



HDZ-161100080104 Seat No. _____

**M. B. A. (Banking & Finance) (Sem. I)
(CBCS) Examination**

November / December – 2017

Fundamentals of Banking & Insurance

Time : Hours]

[Total Marks :

- 1 What is Financial System? Also explain roles and functions of the Central Bank.
- 2 Who is a Customer? Explains Banker - Customer Relationship with suitable examples for different types of transactions.

OR

- 2 Explain in brief the following :
 - (a) Rights and Obligation of banker and customer.
 - (b) Banker's General Lien.
 - (c) Right of Set-off.
 - (d) Secrecy of Customers' accounts.
 - (e) Relevant provisions of Negotiable Instruments Act relating to payment and collection of - Cheques.
- 3 Explain regulation relating to KYC Norms, Risk Categorization of customers and scrutiny of transactions in customers' accounts.

OR

- 3 Explain briefly about basic management functions - Planning, Human Resources Management with reference to banking.

4 Explain the Concept of Asset-Liability Management.

OR

4 Define need and purpose of Insurance. Discuss types of insurance.

5 Explain in brief the following types of depositors : (Any **Two**)

(i) Partnership

(ii) Limited Company

(iii) Limited liability partnership

(iv) Trusts

(v) Self-Help Group (SHG).
