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PNB SPECIALIST OFFICERS EXAM 2011:  
PROFESSIONAL KNOWLEDGE QUESTION PAPER

1. Customisation is useful for—
  - (A) Designing customer specific products
  - (B) Advertisements
  - (C) Publicity
  - (D) Motivating the staff
  - (E) Customer Survey
2. Marketing channels mean—
  - (A) Delivery period
  - (B) Delivery time
  - (C) Delivery person
  - (D) Delivery place
  - (E) Delivery outlets
3. 'Push' marketing style requires—
  - (A) Proper planning
  - (B) Good pushing strength
  - (C) Team work
  - (D) Ability to identify the products
  - (E) Aggressive marketing
4. Virtual styles of marketing include—Find the **wrong** answer.
  - (A) Digital marketing
  - (B) Tele-marketing
  - (C) Sending bulk SMS
  - (D) e-mail solicitation
  - (E) Door to door marketing
5. Service Marketing is the same as—
  - (A) Internet marketing
  - (B) Telemarketing
  - (C) Internal Marketing
  - (D) Relationship Marketing
  - (E) Indirect Marketing
6. A DSA means—
  - (A) Direct Selling Agent
  - (B) Detective Service Agency
  - (C) Direct Supplying Agent
  - (D) Distribution and Sales Agency
  - (E) Dreadfully Superfast Agent
7. A DSA is required to be adept in—
  - (A) Online marketing
  - (B) Designing products
  - (C) Sending e-mails
  - (D) Advertisements
  - (E) Communication skills
8. Indirect marketing is undertaken—
  - (A) By way of advertisements
  - (B) By delivering speeches
  - (C) At bank counters
  - (D) By DSAs
  - (E) By cross-selling
9. Incentives are paid to sales persons—
  - (A) For achieving targets
  - (B) For surpassing the targets
  - (C) For identifying leads
  - (D) For designing products
  - (E) For talking
10. Buyer Resistance can be overcome by—
  - (A) Cordial relation between buyer and seller
  - (B) Good negotiation
  - (C) Good after sales service
  - (D) Persuasive communication
  - (E) Telemarketing
11. One of the following is **not** included in the 7 P's of Marketing. Find the same—
  - (A) Placement
  - (B) Price
  - (C) Production
  - (D) Promotion
  - (E) Product
12. Analysis of marketing problems helps in—
  - (A) Evaluating marketing opportunities
  - (B) Reducing marketing staff
  - (C) Reducing profits
  - (D) Good communication
  - (E) Motivation
13. Innovation in marketing is same as—
  - (A) Motivation
  - (B) Perspiration
  - (C) Aspiration
  - (D) Creativity
  - (E) Team work
14. Market segmentation is required for—
  - (A) Preferential marketing
  - (B) OTC marketing
  - (C) Internal marketing
  - (D) Identifying sales persons
  - (E) Identifying prospects
15. Bank ATMs are—
  - (A) Delivery outlets
  - (B) Market Plans
  - (C) Personalised products
  - (D) Tools for overcoming Buyer Resistance
  - (E) Motivating tools
16. Internet Banking helps in—
  - (A) Door-to-door canvassing
  - (B) Making more number of cold calls
  - (C) Easy access to customer transactions
  - (D) Market Survey
  - (E) Market Research
17. Cross-selling means—
  - (A) Selling by a cross-section of people
  - (B) Selling to HNIs
  - (C) Selling to a cross-section of people
  - (D) Selling to NRIs
  - (E) Selling other products to existing customers
18. The USP of a Current Account is—
  - (A) High minimum balance
  - (B) No restrictions on transactions
  - (C) No interest payable

- (D) Restricted deposits  
(E) Easy credits
19. The USP of a Car Loan is—  
(A) High Rate of Interest  
(B) Easy EMIs  
(C) Lump-sum Loans  
(D) Available only to doctors  
(E) Available only to businessmen
20. Leads for Home Loans can be obtained from—  
(A) Cooperative Societies  
(B) Existing borrowers  
(C) Builders  
(D) Traders  
(E) Trusts
21. Leads for Industrial Loans can be available from—  
(A) Reserve Bank of India  
(B) District Industries Centre  
(C) Colleges  
(D) Export Houses  
(E) Trade Centres
22. SME means—  
(A) Selling and Marketing Establishment  
(B) Selling and Managing Employees  
(C) Sales and Marketing Entity  
(D) Small and Medium Enterprises  
(E) Small and Micro Entities
23. The target group for SME loans is—  
(A) All salaried persons  
(B) Government Undertakings  
(C) All Entrepreneurs  
(D) All students  
(E) All Housewives
24. Leads for Tractor Loans can be availed from—  
(A) Farm labourers  
(B) Authorised dealers of tractors and farm equipments  
(C) Bullock cart owners  
(D) Marginal land owners  
(E) RTA officers
25. Customisation results in—  
(A) Customer exodus  
(B) Customer retention  
(C) Customer complaints  
(D) Training of staff  
(E) Varying the interest rates
26. Find the correct sentence—  
(A) Higher the price, higher are the sales  
(B) More number of sales persons leads to more sales  
(C) Mission statement is part of a Market Plan  
(D) Better sales incentives means better performance  
(E) All customers are profitable customers
27. Bancassurance can be sold to—  
(A) All banks  
(B) All insurance companies  
(C) Insurance Agents  
(D) All existing and prospective bank customers  
(E) Stock brokers
28. The target group for bulk deposits is—  
(A) Salaried persons  
(B) Small traders  
(C) Corporate MNCs  
(D) Housewives  
(E) Minor children
29. Debit Cards can be best sold to—  
(A) Existing customers  
(B) School children  
(C) Trusts  
(D) Waqf Boards  
(E) Educational Institutions
30. A low EMI indicates—  
(A) High loan burden  
(B) Long repayment period  
(C) Cheap loans  
(D) Costly loans  
(E) Very short repayment period
31. EMI can be a marketing tool when—  
(A) EMI is very low  
(B) EMI is very high  
(C) EMI is fluctuating  
(D) EMI is constant  
(E) EMI is ballooning
32. Advertisements are necessary for—  
(A) Only old products  
(B) Launching new products  
(C) Only costly products  
(D) Only obsolete products  
(E) Advertisements are wasteful expenses
33. Publicity is required for—  
(A) Generating more number of leads  
(B) Better training of sales persons  
(C) Market Survey  
(D) Product designing  
(E) OTC marketing
34. NAV is the price of—  
(A) Entire fund value  
(B) One unit of a fund  
(C) Surrender value  
(D) Average value of shares  
(E) Dividends paid in a year
35. A Master Policy in the case of Life Insurance indicates—  
(A) Policy is stale  
(B) Policy is in the name of the servant  
(C) Only one life is assured  
(D) There are several beneficiaries  
(E) Life assured should be a male
36. Customer database is useful for—  
(A) Advertisements  
(B) Word-of-mouth publicity  
(C) CRM functions  
(D) PR functions  
(E) Sales persons' training
37. CRM (Customer Relationship Management) is—  
(A) A pre-sales activity  
(B) A tool for lead generation  
(C) An ongoing daily activity  
(D) The task of a DSA  
(E) Back office duty
38. Find the **Incorrect** answer—  
(A) Cross-selling is an inexpensive way of marketing  
(B) Market segmentation can boost lead generations  
(C) Customer Lifetime Value is a marketing tool  
(D) Surrogate marketing is a type of viral marketing  
(E) Internet Banking can replace ATMs
39. Financial Inclusion needs canvassing the accounts of—  
(A) Financial Institutions  
(B) NRIs  
(C) HNIs  
(D) Housewives  
(E) Persons below a specified income level

**40. Effective Retail Banking Presupposes-**

- (A) Large Premises**
- (B) Huge kiosks**
- (C) Big sales force**
- (D) Coordination between marketing and front office staff**
- (E) More products**