, if the partnership is at will, the partner by giving notice in writing to all the other partners of his intention to retire will be deemed to be relieved as a partner without giving a public notice to this effect.
- Also, as per section 28 of the Indian Partnership Act, 1932, where a man holds himself out as a partner, or allows others to do it, he is then stopped from denying the character he has assumed and upon the faith of which creditors may be presumed to have acted. } {1 M}
- In the light of the provisions of the Act and facts of the case, Mr. P is also liable to Mr. X. } {1 M}

Answer:

- (c) **Misrepresentation:** According to Section 18 of the Indian Contract Act, 1872, misrepresentation is present:
1. When a person positively asserts that a fact is true when his information does not warrant it to be so, though he believes it to be true.
 2. When there is any breach of duty by a person, which brings an advantage to the person committing it by misleading another to his prejudice.
 3. When a party causes, however, innocently, the other party to the agreement to make a mistake as to the substance of the thing which is the subject of the agreement.
- The aggrieved party, in case of misrepresentation by the other party, can avoid or rescind the contract [Section 19, Indian Contract Act, 1872]. The aggrieved party loses the right to rescind the contract if he, after becoming aware of the misrepresentation, takes a benefit under the contract or in some way affirms it. } {2 M}
- Accordingly in the given case, Suraj could not rescind the contract, as his acceptance to the offer of Sohan to bear 40% of the cost of repairs impliedly amounts to final acceptance of the sale [Long v. Lloyd, (1958)].

Answer 6:

- (a) Subsequent or Supervening impossibility (Becomes impossible after entering into contract): When performance of promise become impossible or illegal by occurrence of an unexpected event or a change of circumstances beyond the contemplation of parties, the contract becomes void e.g. change in law etc. } {1 M}
- Also, according to section 65 of the Indian Contract Act, 1872, when an agreement is discovered to be void or when a contract becomes void, any person who has received any advantage under such agreement or contract is bound to restore it, or to make compensation for it to the person from whom he received it. } {1 M}
- In the given question, after Mr. X and Mr. Y have entered into the contract to supply 50 tons of sugar, the event of flood occurred which made it impossible to deliver the sugar within the stipulated time. Thus, the promise in question became void. Further, Mr. X has to pay back the amount of Rs. 50,000 that he received from Mr. Y as an advance for the supply of sugar within the stipulated time. Hence, the contention of Mr. Y is correct. } {2 M}

Answer:

- (b) The problem is related with the communication and time of acceptance and its revocation. As per Section 4 of the Indian Contract Act, 1872, the communication of an acceptance is complete as against the acceptor when it comes to the knowledge of the proposer. {2 M}
- An acceptance may be revoked at any time before the communication of the acceptance is complete as against the acceptor, but not afterwards.
- Referring to the above provisions:
- (a) Yes, the revocation of acceptance by Ramanathan (the acceptor) is valid. {1 M Each}
- (b) If Ramaswami opens the telegram first (and this would be normally so in case of a rational person) and reads it, the acceptance stands revoked. If he opens the letter first and reads it, revocation of acceptance is not possible as the contract has already been concluded.

Answer:

- (c) **Meaning of Undue Influence:** Section 16 of the Indian Contract Act, 1872, states that a contract is said to be induced by undue influence where the relations subsisting between the parties are such that the parties are in a position to dominate the will of the other and used that position to obtain an unfair advantage over the other. {2 M}
- A person is deemed to be in that position:
- (a) where he holds real or apparent authority over the other or stands in a fiduciary relation to him;
- (b) where he makes a contract with a person whose mental capacity is temporarily or permanently affected by reason of old age, illness or mental or bodily distress.
- (c) where a man who is in position to dominate the will of the other enters into contract with him and the transaction appears to be unconscionable, the burden of proving that it is fair, is on him, who is in such a position.
- In the given problem, A applies to the banker for a loan at a time when there is stringency in the money market. The banker declines to make the loan except at an unusually high rate of interest. A accepts the loan on these terms. This is a transaction in the ordinary course of business, and the contract is not induced by undue influence. As between parties on an equal footing, the court will not hold a bargain to be unconscionable merely on the ground of high interest. Only where the lender is in a position to dominate the will of the borrower, the relief is granted on the ground of undue influence. But this is not the situation in this problem, and therefore, there is no undue influence. {2 M}

PAPER : BUSINESS CORRESPONDENCE & REPORTING

The Question Paper comprises of 5 questions of 10 marks each.
Question No. 7 is compulsory. Out of questions 8 to 11, attempt any three.

SECTION-B : BUSINESS CORRESPONDENCE & REPORTING (40 MARKS)**Answer 7:**

- (a) (i) b
(ii) a
(iii) d
(iv) d
(v) c
- {1 Mark Each}

Answer:

- (b) (i) (I) Loc & Origin
- 1) Built around 1268 AD
 - 2) At Somnathpur.
 - a) A small village
 - 3) Commsnd by Soma Dandanayaka or Somnath,
 - a) Mnstr of Hoyasala King of Karnataka, Narasimha, III
 - 4) almost in orgnl condtn
 - 5) Houses three shrines
 - a) Ddictd to three incrntrns of Krishna
 - i. Venugopala,
 - ii. Janardana
 - iii. Prasanna Keshava.
- {1 M}
- (II) Strctrl Details
- 1) has three Shikaras.
 - 2) stands on a star-shaped-raised platform with 24 edges.
- (III) Scpltrl Details
- 1) Intrct crvngs on outer walls dpctng
 - a) cprsnd elephants,
 - b) chrgng horsemen,
 - c) stylzd flowers,
 - d) warriors, musicians,
 - e) crocodiles and swans.
 - 2) Vrtcl pnls dpctng
 - a) figures of gods & goddesses in many incrntrns
 - i. hvng elbrt ornmnttn
 - b) nymphs caryng ear of maize – a smbl of prsprty
 - 3) doors and three elgntly carved towers
- {1 M}

Key Used:

Loc: location

Commsnd: commissioned

Orgnl: original

Cndtn: condition

Mnstr: minister

Ddictd: dedicated

Incrntrns: incarnations

Strctrl: structural

Scpltrl: sculptural

- {1 M}

Intrct: intricate
 Crvngs: carvings
 Dpctng: depicting
 Cprsnd: caparisoned
 Chrgng: charging
 Stylzd: stylized
 Vrtcl: vertical
 Pnls: panels
 Dpctng: depicting
 Havng: having
 Elbrt: elaborate
 Ornmnttn: ornamentation
 Caryng: carrying
 Smb: symbol
 Prsprty: prosperity
 Elgntly: elegantly

Answer:**(b) (ii)** Summary

The Somnathpur temple, built around 1268 AD, by the Hoysalas of Karnataka is an epitome of exquisite craftsmanship. Commissioned by the Dandanayak. The temple is dedicated to three incarnations of Lord Krishna - Venugopala, Janardana and Prasanna Keshava. It stands almost in its original condition on a star shaped raised platform. It has three shikaras.

{1 M}

The outer walls are replete with intricate carvings of caparisoned elephants, charging horsemen, stylized flowers, warriors, musicians, crocodiles and swans. Vertical panels depict figures of Gods and Goddesses in various incarnations and symbols of , prosperity such as nymphs carrying ear of maize. The beautifully carved three elegant towers and doors are worth seeing and appreciating.

{1 M}

Answer 8:**(a)** Barriers in communication:

- Physical Barriers
- Cultural Barriers
- Language Barriers
- Technology Barriers
- Emotional Barriers

{1 M}

Physical barriers: These are a result of our surroundings. Noise, technical disturbances, outdated equipment, distant locations, office doors, separate areas for people, large office spaces, old technologies and lack of appropriate infrastructure can lead to problems in transmission of message.

{1 M}

Language Barriers: It's a cosmopolitan set up, where people of different nationalities move from their home to other countries for work. As a result, it is difficult to have a common language for communication. Hence, diversity gives rise to many languages and it acts as a barrier at times.

{1 M}

Answer:**(b) (i)** End a quarrel and make peace **}(1 Mark)****(ii)** A.R. Rahman has composed the melody wonderfully. **}(1 Mark)**

Answer:

- (c) Television: Bane or Boon (Title) } {1 M}
Television affects our lives in several ways. We should choose the shows carefully. } {2 M}
Television increases our knowledge It helps us to understand many fields of study. }
It benefits and people and patients. There are some disadvantages too some } {2 M}
people devote a long time to it. Students leave their studies and it distracts their }
attention.

Answer 9:

- (a) Communication is a process of exchanging information, ideas, thoughts, feelings } {1 M}
and emotions through speech, signals, writing, or behavior. }
Communication is relevant in daily life as we experience it in all walks of life. While }
talking to friends, family and office colleagues, while passing on a piece of } {1 M}
information, while starting a campaign or a protest march; at every step we want }
to communicate a message. The audience differs and the purpose differs; yet }
communication happens.

Answer:

- (b) (i) The job had been left by him. }
(ii) Nobody has brought the news to my attention. } {1 Mark
(iii) The severe natural calamity in the northern region is being worried about }
by the government. Each}

Answer:

- (c) Raghav Shetty
1207, Ninto Road
Pune, Maharashtra
Tel. 9893233XXX / email - abc@gmail.com

Career Objective

To be associated with the organisation that will offer to me tremendous opportunities for growth in career and provide a challenging environment that will utilize my skill and abilities to the maximum.

Summary of Qualification

- (1) Excellent communication & comprehension skill.
(2) In depth knowledge of fundamental concepts related to profession.
(3) Exceptionally good at the application of different concept in varied manner.
(4) Have a training experience along with the competency conduct of various research program.

Education

IIM
Bangalore
MBA in Sales Management (2 year post graduate program)

Major areas of study

- (1) Finance
(2) Marketing
(3) Advertisement
(4) Production
(5) Communication
(6) Sales

Overview of skills and experience acquired through training

- (1) More than 5 years of experience in both practical and managerial aspect of life.
- (2) Extensive experience in various practices of explore the various facts of the company.
- (3) Carried out various research program by employing suitable techniques.
- (4) Possess flawless understanding of fundamental concepts.

Employment Experience

HDFC Bank, Mumbai, Maharashtra [2014-2017]

Sales Manager

- (1) Tracked, recorded and verified the shipping of product from warehouse across the country.
- (2) Engaging in skills & personality development program.
- (3) Perform periodic activities to ensure almost satisfaction.

{2 M}

Skills

- (1) Well versed with MS Office.
- (2) Updated with all latest computer application & software.
- (3) Excellent verbal communication skill.
- (4) Highly organised & efficient.

Reference

Available upon request

Declaration

I solemnly declare that all the above information is correct to the best of my knowledge and belief.

{1 M}

Date - 28 August, 2022

Place - Pune, Maharashtra

(Raghav Shetty)

Answer 10:

- (a) Cultural barriers: Understanding cultural aspects of communication refers to having knowledge of different cultures in order to communicate effectively with cross culture people. Understanding various cultures in this era of globalisation is an absolute necessity as the existence of cultural differences between people from various countries, regions tribes and, religions, where words and symbols may be interpreted differently can result in communication barriers and miscommunications. Multinational companies offer special courses and documents to familiarise their staff with the culture of the country where they are based for work.

{1 M}

In addition, every organisation too has its own work culture. In fact, departments within the same company may also differ in their expectations, norms and ideologies. This can impact intra and inter organisational communication.

{1 M}

The same principle applies to families and family groups, where people have different expectations according to their background and traditions leading to friction and misunderstanding. A very simple example is the way food is served by a member of a family. It can be the cause of appreciation or displeasure.

{1 M}

Answer:

- (b) (i) Be highly successful }
 (ii) A narrow escape } {1 Mark Each}

Answer:

- (c)
- Subject: Introducing 'Innovators' }{1 M}
 - Address the person whom you are sending personally – like Dear Ms./Mr. ABC or Dear abc, (addressing the person entices the person to look at the e-mail)
 - Introduce yourself and mention about the reference (if any)
 - Tell about your agenda of writing the e-mail
 - Introduce your start-up idea/product/service being offered
 - Tell how the reader would be benefitted
 - End the e-mail with appropriate closing }{1 M}
- }{3 M}

Answer 11:

(a) XYZ Bank
Sector-19
Nerul
Navi Mumbai-06
10 December, 20XX

Chief Finance Officer
XP Ltd
Dadar
Mumbai-14

Dear Sir/Ma'am,

Subject: Opening of our New Branch at Nerul, Navi Mumbai

We are happy to announce the grand opening of our bank's 150 branch in the Nerul, Navi Mumbai.

As a privileged customer, we are pleased to offer you extra benefits for an account opening in the new branch.

The new branch has locker facility and six ATM machines in your area. In view of our long-term association, we would not charge you any fees for locker facility.

Kindly visit the new branch. Contact details are given below:

88, Jame Jamshed Road
Dadar
Ph.: 011-255-90000
Mumbai-14

Yours
R.P. Aneja
(Branch Manager)

}{1 M}

}{3 M}

Answer:

- (b) {Technology Barriers: In the present world, communication modes are primarily technology driven. Communication technology is being constantly upgraded and new formats emerge ever so frequently.}{1 M} {Anyone who is not tech friendly struggles to communicate effectively via the medium.
Moreover, an individual is swamped with a huge amount of information every day in the form of emails, texts and social updates.}{1 M} {Multitasking is the norm these days. The information overload and trying to accomplish too many things together can result in gaps resulting in miscommunication.}{1 M}

Answer:

- (c) Select the suitable antonym for the given words. } {Each Point 1 M}
1. (c)
 2. (b)

__ ** __

Mittal Commerce Classes Pvt. Ltd.