



**JBG-161100080104** Seat No. \_\_\_\_\_

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

**December - 2019**

**Fundamentals of Banking and Insurance**

Time :  $2\frac{1}{2}$  Hours]

[Total Marks : 70

1 Discuss the functions of Reserve Bank of India in detail. 14

**OR**

1 Discuss various types of bank existing in the environment. 14

2 Write notes : (Any Two) 14

(a) Banker's General Lien

(b) Definition/Meaning of Banker and Customer

(c) Secrecy of Customer's Account

(d) Right of Set-Off

3 What is Self Help Group (SHG)? Explain how it helps in employment generation ? 14

**OR**

3 Discuss the precautions (formalities) taken by banker while opening an account for Hindu Undivided Family (HUF) and Partnership Firm. 14

4 Discuss the term Insurance. Also explain various principles of insurance. 14

**OR**

4 Explain the concept of insurance along with its classification (types of insurance). 14

5 What is Corporate Governance? Discuss features of good corporate governance. 14

**OR**

5 Discuss various departments of a commercial bank along with its major functions. 14