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Marketing Aptitude

1. **Consumer information sources are**
(a) Personal source and commercial source (b) public source (c) experiential source (d) All of the three above (e) only (a) and (b)
2. **Zero-Based Budgeting (ZBB) means**
(a) a tool for marketing cost analysis (b) a tool for financial analysis (c) each year, budgeting starts from a scratch (d) a certain percentage of sales (e) Only (a) and (b)
3. **The advantages of telephone-in-terview----- are**
(a) relatively low cost per interview (b) good for reaching important people who are inaccessible (c) securing co-operation which is not always possible (d) all of these (e) Only (a) and (b)
4. **The best advertisement is**
(a) Glow sign boards (b) on internet (c) T.V. Media (d) Education (e) a satisfied customer
5. **According to product life cycle theory, the profit is maximum in**
(a) Developed Stage (b) Early Stage (c) Matured Stage (d) Declined Stage (e) None of these
6. **In banks ROA means**
(a) Rate of Allocation (b) Return of Assets (c) Return on Advances (d) Ratio of Assets (e) Only (b) and (c)
7. **In the contexts of globalization BPO means**
(a) British petroleum Organization (b) British passport office (c) Budgeting process Orientation (d) Business process orientation (e) Business Process Outsourcing
8. **Which of the following expresses Maslow's Motivation Theory best?**
(a) importance of motivation of customer development (b) When people are driven by particular need at particular times (c) When human needs are arranged in a hierarchy (d) all of these (e) Only (b) and (c)
9. **SWOT analysts refers to**
(a) Marketing tool to understand constraints and potentials of self and competitor (b) external environment analysis (c) internal environment analysis (d) strategic planning for selling product (e) south-west organization fro trade
10. **Which of the following forms the highest share in household saving in India?**

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(a) Deposits (b) Currency (c) Share & Debentures (d) Real estate (e) Physical asset

11. *In today's changing banking scenario, aggressive promotion of business is necessary where the competition exists on*

(a) branch up-keep (b) expeditious service (c) use of advanced digital technology (d) delightful customer service (e) all of these

12. *Which of the following means of communication is the most popular media skill for propaganda among the people?*

(a) Magazines (b) Television (c) Radio (d) Outdoor exhibition (e) None of these

13. *When you desire to promote a customer. Who of the following is a customer as defined by a bank?*

(a) A person regularly visiting bank (b) A person regularly getting bank drafts issued (c) A person regularly maintaining a loan/ deposit account (d) A person regularly getting bank draft encased (e) A person functioning as agent for a person maintaining a deposit account

14. *In banks, loans & advances are considered as*

(a) assets (b) liabilities (c) resources (d) causes of expenditure (e) None of these

15. *In the era of globalization of business M & A means*

(a) Money & Assets (b) Marketing & Alliances (c) Merger & Acquisition (d) Means & Acquisition (e) Markets & Acquisition

16. *I understand marketing as*

(a) Only selling (b) meeting human & social needs profitably (c) to focus on customer (d) to focus only on producing goods/ service (e) Only (b) and (c)

17. *For an economic organization like bank. MIS means*

(a) middle Income Scheme (b) management Information System (c) marketing Information System (d) management of Information System (e) Only (b) and (c)

18. *The balance sheet of an organization gives information regarding*

(a) Result of operations for a particular period (b) the financial position as on a particular date (c) the operating efficiency of the firm (d) financial position during a particular period (e) the operating health of the firm

19. *Prior to the Industrial Revolution, selling was no problem and no sales team is required because*

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- (a) marketing was not a subject then (b) people was not a subject then (c) people don't want to sell any thing (d) small scale enterprises dominated the economic scene (e) None of these*
20. *A form of distribution in which manufacturer makes an agreement with a middleman in each market area stipulating that the distribution of the product with in that is to be confined solely to that middleman is known as*
- (a) mass distribution (b) exclusive agency distribution (c) selective distribution (d) price distribution (e) None of these*
21. *The long term objective of marketing is*
- (a) Customer satisfaction (b) profit maximization (c) cost cutting (d) profit maximization with customer (e) None of these*
22. *Which among the following is statistical indicator for equality in income distribution?*
- (a) Gint coefficient (b) price indices (c) GNP (d) GDP (e) None of these*
23. *Short-term planning focuses on*
- (a) functional plans (b) long term objectives (c) specific goals (d) both (a) and (c) (e) None of these*
24. *In marketing terms, Attitude can best be defined as a*
- (a) Rude behavior of salesperson (b) rude behavior of consumer (c) mental state of consumer (d) ego of the marketing executive (e)None of these*
25. *The nominal scale used for marketing research, refers to*
- (a) population characteristics based on age of sex or ownership of specific consumer durable (b)ordering of scale (c)both (a) and (b) (d)neither (a)nor(b) (e)*
26. *Reference group influences visa vis consumption decision is a function of the*
- (a)product category (b)group characteristics (c)group communication process (d)All of the above (e)None of these*
27. *Just in time (JIT) technique is getting wider acceptance world over The technique was first introduced in*
- (a)India (b) Indonesia (c) Japan (d) America (e) None of these*
28. *Gate keepers*

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(a) Use the products (b) reports on product performance (c) control the flow of information into buying centre (d) issue challan for discharge of products (e) None of these

29. *Consumer Day is celebrated on*

(a) 15th March (b) 16th March (c) 20th April (d) 20th March (e) None of these

30. *A situation whereby market is expanded by developing new products to satisfy new consumer needs is called*

(a) market development (b) diversification (c) both (a) and (b) (d) neither (a) nor (b) (e) None of these

31. *The level of commitment that consumers feel towards a given brand is called*

(a) Brand equity (b) Brand name (c) Brand loyalty (d) Brand utility (e) None of these

32. *Assigning specific jobs and work places to the selected candidates is known as*

(a) placement (b) recruitment (c) transfer (d) promotion (e) None of these

33. *As a counselor, a personnel manager*

(a) reminds the management of moral obligations towards employees (b) encourages the employees (c) tries to settle the disputes between labour and management (d) All of the above (e) None of these

34. *Which among the following is not included in fringe benefits available to an employee?*

(a) old age survivors (b) pensions (c) gratuities (d) Both (a) and (b) (e) None of these

35. *Which among the following is an example of teleconferencing?*

(a) Computer conferencing (b) Audio conferencing (c) Video conferencing (d) All of the above

(e) None of these

36. *Information systems can assist managers by*

(a) Providing information (b) providing data on internal sources (c) directing (d) All of the above (e) None of these

37. *Which among the following is a disadvantage of an EDI system?*

(a) Speed (b) Errors (c) Expensive (d) Mismatch (e) None of these

38. *In online marketing there is*

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(a)no exchange (b)exchange is the core of marketing (c)Guarantee (d)Only warranty (e)None of these

39. *Cross-selling covers*

(a)identifying customer needs (b)matching the products to customer needs (c)convincing the customers of product benefits (d)responding to question and objections of customers (e)All of these

40. *A prospect means*

(a)any customer who walks into the bank (b)an employee of the bank (c)a customer who is likely to be interested in bank's product or service (d)a depositor of bank (e)a borrower of the bank

41. *A lead means*

(a)a prospect who is more likely to avail of the Bank's product (b)a political leader (c)a religious leader (d)a bank chairman (e)None of these

42. *Innovation means*

(a)compensation (b)inspiration (c)additional perquisites (d)implementing new ideas or new methods (e)None of these

43. *A call means*

(a) Calling on friends (b) calling on bank employees (c) calling on prospective customers

(d) Implementing new ideas or new methods (e) None of these

44. *The Traditional Marketing style involves*

(a)Telemarketing (b) Digital Marketing (c) Indirect Marketing (d) Direct Marketing (e) All of these

45. *Modern methods of Marketing include*

(a)publicity on the net (b)advertisement on the net (c)soliciting business through emails (d)telemarketing (e)All of these

46. *A true marketing requires*

(a)Command and order mindset (b) Control mindset (c) Active mindset (d) Passive mindset (e) None of these

47. *Which of the following sentences is true?*

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(a)Marketing is not required in a buyers market (b)Marketing is not required in a sellers market (c)Marketing is not required due to globalisation (d)Marketing is not required due to liberalisation (e)Marketing is not required due to liberalisation

48. *For effective marketing, the sales men should have which of these qualities?*

(a)Creativity (b) Team spirit (c) Motivation (d) Effective communication skills (e) All of these

49. *Market information means*

(a)knowledge of shops and bazaars (b)knowledge of shopping malls (c)knowledge of customer profile and product mix (d)knowledge of various languages (e)None of these

50. *Market Research is needed for*

(a) deciding the market area (b)deciding the right product to be sold (c)making proper marketing decisions (d)deciding right time to sell (e)All of these

51. *Which of the following statements is true?*

(a)Marketing makes the company to go into loss due to higher expenses (b) Marketing is not required in profit-marketing companies (c) Marketing sharpens the minds of the employees (d) Marketing is a time-bound seasonal function (e) Marketing is a waste of time

52. *Marketing plan helps in*

(a)better lead generation (b)better results (c)improved Balance Sheet (d)better customer service (e)None of these

53. *If Marketing is done effectively, which of the following is not required*

(a)Advertisement (b) publicity (c) Marketing Research (d) Market Segmentation (e) None of these

54. *Motivation means*

(a)inspiring employees to per form better (b)better Communication Skills (c)sales Coaching (d)market Research (e)None of these

55. *In a Selling Process in today's world*

(a)only standard products are sold (b)no customization required (c)the seller need not have product knowledge (d)the seller should aim at customer satisfaction

56. *Find the true statement*

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(a) Marketing is a waste of the employee's time (b) Marketing is not required in India due to its vast population (c) Marketing involves additional work (d) Marketing is not required today due to IT advancement (e) None of these

57. *A Target Market is*

(a) Entire country (b) entire city (c) entire globe (d) that which consists of customers who need the identified product (e) None of these

58. *Sales forecasting involves*

(a) sales Planning (b) sales pricing (c) distribution Channels (d) consumer Tastes (e) All of these

59. *Bank Marketing means*

(a) selling of banks (b) buying of banks (c) merger of banks (d) selling bank's products and service (e) selling various items in banks

60. *Proper pricing is needed for*

(a) Extra charges for extra services (b) levy of VAT (c) good customer service (d) putting burden on the customer (e) service with extra facilities

61. *A lead means*

(a) a Bank's marketing staff (b) a Religious leader (c) bank's chairman (d) target customer (e) leash tied to a dog

62. *A good salesman should be*

(a) Aggressive (b) pushy (c) fierce (d) polite, but firm (e) talkative

63. *Relationship Selling means*

(a) Preparing a list of relatives (b) cross-selling (c) selling to relatives (d) selling to strangers (e) telemarketing

64. *Find the incorrect statement*

(a) marketing has no relevance in Public Sector Banks (b) marketing has no relevance in Private Sector Banks (c) marketing has no relevance in Foreign Banks (d) All of these (e) None of these

65. *Marketing is not required in one of the following products. That is*

(a) Sale of Credit/ Debit Cards (b) Sale of Net Banking (c) Sale of Corporate Loans (d) Sale of Retail Loans (e) None of these

66. *HNI means*

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(a) Highly Negative Individual (b) High Net worth individual (c) High Neutral individual (d) Highly Necessary Individual (e) All of these

67. *Digital Banking means*

(a) Banking with calculators (b) Banking with digital instruments (c) Internet Banking and Telebanking (d) Export finance (e) None of these

68. *Home Loans are granted to*

(a) individuals (b) institutions (c) builders (d) All of these (e) None of these

69. *Credit Cards are used for*

(a) cash withdrawals (b) purchase of air tickets (c) purchase of consumable items from retail outlets (d) All of these (e) None of these

70. *The ATMs are*

(a) branches of banks (b) manned counters of banks (c) unmanned cash dispensers (d) All of these (e) None of these

71. *Internet Banking means*

(a) meeting of banks of the net (b) net Practice (c) banking returning lost items (d) transactions with foreign countries (e) None of these

72. *Customer Loyalty means*

(a) shifting of customers from one bank to another (b) customers banking with one bank exclusively (c) customers returning lost items (d) customer giving gifts to banks (e) None of these

73. *A Marketing Plan is necessary for*

(a) having a focused approach to marketing (b) to decide marketing strategies (c) to decide product strategy (d) to decide advertising strategy (e) All of these

74. *Public relations is required for*

(a) improving customer service in the company (b) improving marketing functions in the company (c) better atmosphere in the company (d) All of these (e) None of these

75. *One of the following qualities is not required for effective marketing. That is*

(a) Self-motivation (b) effective communication skills (c) team work (d) perseverance (e) sympathy

76. *Gift of the gab means*

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(a) distributing gifts (b) collecting garbage (c) multi linguist (d) good communication skills (e) short-tempered

77. *Rural Marketing involves*

(a) Selling to farmers and agriculturists (b) selling to rural households (c) selling to rural industries (d) arranging meals (e) All of these

78. *Find the incorrect statement*

(a) marketing is redundant in computerized banks (b) marketing is redundant in foreign countries (c) marketing is redundant in private establishments (d) marketing is redundant in Government establishments (e) All of these

79. *Proper Marketing requires*

(a) planning (b) sympathy (c) knowledge of products (d) (a) and (b) both (e) (a) and (b) both

80. *Market information means*

(a) knowledge of companies (b) cross-country information (c) knowledge of related markets (d) selling to existing customers (e) None of these

81. *Qualities of a good Salesman are*

(a) patience and politeness (b) empathy and perseverance (c) steadfast and Committed (d) (a) and (b) both (e) All (a), (b) and (c)

82. *A lead is useful for*

(a) A meeting staff (b) a team leader (c) bank's Chairman (d) an industry making lead products (e) not useful, as it is potsonous

83. *Market Research is needed*

(a) For extra service charges (b) for levy of VAT (c) for good customer service (d) for effective selling (e) there is no need for Market Research

84. *Marketing and Selling are*

(a) not required if profit is high (b) not required if sales are high (c) not required in monopolistic conditions (d) All of above (e) None of these

85. *4 p's of Marketing means*

(a) primary Marketing Techniques (b) Person, Place, Product and promotion (c) Promoting Authority (d) Purpose, place, Passion, and product (e) None of these

86. *Market Segmentation means*

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(a)dividing the market into various groups (b)segmenting by age (c)segmenting by tastes (d)segmenting geographically (e)All of the above

87. *Digital marketing means(find the correct option)*

(a) Selling with calculators (b) marketing of digital instruments (c) marketing through Internet and Telephones (d) export finance (e) None of these

88. *Customer Database means*

(a) Customers biodata (b) customer Loyalty (c) customers' Loans details (d) information of customers needs (e)None of these

89. *Bank Marketing is necessary due to*

(a)globalisation (b)recession (c)merger of banks (d)shortage of resources (e)selling various different items in banks

90. *Marketing Plans are used for*

(a)doing Research by Marketing students (b)planning Departments (c)purchase of consumable items from retail outlets (d)All of the above (e)None of these

91. *Customer Database is used by*

(a)individuals (b)institutions (c)builders (d)marketing experts (e)None of these

92. *Customization means*

(a)designing products to suit the company (b)designing strategies of suit the company (c)designing products to suit individual customers (d)All of the above (e)None of these

93. *Product mix means*

(a)distributing a mix products (b)collecting ideas to sell better (c)satisfying the customers (d)bundle of products required by the customer (e)various products designed by the Company

94. *Selling skills are judged by*

(a)number of goods sold (b)amount of profit earned (c)number of customers converted (d)All of the above (e)None of these

95. *Rural marketing involves*

(a)selling to rural banks (b)selling by rural banks (c)selling to rural customer (d)arranging industrial exhibitions (e)All of the above

96. *Direct Marketing is necessary for*

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(a)having a focused approach to marketing (b)boosting sales (c)better customer contacts (d)All of the above (e)None of these

97. *Marketing of Internet Banking means*

(a)meeting of Banks on the net (b)net practice (c)marketing the usage of Banking transactions through internet (d)transactions with foreign countries (e)All of the above

98. *Difference between Direct and indirect Bank Marketing is*

(a)Direct Marketing is to 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 Bank's employees. Indirect is to outsiders (e) None of these

99. *Transaction Marketing means*

(a)marketing only to strangers (b)mere selling of goods (c)doing banning transactions (d)All of the above (e)None of these

100. *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 of the above

101. *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 NRIs (e)there are special products designed for NRIs

102. *A DSA helps in*

(a)Boosting Direct Sales (b) Contacting customers on the Net (c) Indirect Marketing (d) Direct Telemarketing (e) None of these

103. *Marketing is required for*

(a)boosting production (b)boosting production (c)boosting profits (d)improving customer service (e)All of the above

104. *A cold call is*

(a)best way to do marketing (b)a last resort for marketers (c)marketing at random (d)All of the above (e)None of these

105. *A call can be effective by*

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(a) making a phone call (b) sending an e-mail (c) calling on friends (d) service with several facilities (e) None of these

106. Good selling skills involves

(a) Alertness (b) knowledge of competition (c) perseverance (d) sympathy (e) All of the above

107. Which of the following is not a channel for bank marketing?

(a) Telemarketing (b) Internet Banking (c) Mobile banking (d) Existing satisfied customers (e) None of these

108. A prospect means

(a) a person likely to work in a bank (b) college syllabus (c) a religious head (d) a likely buyer (e) None of these

109. Product development is

(a) useful for bank marketing (b) not useful for bank marketing (c) they have no role to play in bank marketing (d) All of the above (e) None of these

110. Marketing is successful when

(a) demand exceeds supply (b) supply exceeds demand (c) exports are heavy and costly (d) salesmen are effectively trained (e) All the above situations

111. In marketing, market penetration means

(a) entering likely purchasers houses (b) entering stores and shops (c) covering a wide area of the market (d) All of the above (e) None of these

112. Innovation helps in

(a) designing new products (b) improving marketing functions (c) increasing sales (d) new methods for increasing prospects (e) All of the above

113. Marketing strategy means

(a) new ideas to true more customers (b) new methods to retain the customers (c) new ways to contact the new customers (d) new marketing techniques (e) All of the above

114. Successful marketing strategies need

(a) knowledge of customers tastes (b) good leadership (c) proper direction and guidance (d) knowledge of peers (e) All of the above

115. Promotion means

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(a)additional responsibility (b)doing research in marketing (c)advertisement and publicity for marketing (d)going up the ladder in Government establishments (e)All of the above

116. Diversification means

(a)marketing in diverse countries (b)marketing in diverse companies (c)making new, diverse products (d)used only for transactions with foreign countries (e)All of the above

117. Motivation is very much required effective marketing. What other qualities are required?

(a) Confidence (b)Effective Communication skills (c)Team work (d)perseverance (e)All of the above

118. Market Research is useful for

(a)deciding proper marketing strategies (b)deciding the selling price (c)choosing the right products (d)choosing the sales persons (e)All of these

119. A 'call' means

(a)shout out to somebody (b)a profession or business (c)visit friends (d)visiting prospective customers (e)After-sales services

120. Conversion means

(a)meeting a prospective client (b)interacting with a prospective client (c)converting an employer into an employee (d)converting a seller to a buyer (e)converting a prospective client into a buyer

121. Customisation means

(a)acquiring more customers (b)regulating customers (c)special products to suit each customer (d)more products per customer (e)All of these

122. Modern styles of marketing include

(a) Digital marketing (b) tele marketing (c) e- commerce (d) e-mails solicitation (e) All of these

123. E-marketing is same as

(a)virtual marketing (b)digital marketing (c)real time marketing (d)All of these (e)None of these

124. Value added services means

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(a) Costlier products (b) larger number of products (c) additional services (d) at par services (e) None of these

125. *Aggressive Marketing is necessitated due to*

(a) Globalisation (b) increased competition (c) increased production (d) increased job opportunities (e) All of these

126. *Efficient marketing style requires*

(a) proper planning (b) good communication skills (c) team work (d) knowledge of products (e) All of these

127. *The performance of a sales person depends on*

(a) Salary paid (b) sales incentives paid (c) size of the sales team (d) ability and willingness of the sales person (e) team leader's aggressiveness

128. *The sole aim of marketing is to*

(a) increase sales (b) increase the number of employees (c) increase profits (d) increase production (e) Both (a) and (c)

129. *Lead generation means*

(a) tips generation means (b) tips for better production (c) generate leads (d) likely sources for prospective clients (e) All of these

130. *Cross selling is very effective in the sale of one of the following*

(a) Debit cards (b) Credit cards (c) Internet banking (d) Auto loans (e) all of these

131. *Cross selling means*

(a) one salesman selling to another salesman (b) selling across territories (c) selling across countries (d) selling additional products to existing customers (e) All of these

132. *Target market for Debit Cards is*

(a) all existing account holders (b) all sales persons (c) all NRI's (d) all HNI's (e) All of these

133. *Market penetration can be possible through*

(a) more calls to the same buyers (b) more calls to many buyers (c) surrogate marketing (d) alternate marketing (e) All of these

134. *Cross selling can be resorted to by*

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(a)all sales persons (b)all employees (c)all employers (d)outsourced agencies (e)all service providers

135. *Market innovations means*

(a)design new products (b)new styles of marketing (c)new ideas in sales steps (d)Only (a) and (b) (e)All (a), (b) and (c)

136. *Market penetration connotes*

(a) covering a wide area of the Marketing for sales (b)entering the sellers' house (c)entering all shops and business houses (d)All of these (e)None of these

137. *SME means*

(a)Small and Medium Enterprises (b) Small Marketing Enterprises (c) Small Scale marketing Entities

(d) Small And Medium Establishments (e) All of these

138. *For successful marketing*

(a)only the sales person sells (b)only finance Department sells (c)only front office persons sells (d)only back office persons sells (e)the whole organization sells

139. *Savings Accounts with zero balance can be opened for*

(a)persons below BPL (b)under Financial Inclusion scheme (c)students (d)as per Bank's policies (e)None of these

140. *"outsourcing" means service rendered by*

(a) outside agencies (b) other departments of the company (c) employees, other than the sales persons (d)marketing department (e)All of these

141. *In modern day marketing the benefits of selling extend to*

(a)Only products and services (b) Only after sales services (c) Lifelong relationship with the buyer (d)All of these (e)None of these

142. *One of the following is not a target group of SME loans*

(a) All professionals (b) large industries (c) truck operators (d) beauty parlors (e)hotels and restaurants

143. *The performance of a salesperson can be enhanced by*

(a)increasing the sales incentives (b)increasing the number of products to be sold (c)appropriate training (d)All of these (e)None of these

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144. *Team building is required*

(a)only for lead generation (b)only for after sales service (c)for cross selling (d)All of these (e)None of these

145. *For sustained relationship with the buyer, one of the following is necessary*

(a)continuity (b)consistency (c)understanding (d)empathy (e)All of these

146. *Sales Promotion involves. Find the incorrect option*

(a)building product Awareness (b)creating Internet (c)providing Information (d)designing new products (e)None of these

147. *Target market for Home Loans is*

(a)all builders (b)all housing societies (c)agriculturists (d)All of these (e)None of these

148. *Lead generation is*

(a)a pre-sales function (b)a function of the customer (c)a function of the manufacturing department (d)a post sales function (e) All of these

149. *Financial Inclusion means*

(a) Opening Accounts of Finance Companies (b) financial Analysis of Balance sheet figures (c)opening Accounts of HNI's (d)opening Accounts of NRI's (e)opening Accounts of under privileged person

150. *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

151. *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

152. *Effective marketing helps in*

(a) boosting the purchases (b) boosting the sales (c) diversified business (d) realization of dreams (e) All of these

153. *A 'Buyer's Market means*

(a) buyers are also sellers (b) sellers are also buyers (c) there are not sellers (d) demand exceeds supply (e) supply exceeds demand

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154. *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

155. *A presentation means*

(a) display of products (b) explaining the utility of products (c) a gift (d) display of communication skills (e) All of these

156. *A 'lead' means*

(a) a buyer (b) a seller (c) a company intending to sell its products (d) a prospective buyer (e) a disinterested buyer

157. *'Benchmark' means*

(a) Products line up on bench (b) salesmen sitting on a bench (c) set standards (d) marks on a bench (e) None of these

158. *'Customisation' means*

(a) Customers' personal accounts (b) customers selling goods (c) special products for each customer (d) better relations (e) All of these

159. *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

160. *Value-added services means*

(a) given full value for money (b) better value for better (c) costlier service (d) additional service (e) All of these

161. *"POS" means (in marketing)*

(a) Preparation for Sales (b) Point of Superiority (c) Point of Sales (d) Primary Outlook os Salesmen (e) Position of Sales

162. *'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

163. *A market plan is*

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(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

164. "HNI" in Marketing means

(a) High Number influence (b) Highly Negative Individual (c) High Net worth Improvement (d) high Net worth Individual (e) High Inspired National

165. One of the following is not required for effective marketing. Find the same.

(a) Motivation (b) Empathy (c) Communication skills (d) Sympathy (e) Perseverance

166. 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

167. Competition helps to

(a) Diminish sales (b) boost sales (c) Neutral effect (d) All of these (e) None of these

168. Negotiation skills help in

(a) arriving at a consensus (b) breaking the ice (c) carry marketing further (d) Mutual win-win result of bargaining (e) All of these

169. 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

170. 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

171. ATM means

(a) Any Time Marketing (b) Any Time Money (c) Any Time Machine (d) Automatic Teller Machine (e) Automatic Teller Money

172. Good Public Relations indicate

(a) Improved Marketing skills (b) Improved Brand Image (c) Improved Customer Service (d) All of these (e) None of these

173. One way of market monitoring is

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(a) Monitor Performance of sales persons (b) Monitor SENSEX (c) Monitor Media Outlets (d) Monitor profits (e) None of these

174. 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

175. Marketing is required in banks due to

(a) Globalisation (b) computerization (c) increase in population (d) government dictates (e) None of these

176. Marketing is

(a) a day-to-day function (b) a one-off affair (c) a one-man show (d) a collective process (e) a means to earn extra income

177. Qualities needed by a good marketing staff are

(a) aggressiveness (b) pushy (c) perseverance (d) politeness (e) Only (c) and (d)

178. Marketing should be resorted

(a) only among rich persons (b) only among the poor (c) only in crowded areas (d) depends on the product (e) depends on the labour

179. Marketing Strategies means

(a) Plan for effective marketing (b) type of marketing style (c) market demands (d) All of these (e) None of these

180. Market plan is

(a) an action plan for day to -day marketing (b) effective selling steps (c) effective buying steps (d) a comprehensive documents for marketing strategies (e) All of these

181. The meaning of digital marketing is

(a) selling digital goods (b) selling calculators (c) selling through internet (d) All of these (e) None of these

182. Target group means

(a) All employees (b) short - listed group (c) all the marketing staff (d) sales representatives (e) group of people likely to buy the identified product

183. The target group for Home Loans are

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(a) individuals (b) salaried Persians (c) businessmen (d) professionals (e) All of these

184. Customer Service

(a) is an integral part of marketing (b) has no role in marketing (c) is required only by salesmen (d) is not required by salesmen (e) None of these

185. Public Relations is

(a) part of Customer Service (b) part of Marketing (c) part of Image Building (d) All of these (e) None of these

186. Bank assurance means

(a) Assuring to repay bank loans (b) assuring to repay credit card dues (c) assuring to repay home loan dues (d) Insurance of banks (e) selling of Insurance (assurance) products by a bank

187. Relationship Marketing means

(a) Selling to relatives (b) selling by relatives (c) after sales service (d) cross-selling (e) All of these

188. Motivation means

(a) keeping the salesmen happy (b) keeping the staff happy (c) more enthusiasm (d) more team work (e) All of these

189. Effective communication is

(a) Not required if demand exceeds supply (b) a sine-qua-non for marketing (c) good vocabulary (d) All of these (e) None of these

190. Customisation means

(a) Products for specific customers (b) good customer service (c) bad customer service (d) after-sales service (e) None of these

191. Marketing can be attractive if

(a) Salesmen are attractive (b) customers are attractive (c) more customers are attractive

(d) All of these (e) None of these

192. Buyer Resistance means

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(a) buyers fighting with the salesmen (b) reluctant salesmen (c) indifferent salesmen (d) hesitant buyers (e) None of these

193. Closing the Sale means

(a) Close down marketing functions (b) stop selling (c) successful completion of a call (d) All of these (e) None of these

194. The role of a.....generally is to determine a buyer's needs and match it to the correct hardware and software.

(a) Computer scientist (b) computer sales representative (c) computer consultant (d) Corporate trainer (e) None of these

195. Delivery channel means

(a) maternity wards (b) handing over the products to the buyers (c) places where products are made available to the buyers (d) All of these (e) None of these

196. Market 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

197. 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

198. One of the methods for market monitoring is.

(a) to watch TV series (b) to discuss with other sales persons (c) to monitor media outlets (d) All of these (e) None of these

199. Sources of Sales Leads are.

(a) Data mining (b) Market Research (c) Media outlets (d) Promotional programs (e) All of these

200. 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 areas (e) All of these

201. A call in marketing means.

(a) to phone the customers (b) to visit the customer (c) to visit the marketing site (d) to call on prospective customers (e) None of these

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202. *Value- Added Service means.*

(a) costlier products (b) additional benefits (c) extra work by the sales persons (d) All of these (e) None of these

203. *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

204. *The target group for marketing of Educational Loan is.*

(a) All customer (b) students (c) only poor students (d) students with good academic record (e) All of these

205. *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) None of these

206. *Innovation means*

(a) product designing (b) new ideas (c) motivation (d) only a and b (e) only (b) and (c)

207. *A good sales person should have following quality/qualities*

(a) Job commitment (b) sociability (c) sympathy (d) All of these (e) None of these

208. *Successful marketing aims at*

(a) increasing the sales volume (b) increasing the profits (c) increasing the output of the sales persons (d) All of these (e) None of these

209. *Internet Marketing means.*

(a) Marketing to oneself (b) Marketing to the core group (c) Marketing to the employees (d) All of these (e) None of these

210. *Market Research helps in*

(a) increasing the sales (b) Market plan (c) Marketing Strategies (d) Marketing Monitoring (e) All of these

211. *Rural Marketing need not be resorted 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

212. *Networking makes Marketing.*

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(a) Very difficult (b) very cumbersome (c) easy to handle (d) has nor role in marketing (e) None of these

213. *The target group for marketing of Internet Banking is*

(a) All customer (b) all literate customers (c) all computer literate customer (d) only borrowers (e) All of these

214. *Digital Banking can be resorted through*

(a) Mobile Phones (b) Internet (c) Telephones (d) All of these (e) None of these

215. *Market Survey means*

(a) Market Research (b) Market plan (c) Marketing Strategies (d) Market Monitoring (e) All of these

216. *Marketing persons need_____*

(a) Innovative skills (b) Laborious attitude (c) Fighting nature (d) Quality of imitating others (e) Sympathetic approach

217. *Communication skills in the case of a DSA means_____*

(a) Oratory excellence (b) Delivering long speeches (c) Loquacious (d) Ability to convince the customer with the right choice of words (e) Ability to talk very fast

218. *A 'Prospect' means-----*

(a) a rude person (b) a polite person (c) a likely buyer (d) a religious head (e) a team leader

219. *Social Marketing refers to_____*

(a) Share market prices (b) Marketing by the entire society (c) Internet Marketing (d) Marketing for a social cause (e) Society bye-laws

220. *A 'Call' means*

(a) to call out to someone (b) a profession (c) A Speech (d) A new Product (e) a sales person visiting a likely buyer

221. *Effective Selling Skills depends on _____*

(a) knowledge level of competitors (b) Information about marketing staff (c) Information regarding Share market (d) knowledge of related markets (e) Information regarding political leaders

222. *Modern styles of marketing include_____. Find the wrong answer.*

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(a) Digital marketing (b) Tele-marketing (c) Door to door marketing (d) e-mail solicitation (e) All of the above

223. A DSA means

(a) Detective Service Agency (b) Direct Selling Agent (c) Direct Supplying Agent (d) Distribution and Sales Agency (e) Disciplined Sales Agent

224. Incentives are paid to sales persons_____

(a) for missing the targets (b) for surpassing the targets (c) for identifying leads (d) for designing products (e) for travelling

225. Online Marketing is useful for _____

(a) Selling old products (b) sending e-mails (c) Increased production (d) Increased job opportunities (e) Increased expenses

226. Service Marketing is the same as_____

(a) Internet Marketing (b) Telemarketing (c) Internal Marketing (d) Relationship Marketing (e) Marketing done by service class employees

227. 'Push' marketing style requires_____

(a) Proper planning (b) good pushing strength (c) team work (d) ability to identify the products (e) aggressive marketing

228. The securities market is governed by the rules which are framed by_____

(a) IRDA (b) SEBI (c) AMFI (d) NSE (e) BSE

229. Planning for Retirement Saving is a type of_____

(a) Banking Option (b) Stock Market Option (c) Branding (d) Financial Planning (e) Mutual Fund Benefit

230. Absence of a proper Financial Planning can lead to _____

(a) Balanced investment in Mutual Funds (b) Overspending and Debt problems (c) Inadequate exposure to share market (d) Capital gains (e) Planned Future

231. One of the following is not included in the 7 P's of Marketing. Find the same _____

(a) Product (b) price (c) production (d) promotion (e) people

232. 'SIP' in Mutual Fund business means _____

(a) Salaried Individuals and Plans (b) Systemised Insurance plans (c) Systemised MF plans (d) Systemised investment plans (e) None of these

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233. *Mutual Fund business from existing bank customers can be mobilized by _____*
(a) *Outdoor marketing* (b) *Telemarketing* (c) *Cross-selling* (d) *Internal Marketing*
(e) *All of the above*
234. *Conversion means _____*
(a) *Grouping of prospective clients* (b) *Interacting with a prospective client* (c) *Converting a seller to a buyer* (d) *Converting a prospect into a buyer* (e) *Converting an employer into an employee*
235. *Market Segmentation means _____*
(a) *Territory allocation* (b) *Market Space* (c) *Market place* (d) *dividing the target group as per their needs* (e) *Sales persons' group*
236. *Marketing Opportunities means _____*
(a) *Availability of sales persons* (b) *Availability of data* (c) *Meals* (d) *Scope for marketing* (e) *Evaluation of performance*
237. *Market Research is useful for _____*
(a) *Deciding proper marketing strategies* (b) *Deciding the sales persons* (c) *Choosing old products* (d) *Recruitment of staff* (e) *Payment of bonus*
238. *The main target group for SIP Schemes are _____*
(a) *ALL HNIs* (b) *All NRIs* (c) *All salaried persons* (d) *All agriculturists* (e) *All students*
239. *Innovation in marketing is same as _____*
(a) *Motivation* (b) *Inspiration* (c) *Aspiration* (d) *Creativity* (e) *Team work*
240. *Buyer Resistance' means _____*
(a) *Buyer's interest in the product being sold* (b) *Buyer fighting with the seller* (c) *Buyer's hesitation in buying the product* (d) *Buyer becoming a seller* (e) *Buyer buying the product*
241. *Bulk Saving Accounts can be mobilized by means of _____*
(a) *Door to door canvassing* (b) *Making cold calls* (c) *e-mail solicitation* (d) *Contacting all employees of an institution* (e) *Writing letters*
242. *Diversification in marketing means _____*
(a) *Marketing to different countries* (b) *Marketing in many companies* (c) *Marketing of the same product by many, diverse persons* (d) *Marketing of new, diverse product* (e) *All of the above*

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243. One of the following is not a pre-sales activity. Find the same _____
(a) Lead generation (b) Product design (c) Sales presentation (d) After-sales service
(e) Scanning the Yellow Pages
244. Corporate Loans are given to _____
(a) Individuals (b) Blind persons (c) School & Colleges (d) Proprietary concerns (e)
Limited Companies
245. Financial Inclusion needs canvassing the Accounts of _____
(a) Financial Institutions (b) NRIs (c) HNIs (d) Housewives (e) Persons from the
weaker sections
246. Value added services means _____
(a) Costlier products (b) More number of products (c) Additional services (d) At par
services (e) New products
247. The USP of a Current Account is _____
(a) High minimum balance (b) No restriction on transactions (c) No interest payable
(d) Restricted deposits (e) Any number of accounts
248. Situation Analysis is useful for _____
(a) SWOT Analysis (b) Analysis of Sales persons' performances (c) Analysis of capital
markets (d) Staff placement (e) Area allocation
249. RTGS facility can be best canvassed among _____
(a) Inter-state traders (b) Traders (c) Carpenters (d) Politicians (e) Film stars
250. 'USP' of a product connotes _____
(a) High selling features of a product (b) Drawbacks of a product (c) New additions to
a product (d) Efficient staff (e) Large organisation
251. 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) customer complaints
252. Recurring accounts can best be canvassed among _____
(a) Farmers (b) Traders (c) Salaried (d) Minors (e) Students
253. ELSS means _____

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(a) Entry Load Shares Scheme (b) Entry Load Starting Shares (c) Equity Linked Savings Scheme (d) Equity Linked Shares Sold (e) Employee Level Salary Scheme

254. *Societies and Trusts are the target groups for opening _____*

(a) Current Accounts (b) Savings Accounts (c) Car Loan Accounts (d) Corporate Loan Accounts (e) Education Loan Accounts

255. *De-mat accounts are useful for _____*

(a) Online trading of shares (b) Locker operations (c) ATMs (d) Quick sanction of loans (e) Exports transactions

256. *Home Loans are basically _____*

(a) Short term finance (b) Loans given to minors (c) Long term loans (d) Loans given for boosting profits (e) Loans given more to industries

257. *What does the term HUF means?*

(a) Hindu Undivided Family (b) Hindu Single Family (c) Heavy Facilities (d) Hindered Remittances (e) Term is used for failed transactions

258. *EMI can be a marketing tool if _____*

(a) EMI is increasing (b) it is very high (c) It is very low (d) EMI has no impact on marketing

(e) EMI is a flat rate

259. *Channel Finance can be consider only among _____*

(a) Supply-chain distributors (b) Chain snatchers (c) NRIs (d) pensioners (e) House wives

260. *Direct Marketing is useful for _____*

(a) Designing Products (b) Sending e-mails (c) Increased production (d) Increased job opportunities (e) None of these

261. *The pricing strategy for credit cards depends on _____*

(a) Competition (b) Customer's income (c) Customer Relations (d) Customer awareness

(e) Customer usage

262. *Offsite Marketing means _____*

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(a) Sales persons (b) Marketing in the Production Department (c) ATMs (d) Marketing inside the Branch (e) Marketing function out side the Branch

263. *One of the following is not a Target group for Savings Accounts _____*

(a) Salaries persons (b) Doctors (c) Public Servants (d) Insurance agents (e) Loss making companies

264. *Rural bank marketing has good scope for _____*

(a) Industrial loans (b) corporate loans (c) NRI loans (d) Tractor loans (e) All of the above

265. *ASBA accounts are type of _____*

(a) Loan accounts (b) Credit card facilities (c) Savings accounts (d) Export- Import remittances (e) Internet Banking

266. *Good marketing requires one of the following*

(a) proper planning (b) good team work (c) good communication skills (d) knowledge of products (e) All of these

267. *The main directory of a disk is called thedirectory*

(a) Root (b) sub (c) folder (d) network (e) None of these

268. *Marketing is a*

(a) one day effort (b) team effort (c) one man effort (d) All of these (e) None of these

269. *Service Marketing is the same as*

(a) Transaction Marketing (b) Relationship Marketing (c) Internal Marketing (d) Outdoor Marketing (e) All of these

270. *Marketing is influenced by*

(a) Product demand (b) public taste (c) buyer behavior (d) brand image (e) All of these

271. *Antivirus software is an example of*

(a) business software (b) an operating system (c) a security utility (d) an office suite (e) None of these

272. *Marketing in blanks is a necessity today, due to*

(a) Liberalisation (b) Nationalisation (c) Fashion (d) Urbanisation (e) Marketing in banks is not necessary, as banking in India is more than 200 years old

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273. The main system board of a computer is called the
- (a) Integrated circuit (b) motherboard (c) processor (d) microchip (e) None of these
274. A (n).....backup contains a copy of every program, data, and system file on a computer.
- (a) Restoration (b) bootstrap (c) differential (d) full (e) None of these
275. Marketing helps in.....
- (a) boosting production (b) getting new clients (c) interacting with strangers (d) All of these (e) None of these
276. Computer programs are written in a high-level programming language; however, the human-readable version of a program is called.....
- (a) Cache (b) instruction set (c) source code (d) word size (e) None of these
277. Marketing of services is resorted in.....
- (a) manufacturing concerns (b) Insurance business (c) hotels (d) Only (a) and (b) (e) Only (b) and (c)
278. Marketing is the art of
- (a) buying more (b) paying more (c) selling more (d) talking more (e) only (a)
279. Marketing Share means.....
- (a) Share market (b) share prices (c) IPOs (d) Scope for marketing (e) Share of business among peers
280. A DSA (Direct Selling Agent) is one
- (a) Who sells through the Internet (b) Who sells direct to the client (c) Who works on the bank counters (d) Who works in back office set up (e) None of these
281. Internal marketing means.....
- (a) Marketing to self (b) marketing to family members (c) Marketing to the staff members (d) Marketing inside India (e) Marketing outside India
282. A good and effective DSA should
- (a) Copy the competitor company (b) Criticize the competitor company (c) join the competitor company (d) Be passive (e) Be more effective than the competitor company
283. A DAS helps in.....

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(a) Boosting direct sales (b) Boosting sales through the net (c) Strengthening Indirect Marketing (d) Strengthening Telemarketing (e) All of these

284. Which of the following statements is correct?

(a) Marketing is not required due to globalisation (b) Marketing causes higher expenses and losses (c) Marketing is not required in profit-making companies (d) Marketing sharpens the minds of the employees (e) Marketing is a waste of time in established companies

285. A true marketing mindset requires.....

(a) Control mindset (b) command mindset (c) passive mindset (d) active mindset (e) inert mindset

286. Modern styles of marketing are.....

(a) Telemarketing (b) web marketing (c) advertisements on the net (d) e-mails (e) all of these

287. Selling is

(a) different from Marketing (b) a sub-function of marketing (c) same as Marketing (d) more then Marketing (e) All of these

288. Good selling skills involve.....

(a) Patience (b) perseverance (c) empathy (d) knowledge (e) All of these

289. A 'Lead' in marketing jargon, means.....

(a) a metal (b) a leash (c) a likely consumer (d) a team leader (e) None of these

290. Innovation means

(a) Inspiration (b) enthusiasm (c) compensation (d) creativity (e) All of these

291. The sole aim of marketing is to _____

(a) Increase sales (b) Increase the number of employees (c) Increase profits (d) Increase production (e) All of these

292. Aggressive Marketing is necessitated due to _____

(a) globalization (b) increased competition (c) increased production (d) increased job opportunities (e) all of these

293. Efficient marketing style requires _____

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(a) proper planning (b) good communication skills (c) team work (d) knowledge of products (e) all of these

294. Modern styles of marketing include _____

(a) Digital marketing (b) tele-marketing (c) e-commerce (d) e-mails solicitation (e) all of these

295. A 'call' means _____

(a) Shout out to somebody (b) a profession or business (c) visit friends (d) visiting prospective customers (e) after-sales service

296. Lead generation means _____

(a) Tips for selling tactics (b) Tips for better production (c) Generate leaders (d) Likely sources for prospective clients (e) All of these

297. Conversion means _____

(a) meeting a prospective client (b) interacting with a prospective client (c) converting an employer into an employees (d) converting a seller to a buyer (e) converting a prospective client into a buyer

Answer Key

1	E	51	C	101	E	151	E	201	D	251	C
2	C	52	C	102	D	152	B	202	E	252	C
3	D	53	B	103	E	153	E	203	D	253	C
4	E	54	A	104	B	154	B	204	D	254	B
5	A	55	D	105	E	155	B	205	E	255	A
6	B	56	E	106	E	156	D	206	D	256	C
7	E	57	D	107	E	157	C	207	D	257	B
8	D	58	E	108	D	158	C	208	D	258	A
9	A	59	D	109	A	159	C	209	E	259	A
10	E	60	C	110	D	160	D	210	E	260	D
11	C	61	D	111	C	161	C	211	D	261	B
12	C	62	D	112	A	162	E	212	C	262	E
13	A	63	C	113	E	163	C	213	C	263	E
14	A	64	D	114	E	164	D	214	D	264	D
15	C	65	E	115	C	165	D	215	A	265	B
16	E	66	B	116	C	166	E	216	A	266	E
17	B	67	C	117	E	167	B	217	D	267	D
18	B	68	A	118	A	168	E	218	C	268	B
19	D	69	D	119	D	169	C	219	D	269	B
20	B	70	C	120	E	170	E	220	E	270	E
21	D	71	C	121	C	171	D	221	D	271	D
22	A	72	B	122	E	172	D	222	C	272	A
23	D	73	E	123	B	173	A	223	B	273	A

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24	C	74	D	124	C	174	C	224	B	274	A
25	E	75	E	125	B	175	A	225	A	275	B
26	E	76	D	126	E	176	D	226	D	276	D
27	C	77	E	127	D	177	E	227	C	277	B
28	C	78	E	128	E	178	D	228	B	278	C
29	A	79	E	129	D	179	D	229	D	279	E
30	B	80	C	130	E	180	D	230	B	280	B
31	C	81	E	131	D	181	C	231	E	281	D
32	A	82	A	132	A	182	E	232	D	282	B
33	B	83	C	133	B	183	E	233	B	283	C
34	E	84	E	134	B	184	A	234	D	284	E
35	D	85	B	135	E	185	D	235	D	285	D
36	D	86	E	136	A	186	E	236	D	286	E
37	C	87	C	137	A	187	C	237	A	287	B
38	B	88	D	138	E	188	E	238	C	288	E
39	E	89	E	139	A	189	B	239	D	289	D
40	C	90	E	140	A	190	A	240	C	290	D
41	A	91	E	141	C	191	C	241	D	291	A
42	D	92	D	142	B	192	C	242	E	292	E
43	C	93	E	143	D	193	C	243	A	293	E
44	D	94	D	144	C	194	C	244	E	294	E
45	E	95	E	145	B	195	C	245	E	295	D
46	C	96	D	146	D	196	E	246	C	296	D
47	B	97	C	147	A	197	D	247	B	297	E
48	E	98	E	148	A	198	B	248	B		
49	C	99	D	149	E	199	E	249	B		
50	E	100	E	150	E	200	C	250	A		