

## Professional Knowledge Model Question Paper for IBPS Marketing Officer

1. Marketing in banks is defined as

- a) Negotiable Instruments Act
- b) Banking Regulation Act
- c) Reserve Bank of India Act
- d) Companies Act

**e) None of these**

2. Marketing in Banks is

- a) A one-day function
- b) A one-man function
- c) A one-off affair
- d) All of these

**e) None of these**

3. Effective Marketing helps in

- a) Boosting the purchases
- b) Boosting the sales**
- c) Diversified business
- d) Realization of dreams
- e) All of these

4. A 'Buyer's market' means

- a) Buyers are also sellers
- b) Sellers are also buyers
- c) They are not sellers
- d) Demand exceeds supply

**e) Supply exceeds demand**

5. The sequence of a sales process is

- a) A call, a lead, presentation and sale
- b) A lead, a call, presentation and sale**
- c) Presentation, sale, lead and call
- d) Presentation, lead, sale and call
- e) Sale, call, lead and presentation

6. A presentation means

- a) Display of products
- b) Explain the utility products**
- c) A gift
- d) Display of communication skills
- e) All of these

7. A 'leads' means

- a) A buyer
- b) A seller

c) A company intending to its products

**d) A prospective buyer**

e) A disinterested buyer

8. 'Benchmark' means

a) Products line up on bench

b) Sales man sitting on a bench

**c) Set standards**

d) Marks on a bench

e) None of these

9. 'Customization' means

a) Customers personal accounts

b) Customer selling goods

**c) Special products for each customer**

d) Better relations

e) All of these

10. Customer Retention means

a) Retaining the customers at the bank for the full day

b) Quick disposal

**c) Customers dealing with the same bank for a long time**

d) Better standards

e) All of these

11. Value-added services means

a) Giving full value for money

b) Better value for better price

c) Costlier service

**d) Additional service**

e) All of these

12. "POS" means (in marketing)

a) Preparation for sales

b) Point of superiority

**c) Point of sales**

d) Primary Outlook of salesmen

e) Position of sales

13. 'Niche' Market means

a) A free market

b) A social market

c) Equity market

d) Capital market

**e) A specified market for the target group**

14. A market plan is

- a) Company's prospectus
  - b) Same as memorandum of association
  - c) A document for marketing strategies**
  - d) Business goals
  - e) Action plan for better production
15. "HNI" in marketing means
- a) High number influence
  - b) Highly negative individual
  - c) High networth improvement
  - d) High networth individual**
  - e) High inspired national
16. One of the following is not required for effective marketing. Find the same
- a) Motivation
  - b) Empathy
  - c) Communication skills
  - d) Sympathy**
  - e) Perserverance
17. Effective communication skills are not required in marketing if
- a) Demand exceeds supply
  - b) Supply exceeds demand
  - c) Buyer is illiterate
  - d) Seller is illiterate
  - e) None of these**
18. Competition helps to
- a) Diminish sales
  - b) Boost sales**
  - c) Neutral effect
  - d) All of these
  - e) None of these
19. Negotiation skills help in
- a) Arriving at consensus
  - b) Breaking the ice
  - c) Carrying marketing further
  - d) Mutual win-win result of bargaining
  - e) All of these**
20. Relationship Marketing is useful for
- a) Trade between relatives
  - b) Trade between sister concerns
  - c) Cross-selling of products**
  - d) Preparing a list of relatives

- e) There is no such term as relationship marketing
21. Marketing is not required for which one of the following products?
- a) Corporate loans
  - b) Export business
  - c) Import business
  - d) Credit card business
  - e) None of these**
22. ATM means
- a) Any time marketing
  - b) Any time money
  - c) Any time machine
  - d) Automated teller machine**
  - e) Automatic teller money
23. Good Public Relation indicate
- a) Improved marketing skills
  - b) Improved brand image
  - c) Improved customer service
  - d) All of these**
  - e) None of these
24. One way of market monitoring is
- a) Monitor performance of sales persons**
  - b) Monitor sensex
  - c) Monitor Media outlets
  - d) Monitor profits
  - e) None of these
25. Networking helps in marking marketing function
- a) A difficult task
  - b) A laborious task
  - c) An easy task**
  - d) Networking has nothing to do with marketing
  - e) Networking has only a partial role to play in marketing
26. Digital banking can be resorted through:
- a) Mobile phones
  - b) Internet
  - c) Telephones
  - d) All of these**
  - e) None of these
27. Delivery channel means —
- a) Maternity wards
  - b) Handing over the products to the buyers

**c) Place where products are made available to the buyers**

d) All of these

e) None of these

28. Marketing Expansion means ---

a) Hiring more staff

b) Firing more staff

c) Buying more products

d) Buying more companies

**e) Growth in sales through existing and new products**

29. Effective marketing helps in —

a) Developing new product

b) Creating a competitive environment

c) Building demand for products

**d) All of these**

e) None of these

30. One of the methods for market monitoring is ---

a) To watch TV serials

**b) To discuss with other sales persons**

c) To monitor media outlets

d) All of these

e) None of these

31. Source of sales Leads are ---

a) Data mining

b) Market research

c) Media research

d) Promotional programs

**e) All of these**

32. Promotion in marketing means ---

a) Passing an examination

b) Elevation from one grade to another

**c) Selling the products through various means**

d) Selling the products in specific area

e) All of these

33. A call in marketing means:

a) To phone the customers

b) To visit the customers

c) To visit the marketing site

**d) To call on prospective customers**

e) None of these

34. Value-Added Service means:

- a) Costlier products
- b) Additional benefits at the same cost
- c) Extra work by the sales persons
- d) All of these

**e) None of these**

35. Rural Marketing can be more effective if it is arranged through:

- a) Melas
- b) Village fairs
- c) Door to door campaigns

**d) All of these**

e) None of these

36. The target group for marketing of Educational Loans is:

- a) All customers
- b) Students
- c) Only poor students

**d) Students with good academic record**

e) All of these

37. After sales service is not the job of:

- a) Marketing staff
- b) Sales persons
- c) Directors of the company
- d) Employees of the company

**e) All of the above are false**

38. Innovation means:

- a) Product designing
- b) New ideas
- c) Motivation

**d) Only (a) and (b)**

e) Only (b) and (c)

39. A good sales person should have following quality/qualities:

- a) Job commitment
- b) Sociability
- c) Empathy

**d) All of these**

e) None of these

40. Successful marketing aims at:

- a) Increasing the sales volume
- b) Increasing the profits
- c) Increasing the outputs of the sales persons

**d) All of these**

e) None of these

41. Internet marketing means:

a) Marketing to oneself

b) Marketing to core self

c) Marketing to the employees

d) All of these

**e) None of these**

42. Market survey means:

**a) Market research**

b) Market plan

c) Marketing strategies

d) Market monitoring

e) All of these

43. Rural Marketing need not be restored to because:

a) Rural persons do not understand marketing

b) It is not cost viable

c) It is a waste of time

**d) All the statements are false**

e) All the statements are true

44. Networking makes marketing:

a) Very difficult

b) Very cumbersome

**c) Easy to handle**

d) Has no rule marketing

e) None of these

45. The target group for marketing of Internet Banking is:

a) All customers

b) All literate customers

**c) All computer literate customers**

d) Only borrowers

e) None of these

46. Difference between direct and indirect bank marketing is --

a) Direct marketing is to do Bank's employees, Indirect is to outsiders

b) Direct marketing is to outsiders, Indirect is to employees

c) Direct marketing is to Bank's owners, Indirect is to outsiders

d) Direct marketing is to other banks employees, Indirect is to outsiders

**e) None of these**

47. Transaction marketing means---

a) Marketing only to strangers

b) Mere selling of goods

c) Doing banking transactions

**d) All of the above**

e) None of these

48. In Marketing it is necessary to Identify--

a) Potential sellers

b) Selling employees

c) Potential products and services

d) Key existing and potential customers

**e) All the above**

49. NRI is an easy target for effective marketing because --

a) He likes Indian goods

b) He does not like Indian goods

c) He is easily approachable

d) It is cheaper to contact NRI's

**e) There are special products designed for NRI's**

50. A DSA helps in --

a) Boosting Direct sales

b) Contacting Customers on Net

c) Indirect marketing

**d) Direct telemarketing**

e) None of these