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JAHB PAPER NO. I - PRINCIPLES & PRACTICES OF BANKING

1. A minor on maturity can.....

- a. Ratify the guarantee given as a minor
- b. Ratify if the guarantee was given when he was above 10 years
- c. Cannot ratify the guarantee d. None of the above
- 2. When a customer deposits a sealed box with the bank for safe custody, the relationship between the two is.....

a. Debtor & Creditor	b. Principal & Agent
c. Trustee & Beneficiary	d. Bailor & Bailee

- 3. Alpha Bank receives a Garnishee Order for the account of Mr. Ram Pratap. Position of various accounts of Mr. Pratap was as under.....
 - a. Savings A/C : Balance Rs.4500/- (Uncleared effects Rs.3900/-)
 - b. Overdue FDR : Rs.15371
 - c. Cash Credit A/C : Rs.7900/- (Cr. Balance)

How much amount will be attached ?.....

a. Rs.800/-	b. Rs.4500/-
c. Rs.16171/-	d. Rs.23871/-

 Every Product has four stages in it's life cycle – Introductory, Growth, Maturity & Decline. Which of the following Banking Products in India is at the Introductory Stage.......

a. Tele Banking	b. Home Banking
c. Debit Cards	d. All of these

5. The cheque signed by a partner presented after his death

- a. Should be returned even though other partners instruct it to be honoured
- b. Should be honoured if all the other partners instruct it to be honoured
- c. Should be honoured if the court instructs it to be honoured
- d. Should be honoured if the partnership deed instructs it to be honoured

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