

State Bank Of India Clerk Exam 15-11-2009

GENERAL AWARENESS

The changed management programme of which of the following banks is named as "Parivartan" ?

- (1) Reserve Bank of India
- (2) Bank of India
- (3) Union Bank of India
- (4) Bank of Baroda
- (5) State Bank of India

The Government of India recently increased its allocation of funds of which of the following schemes by 37% to make it Rs. 12,886 crores ?

- (1) Midday Meal Scheme ..
- (2) Pradhan Mantri Gram Sadak Yojana
- (3) Jawaharlal Nehru National Urban Renewable Mission (JN-NURM)
- (4) National Watershed Development Programme
- (5) None of these

Which of the following countries has decided to give a 20% subsidy to its farmers even though they are rich ?

- (1) France (2) England
- (3) Italy (4) USA
- (5) Germany

Which of the following statement(s) is/are true about the Rail Budget 2009-10 presented in July 2009 ?

- (A) A new scheme 'Izzat' was unveiled for the workers in unorganised sector. In this scheme, monthly season tickets will be available at the rate of Rs. 25 only.
 - (B) No charges will be levied for "Tatkal Tickets" if booked 72 hours in advance.
 - (C) Now passengers can buy their reserved tickets from 5000 post offices.
- (1) Only A (2) Only B
 - (3) Only C (4) Both A and C
 - (5) All A, B and C

5. As per the report published recently, Income Tax Department has found about Rs. 1,200 crores lying in Frozen Demat Accounts in India. Why were these Demat Accounts frozen ?

- (A*) Funds in these accounts were coming from unknown foreign sources.
 - (B) These account holders were not able to produce their Permanent Account Number, which is mandatory for such transactions.
 - (C) There are the accounts of those who expired without making a will or nominating someone as their heir apparents.
- (1) Only A (2) Only B
 - (3) Only C (4) All A, B and C
 - (5) None of these

6. As per the reports published in various newspapers/magazines, the Indo-US trade dropped by 25% in January to March 2009. But there are certain items whose exports were on increase. Which of the following is/are these items ?

- (A) Sugar (B) Steel
 - (C) Apparels
- (1) Only B and C
 - (2) Only B (3) Only C
 - (4) Only A (5) All A, B and C

7. Which of the following clearly defines what corporate taxes are?

- (A) It is a direct tax levied on the income of a company or association.
 - (B) It is a tax which is levied to the companies on their production and commonly known as Value Added Tax (VAT).
 - (C) This is the tax levied on the income of the Directors, Promoters of a company/association on the profits earned by them during the year.
- (1) Only A (2) Only B
 - (3) Only C (4) All A, B and C
 - (5) None of these

8. The Government of India is planning to infuse how much amount in 12 public sector banks to make their capital base strong ?

- (1) Rs. 10,000' crores
- (2) Rs. 12,000 crores
- (3) Rs. 16,000 crores
- (4) Rs. 22,000 crores
- (5) Rs. 24,000 crores

9. How much amount did the Government of India allocate the National Housing Bank (NHB) for making up of the shortfall in priority sector lending by commercial banks? (Announcement was made in Union Budget 2009-10).

- (1) Rs. 1,000 crores
- (2) Rs. 2,000 crores
- (3) Rs. 2,500 crores
- (4) Rs. 3,000 crores
- (5) Rs. 5,000 crores

10. After J.L. Nehru, who amongst the following was/is the other Prime Minister-who completed his/her first term and immediately came for the second term ?

- (1) Indira Gandhi
- (2) Dr. Manmohan Singh
- (3) Mr. Atal Bihari Vajpayee
- (4) Mr. Rajiv Gandhi
- (5) None of these

11. Which of the following teams won the 'Asia Cup Hockey Tournament' held in May 2009 ?

- (1) South Korea
- (2) Iran
- (3) India
- (4) Pakistan
- (5) China

12. Which of the following countries recently conducted 2nd nuclear test and also test fired some missiles defying the condemnation of various nations ?

- (1) North Korea
- (2) China
- (3) South Korea
- (4) Pakistan
- (5) USA

13. An epidemic or infectious disease which is passed on through population across a large region or worldwide is called—
 (1) Pandemic (2) Endemic
 (3) Global (4) Non infectious
 (5) None of these
14. Which of the following is the Cash Reserve Ratio (CRR) at present ?
 (1) 3% (2) 4%
 (3) 5% (4) 6%
 (5) None of these
15. Who amongst the following is the winner of Women's Singles 'French Open Tennis Tournament-2009' ?
 (1) Dinara Safina
 (2) Virginia Ruahno Pascual
 (3) Anabel Medina Garrigues
 (4) Svetlana Kuznetsova
 (5) None of these
16. Many times we read in newspapers/magazines about the increase or decrease in tax collection. Which of the following taxes is not included in the tax collection levied by the Union Government ?
 (1) property Tax
 (2) Education.Cess
 (3) Corporate Tax
 (4) Income Tax
 (5) Fringe Benefit Tax
17. Sheikh Sharif Ahmed who is heading a UN backed Central Government in his country, is the President of—
 (1) Somalia (2) Iran
 (3) Uganda (4) Israel
 (5) None of these
18. Which of the following is the name of the international treaty which was signed by many nations to curb production of atomic bombs and other such Weapons of Mass Destruction (WMD) ?
 (1) 123 Agreement
 (2) Rio Declaration
 (3) Rotterdam Convention
 (4) Nuclear Non Proliferation Treaty (NPT)
 (5) None of these
- 19- Which of the following nations celebrated its first Republic Day on 29th May, 2009 ?
 (1) Fiji (2) Bangladesh
 (3) Myanmar (4) Nepal
 (5) None of these
20. Which of the following are the objectives of the National Mission on Sustainable Habitat ?
 (A) Greater emphasis on urban waste management and recycling.
 (B) Emphasis on use of items made of plastics and other such material and not of metals, as they need deep digging of earth.
 (C) It suggests incentive for use of public transportation more and more.
 (1) Only A
 (2) Only B
 (3) Both A and C
 (4) Both A and B
 (5) All A, B and C
21. As per the National Food Security Act, how much wheat or rice, the people below poverty line, will get every month at the rate of Rs. 3 per kg.?
 (1) 10 kg. (2) 15 kg.
 (3) 20 kg. (4) 25 kg.
 (5) None of these
22. As we all know, emission of certain gases is responsible for the level of Global Warming. Which of the following gases makes maximum contribution in the same ?
 (1) Ammonia
 (2) Oxygen
 (3) Carbon Dioxide
 (4) Nitrogen
 (5) None of these
23. Sayali Gokhale who won an international title recently in association with which of the following games/sports ?
 (1) Lawn Tennis
 (2) Badminton
 (3) Golf
 (4) Chess
 (5) None of these
24. Who amongst the following is NOT a member of the Council of Ministers headed by Dr. Manmohan Singh ?
 (1) Mr. Vilasrao Deshmukh
 (2) Mr. Praful Patel
 (3) Mr. Kamal Nath
 (4) Ms. AmbikaSoni
 (5) Mr. Rahul Gandhi
25. Which of the following is NOT a banking or finance related term ?
 (1) Letter of Credit
 (2) LIBOR
 (3) Polymerisation
 (4) Factoring Services
26. Twang I and Twang II. two big hydropower projects are being developed in the state of—
 (1) Assam
 (2) Meghalaya
 (3) West Bengal
 (4) Tripura
 (5) Arunachal Pradesh
27. "Navraia Status" is awarded to which of the following organisation/units?
 (1) Those IITs/IIMs who are doing good research work
 (2) Defence production units/factories who are showing good profits
 (3) Any public sector manufacturing unit doing well and* earning good profits
 (4) A public sector bank rated very high by the RBI in the area of customer service and-recovery of NPAs
 (5) None of these
28. 'IraniTrophy' is associated with which of the following games ?
 (1) Badminton (2) Golf
 (3) Cricket (4) Football
 (5) Hockey
29. Which of the following awards is given for the excellence in the field of literature in India ?
 (1) Arjun Award
 (2) Bharatiya Jnanpiih Award
 (3) Shanti Swamp Bhatnagarj Award
 (4) Dronacharya Award
 (5) Tansen Sanman
30. The World Population Day is observed on—
 (1) 10th July
 (2) 11th July
 (3) 10th August
 (4) 11th August
 (5) 15th September
31. An Indian citizen can open a Savings Account in which of the following ?
 (1) SIDBI
 (2) RBI
 (3) NABARD
 (4) A Private Sector Bank
 (5) None of these
32. Indian citizens generally make investments in many schemes.

- Which of the following is not the name of any such scheme in which investment for the purpose of saving income tax can be made?
- (1) National Savings Certificate
 - (2) White Papers
 - (3) Mutual Funds
 - (4) Infrastructure Bonds
 - (5) LIC policies
33. Which of the following has written the book "Between the Lines" ?
- (1) V.S.Naipaul
 - (2) PremBhatia
 - (3) Kuldeep Nayyar
 - (4) C. Rangarajan
 - (5) Saul Bellow
34. Which of the following countries has decided to use the revenue collected from newly discovered oil field to make a Special Sovereign Fund ?
- (1) Iraq
 - (2) Russia
 - (3) Iran
 - (4) Indonesia
 - (5) Brazil
35. Many times, we read a term 'ISO'. What is the full form of the same?
- (1) International Social Organisation
 - (2) Insurance and Social Obligations
 - (3) International Space Organisation
 - (4) Integrated Security Organisation
 - (5) International Standards Organisation
36. As per the reports published by the Government of India, what is the **approximate** percentage of the people in rural India who hold a bank account ?
- (1) 10%
 - (2) 20%
 - (3) 25%
 - (4) 15%
 - (5) 35%
37. Mr. Kurmanbek Bakiev has taken over as President of—
- (1) Honduras
 - (2) Lithuania
 - (3) Venezuela
 - (4) Kyrgyzstan
 - (5) None of these
38. If some people wish to start a banking company in India, they certainly need a permission of the—
- (1) Indian Banks' Association
 - (2) Institute of Chartered Accounts in India
 - (3) Ministry of Finance
 - (4) Banking Ombudsman
 - (5) Reserve Bank of India

39. The number of people living Below Poverty Line (BPL) is maximum in—
- (1) Gujarat
 - (2) Tamil Nadu
 - (3) Jammu and Kashmir
 - (4) Maharashtra
 - (5) Orissa
40. Basel Norms are related with further strengthening and performance of—
- (1) Public sector manufacturing units
 - (2) Banking Industry
 - (3) Educational Institutes
 - (4) Hotels
 - (5) None of these

GENERAL ENGLISH

Directions (41-55): Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in **bold** to help you locate them while answering some of the questions.

King Hutamasan felt he had everything in the world not only due to his riches and his noble knights, but because of his beautiful queen, Rani Matsya. The rays of the sun were put to shame with the iridescent light that Matsya emitted, with her beauty and brains. At the right hand of the king she was known to sit and aid him in all his judicial probes. You could not escape her deep — set eyes when you committed a crime as she always knew the victim and the culprit. Her generosity preceded her reputation in the kingdom and her hands were always full to give. People in the kingdom **revered** her because if she passed by, she always gave to the compassionate and poor.

Far away from the kingly palace lived a man named Raman with only ends to his poverty and no means to rectify it. Raman was wrecked with poverty as he had lost all his land to the landlord. His age enabled him little towards manual labour and so begging was the only alternative to salvage his wife and children. Every morning he went door to door for some work, food or money. The kindness of people always got him enough to take home. But Raman was a little self-deceived. His world began with him first till he was fed by his family and the rest. He would eat and drink to his delight and return home with whatever he found excess.

This routine followed and he never let anyone discover his interests as he always put on a long face when he reached home.

One day as he was relishing the bowl of rice he had just received from a humble tipikani he heard that Rani Matsya was passing from the very place he was standing. Her generosity had reached his ears and he knew if he **pulled a long face** and showed how poor he was, she would hand him a bag full of gold coins — enough for the rest of his life, enough to buy food and supplies for his family. He thought he could keep some coins for himself and only reveal a few to his wife; so he can fulfill his own wishes.

He ran to the chariot of the Rani and begged her soldiers to allow him to speak to the queen. Listening to the arguments onside Rani Matsya opened the curtains of her chariot and asked Raman what he wanted. Raman went on his knees and praised the queen. I have heard you are most generous and most chaste, show this beggar some charity. Raman narrowed her brows and asked Raman what he could give her in return. Surprised by such a question, Raman looked at his bowl full of rice. With respect in him he just picked up a few grains of rice and gave it to the queen. Rani Matsya counted the 5 grains and looked at his bowl full of rice and said, you shall be given what is due to you. Saying this the chariot **galloped** away.

Raman abused her under his breath. This he never thought would happen. How could she ask him for something in return when she hadn't given him anything? Irrked with anger he stormed home and gave his wife the bowl of rice. Just then he saw a sack at the entrance. His wife said some men had come and kept it there. He opened it to find it full of rice. He put his hand inside and caught hold of a hard metal only to discover it was a gold coin. **Elated** he overturned the sack to find 5 gold coins in exact for the five rice grains. If only I had given my entire bowl, thought Raman, I would have had a sack full of gold.

41. According to the passage, which of the following is definitely true about Rani Matsya?
- (A) She was beautiful
 - (B) She was intelligent
 - (C) She was kind.

- (1) Only (A) (2) Only (B)
 (3) Only (C)
 (4) Only (A) and (B)
(5) All the three (A), (B) and (C)
- 42.** What does the phrase '**pulled a long face**' as used in the passage mean ?
 (1) Scratched his face
 (2) Looked very sorrowful
 (3) Disguised himself
 (4) Put on makeup
 (5) None of these
- 43.** What can possibly be the moral of the story ?
 (1) Do onto others as you would want others to do to you
 (2) Patience is a virtue
 (3) Winning is not everything, it is the journey that counts
 (4) Change is the only constant thing in life
 (5) Teamwork is more we and less me
- 44.** Why was begging the only option for Raman to get food ?
 (1) As Raman belonged to a family of beggars
 (2) As begging was the easiest way for him to obtain food
 (3) As Raman's family had forced him to beg
 (4) As he had lost all his property and was too old to do manual work
 (5) None of these
- 45.** Which of the following words can be used to describe Raman?
 (A) Deceitful (B) Selfish
 (C) Timid
 (1) Only (A) (2) Only (B)
 (3) Only (A) and (B)
 (4) Only (B) and (C)
 (5) All the three (A), (B) and (C)
- 46.** What did Raman find after he returned home from his meeting with Rani Matsya ?
 (1) The Rani's soldiers
 (2) An empty house
 (3) The five grains of rice that he had given to Rani Matsya
 (4) A sack full of rice and five gold coins
(5) None of these
- 47.** What emotion **did** Raman feel when he saw that the Rani had given **him** five gold coins ?
 (1) Determination
 (2) Regrti (3) Hatred
 (4) Suspicion \o) Thrill

- 48.** What did Raman do when Rani Matsya asked him for something in return for her charity ?
 (1) He gave her five grains of rice out of his full bowl of rice
 (2) He gave her the five gold coins that he had saved
 (3) He handed over the entire bowl of rice that he possessed
 (4) He refused to give her anything as he was offended with her request
 (5) None of these
- 49.** Why was Raman angry with Rani Matsya ?
 (1) As she had not stopped despite Raman's calling out to her
 (2) As she had insulted him in front of his family
 (3) As she had taken the rice grains from him and had not given him anything in return
 (4) Not mentioned in the passage
 (5) None of these
- 50.** How did Raman treat his own family?
 (1) He gave his family plenty to eat
 (2) He saved whatever food and money he got and handed it over to his family.
 (3) He loved his family a lot and always put. their interests before his
 (4) He beat up bis wife and children out of frustration
(5) None of these

- Directions (51 - 53):** Choose the word/group of words which is **most similar** in meaning to the word/group of words printed in **bold** as used in the passage.
- 51. GALLOPED**
 (1) hurtled (2) stumbled
 (3) slumbered (4) jumped
(5) ran
- 52. REVERED**
 (1) remembered (2) feared
 (3) talked about (4) embraced
(5) respected
- 53. HAND**
 (1) arm (2) throw
 (3) give (4) limb
(5) lend

- Directions (54 - 55):** Choose the word/group of words which is **most opposite** in meaning to the word/group of words printed in **bold** as used in the passage.
- 54. REVEAL**
 (1) stop (2) conceal
 (3) present (4) pending
(5) tell
- 55. ELATED**
 (1) afraid (2) poor
 (3) happy (4) depressed
 (5) grounded

- Directions (56 - 60):** Rearrange! the following six. sentences (A), (B), (C)! (D), (E) and (F) in the proper sequence! to form a meaningful paragraph: then answer the questions given below them.
- (A) Because of the black and white rats the branch would fall on the! ground very soon and the man woke up with a start oniy to realize that it was a dream.
 (B) On climbing, he looked down and saw that the lion was still there waiting for him.
 (C) Once a man dreamt that a Hon was chasing him.
 (D) One rat was black and **the** other one was white.
 (E) The man then looked to his side where the branch he was sitting on was attached to the tree and saw that two rats were circling around and eating the branch.
 (F) The man ran to a tree, climbed on to it and sat on a branch.
- 56.** Which of the following should be the **THIRD** sentence alter rear rangement?
 (DA (2)B
 (3) C (4) D
(5) E
- 57.** Which of the following should be the **FOURTH** sentence after re arrangement ?
 (1) B - (2)C
 (3) D (4) E
 (5)F
- 58.** Which of the following should be the **SECOND** sentence after re-arrangement ?
 (1)A (2)B
 (3) C (4) D
(5)F
- 59.** Which of the following should be the **LAST (SIXTH)** sentence after rearrangement ?
 (DA (2)B
 (3) D (4) E
 (5)F
- 60.** Which of the following should be the **FIRST** sentence after rear- rangement ?

- (DA) (2)B
 (3) C (4) D
 (5)E

Directions (61- 65): Which of the phrases (1), (2), (3) and (4) given below each sentence should replace the phrase printed in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and No correction is required', mark (5) as the answer.

61. In order to forget his worries Rahul **take to smoke** day and night.
 (1) took to smoke
 (2) taking to smoking
 (3) take to smoking
 (4) took to smoking
 (5) No correction required
62. Prerna **was very please** with the gift she had received from her best friend on her birthday.
 (1) was very pleased
 (2) was very pleasing
 (3) is very pleased
 (4) is very pleasing
 (5) No correction required
63. She was so scared on seeing the lion that she **shooked like a leaf**.
 (1) shook like a leaf
 (2) shook like a leaf
 (3) shook like a leaves
 (4) shake like a leaf
 (5) No correction required
64. Meena had the **presence of mind** to get out of the way as the bus sped out of control past her.
 (1) present of mind
 (2) present mind
 (3) presence in mind
 (4) presence to mind
 (5) No correction required
65. Finally Suhas had **gather the courage** to speak against his father's atrocities.
 (1) gathering the courage
 (2) gathers courage
 (3) gathered the courage
 (4) gather the courage
 (5) No correction required

Directions (66-70): In each question below, a sentence with four words printed in **bold** type is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in **bold** may be either **wrongly spelt or inappropriate** in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the words printed in **bold**

are correctly spelt and also appropriate in the context of the sentence, mark (5) i.e. 'All correct' as your answer.

66. The designer will **showcash** (1)/ her **collection** (2)/at an **upcoming** (3)/ **fashion** (4)/ event in the city. All correct (5).
67. Our mind is like a **garden** (1)/ which can either be **intelligently** (2)/ **cultivated** (3)/ or be allowed to run **wilde**. (4)/ All correct (5)
68. **Researchers** (1)/ have **identified** (2)/ the early master cells that make up the human heart could be used to make **patches** (3)/ to fix **damaged** hearts. (4)/ All correct (5)
69. The girl **spends** (1)/every **knight** (2)/studying, as she wants to **graduate** (3)/ from a well known **college** with good marks. (4)/ All correct (5)
70. The next time your gym **instructor** (1)/ tells you to do some **stretching** (2)/ **exersises** (3)/ before starting the **workout**, say no. (4) / All correct (5).

Directions (71-80): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

There was a man who had four sons. He [71] his sons to learn not to judge things too quickly. So he sent them each on a [72] in turn, to go and look at a pear tree that was a great distance away. The first son went in the winter, the second in the spring, the third in summer, and the youngest son in autumn. When they had all gone and come back, he [73] them together to [74] what they had seen. The first son said that the tree was ugly, bent, and twisted. The second son said, "No! It was covered with green buds and full of promise." The third son disagreed; he said it was laden with blossoms that (75) so sweet and looked so beautiful, it was the most graceful thing he had [76] seen. The last son disagreed with all of them; he said it was ripe and drooping with fruit, full of life and fulfillment. The man then [77] to his sons that they all were right, because they had each seen but only one (78) in the trees life. He told them that you (79) judge a tree, or a person,

by only one season, and that the (80) of who they are and the pleasure, joy, and love that comes from that life can only be measured at the end, when all the seasons are over.

71. (1) created (2) wanted
 (3) placed (4) meant
 (5) teach
72. (1) quest (2) airplane
 (3) expedition (4) pilgrimage
 (5) requested
73. (1) followed (2) tied
 (3) called (4) said
 (5) bound
74. (1) all (2) predict
 (3) maintain (4) describe
 (5) talk
75. (1) was (2) fell
 (3) colour (4) smelled
 (5) cooked
76. (1) worriedly (2) mostly
 (3) ever (4) forever
 (5) forcefully
77. (1) tell (2) feaked
 (3) reprimanded (4) stood
 (5) explained
78. (1) flower (2) season
 (3) ground (4) more
 (5) leaf
79. (1) let (2) not
 (3) must (4) should
 (5) cannot
80. (1) essence (2) danger
 (3) tree (4) fear
 (5) journey

QUANTITATIVE APTITUDE

Directions (81-95) : What will come in place of the question mark (?) in the following questions ?

81. $18 + \sqrt{?} = 350$
 (1) 576 (2) 676
 (3) 26 (4) 28
 (5) None of these
82. $1530 \div 34 \times 360 + 24 = ?$
 (1) 625 (2) 765
 (3) 575 (4) 645
 (5) None of these
83. $4966 + 285 - 1236 + ? = 4860$
 (1) 854 (2) 848
 (3) 825 (4) 875
 (5) None of these
84. $\frac{17 \times 4 + 18 \times 3}{\sqrt{441 \times 5 + 139}} = ?$
 (1) $\frac{1}{4}$ (2) $\frac{1}{2}$

- (3) $\frac{2}{3}$ (4) $\frac{1}{3}$
 (5) None of these
85. $2820 \div 12 \times 8 = ?$
 (1) 1680 (2) 1880
 (3) 1860 (4) 1660
 (5) None of these
86. $1950 \div 26 \div 25 = ?$
 (1) 12 (2) 8
 (3) 5 (4) 3
 (5) None of these
87. $18\% \text{ of } 450 - 75\% \text{ of } 96 = ?$
 (1) 15 (2) 22
 (3) 12 (4) 16
 (5) None of these
88. $75.75 - 48.32 + 146.92 = ?$
 (1) 174.35 (2) 175.34
 (3) 173.45 (4) 173.35
 (5) None of these
89. $8\frac{1}{3} \times 4\frac{2}{5} + ? = 44\frac{2}{5}$
 (1) $7\frac{11}{15}$ (2) $7\frac{4}{15}$
 (3) $7\frac{8}{15}$ (4) $8\frac{7}{15}$
 (5) None of these
90. $27.28 \div 2.2 + 4.7 \times 1.5 = ?$
 (1) 18.85 (2) 19.25
 (3) 18.75 (4) 19.45
 (5) None of these
91. $\frac{5}{9}$ of 315 + $\frac{3}{7}$ of 455 = ?
 (1) 370 (2) 380
 (3) 360 (4) 340
 (5) None of these
92. $145\% \text{ of } 780 + 7\% \text{ of } 250 = 1231$
 (1) 25 (2) 30
 (3) 40 (4) 45
 (5) None of these
93. $\frac{5}{8}$ of $\frac{2}{3}$ of $\frac{3}{5}$ of 2104 = ?
 (1) 532 (2) 536
 (3) 526 (4) 528
 (5) None of these
94. $16.45 \times 5.2 \times 2.5 = ?$
 (1) 213.45 (2) 218.45
 (3) 213.85 (4) 218.25
 (5) None of these
95. $2.25\% \text{ of } 640 - 1.5\% \text{ of } 480 = ?$
 (1) 6.4 (2) 5.6
 (3) 4.3 (4) 7.2
 (5) None of these

Directions (96-100): What will come in place of the question mark (?) in the following number series ?

96. 11 12 26 81 ?
 (1) 324 (2) 328
 (3) 320 (4) 280
 (5) None of these
97. 5120 1280 320 80 ?
 (1) 16 (2) 24
 (3) 30 (4) 40
 (5) None of these
98. 7 11 27 63 ?
 (1) 96 (2) 118
 (3) 99 (4) 127
 (5) None of these
99. 6 10 18 34 ?
 (1) 62 (2) 64
 (3) 66 (4) 50
 (5) None of these
100. 5 11 23 47 ?
 (1) 95 (2) 93
 (3) 96 (4) 97
 (5) None of these
101. A, B, C, D and E are five consecutive even numbers. Average of A and E is 46. What is the largest number ?
 (1) 52 (2) 42
 (3) 50 (4) 48
 (5) None of these
102. A train running at the speed of 66 kmph crosses a signal pole in 18 seconds. What is the length of the train ?
 (1) 330 metres (2) 300 metres
 (3) 360 metres (4) 320 metres
 (5) None of these
103. Find the average of the following set of numbers.
 155, 128, 137, 140, 160, 132
 (1) 148 (2) 140
 (3) 146 (4) 144
 (5) None of these
104. Number obtained by interchanging the digits of a two digit number is less than the original number by 18, and the sum of the digits is 6. What is original two digit number ?
 (1) 46 (2) 24
 (3) 42 (4) 64
 (5) None of these
105. An amount of Rs. 45,000 become Rs. 77,400 on simple interest in eight years. What is the rate of interest p.c.p.a. ?
 (1) 9 (2) 11
 (3) 8 (4) 10.5
 (5) None of these

106. Three-fifth of a number is more than its 40% by 85. What is 60% of that number ?
 (1) 245 (2) 255
 (3) 260 (4) 250
 (5) None of these
107. Rajesh spends 12% of his monthly income on entertain[^]ment, 18% of his monthly income on children's education, 50% of his monthly income on other household items and the remaining amount of Rs. 5,200 he saves. What is his monthly income ?
 (1) Rs. 25,400 (2) Rs. 26,200
 (3) Rs. 24,800 (4) Rs. 25,600
 (5) None of these
108. 24 men can complete a piece of work in 15 days. In how many days will 18 men complete that work ?
 (1) 16 days (2) 20 days
 (3) 22 days (4) 25 days
 (5) None of these
109. Rasika and Nikita invested amounts of Rs. 40,000 and Rs. 75,000 respectively. At the end of five years they got a total dividend of Rs. 46,000. What is Rasika's share in the dividend ?
 (1) Rs. 16,500 (2) Rs. 15,500
 (3) Rs. 15,000 (4) Rs. 16,000
 (5) None of these
110. Present ages of Rama and Shyama are in the ratio of 4 : 5 respectively. Five years hence the ratio of their ages becomes 5 : 6 respectively. What is Rama's present age ?
 (1) 25 years (2) 22 years
 (3) 20 years (4) 30 years
 (5) None of these
111. What is the compound interest accrued on an amount of Rs. 25,000 in two years at the rate of 12 p.c.p.a. ?
 (1) Rs. 6,630 (2) Rs. 6,360
 (3) Rs. 6,260 (4) Rs. 6,460
 (5) None of these
112. Cost of 10 calculators and 12 watches is Rs. 11,100. What is the cost of 30 calculators and 35 watches ?
 (1) Rs. 33,600
 (2) Rs. 33,650
 (3) Rs. 32,600
 (4) Cannot be determined
 (5) None of these

113. A TV set when sold for Rs. 16,756, the profit earned is 18%. What is the cost price of the TV set ?
 (1) Rs. 14,200 (2) Rs. 14,400
 (3) Rs. 15,200 (4) Rs. 14,800
 (5) None of these
114. Five eighth of a number is equal to 60% of another number. What is the ratio between the first number and the second number respectively ?
 (1) 13 : 12 (2) 12 : 13
 (3) 25 : 24 (4) 24 : 25
 (5) None of these

Directions (116 - 120) : Study the following table carefully to answer these questions.

Number of employees in different departments of five organizations

Organisation \ Department	A	B	C	D	E
HR	145	80	120	180	160
Finance	120	75	100	220	140
Marketing	150	90	115	200	190
IT	225	110	160	280	220
Administration	180	120	130	110	130

116. What is the average number of employees working in Marketing department of all the organizations ?
 (1) 149 (2) 145
 (3) 146 (4) 148
 (5) None of these
117. What is the total number of employees working in all the departments of organization B together ?
 (1) 350 (2) 375
 (3) 425 (4) 475
 (5) None of these
118. What is the ratio between number of employees from Finance and Marketing departments together of organization B and these two departments together of organization D respectively ?
 (1) 14 : 9 (2) 9 : 14
 (3) 11 : 28 (4) 28 : 11
 (5) None of these
119. What is the ratio between the total number of employees from all organizations together in HR and Administration departments respectively ?
 (1) 132 : 137 (2) 137 : 132
 (3) 122 : 137 (4) 137 : 122
 (5) None of these

115. If the fractions $\frac{4}{9}, \frac{2}{7}, \frac{3}{8}, \frac{6}{13}$ and $\frac{5}{11}$ are arranged in descending order, which one will be the second ?
 (1) $\frac{4}{9}$ (2) $\frac{2}{7}$
 (3) $\frac{3}{8}$ (4) $\frac{6}{13}$
 (5) $\frac{5}{11}$

120. Number of employees in IT department of organization C is what per cent of the total number of employees in organization C in all the departments together ?
 (1) 26.5 (2) 25.6
 (3) 25.4 (4) 20.4
 (5) None of these

REASONING ABILITY

121. How many such pairs of letters are there in the word BRIGHT-EN each of which has as many letters between them in the word as in the English alphabet ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
122. In a certain code FIGHT is written as '39%@4' and TEARS is written as '458(F)*'. How is STAGE written in that code ?
 (1) •4835 (2) *48%5
 (3) •84%5 (4) *48@5
 (5) None of these
123. Among A, B, C, D and E each reaching school at a different time, C reaches before D and A and only after B. E is not the last to reach school. Who among them reached school last ?

- (1) D (2) A
 (3) C
 (4) Data inadequate
 (5) None of these
124. What should come next in the number series ?
 1 8 3 6 5 4 7 2 9 1 8 3 6 5 4 7 2
 1 8 3 6 5 4 7 1 8 3 6 5 4
 (1) 1 (2) 2
 (3) 4 (4) 8
 (5) None of these
125. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group ?
 (1) Jug (2) Cup
 (3) Mug (4) Pitcher
 (5) Container
126. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group ?
 (1) 93 (2) 57
 (3) 69 (4) 65
 (5) 87
127. If '+' means '×', '×' means '+', '÷' means '×' and '-' means '+', then—
 $16 \times 8 + 4 \div 3 = ?$
 (1) 130 (2) 14
 (3) 32 (4) 15
 (5) None of these
128. How many meaningful English words can be made with the letters ERDU using each letter only once in each word ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
129. In a column of 30 boys, D is fourteenth from the front and F is ninth from the bottom. How many boys are there between D and F ?
 (1) 2
 (2) 3
 (3) 4
 (4) Data inadequate
 (5) None of these
130. In a certain code BROADEN is written as NQABOFE. How is DESKTOP written in that code ?
 (1) RDCLOPU (2) TFELOPU
 (3) RDCIQPU (4) EFTLONS
 (5) None of these
131. How many such pairs of digits are there in the number 27651489 each of which has as many digits between them in the number as when the digits are arranged in descending order within the number ?

- (1) None (2) Three
 (3) Two (4) One
 (5) More than three

- (1) M D I (2) 4 H P
 (3) 3 W T (4) Q 5 A
 (5) J % \$

- (1) Only I and II follow
 (2) Only II and III follow
 (3) Only I and III follow
 (4) All I, II and III follow
 (5) None of these

Directions (132-137) : Study the following information carefully and answer the questions given below:

M, P, D, Q, T, R, B and W are sitting around a circle facing at the centre. D is second to the left of M who is third to the right of P. W is third to the right of Q who is second to the left of B. R is third to the right of T.

- 132.** Who is third to the left of M ?
 (1) D (2) W
 (3) P (4) Data inadequate
 (5) None of these
- 133.** Which of the following pairs represents the immediate neighbours of R ?
 (1) BM (2) QW
 (3) WM (4) BT
 (5) None of these
- 134.** Who is fourth to the right of W ?
 (1) T (2) M
 (3) Q (4) D
 (5) Data inadequate
- 135.** Who is second to the right of M ?
 (1) B (2) W
 (3) P (4) R
 (5) Data inadequate
- 136.** Who is the second to the right of P ?
 (1) T (2) B
 (3) W (4) Data inadequate
 (5) None of these
- 137.** In which of the following pairs is the first person sitting to the immediate right of the second person ?
 (1) PD (2) WP
 (3) BW (4) RQ
 (5) MQ

Directions (138-143) : Study the following arrangement carefully and answer the questions given below :

R @ F 8 3 1 # M D U P 4 H © T 8
 W N ★ A Q 5 E B I \$ J % Y 2 7

- 138.** Four of the following five are alike in a certain way based on their position in the above arrangement and so form a group. Which is the one that **does not** belong to that group ?

- 139.** How many such symbols are there in the above arrangement, each of which is immediately preceded by a number and immediately followed by a letter ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
- 140.** If all the numbers are dropped from the above arrangement, which of the following will be the eleventh from the left end ?
 (1) P (2) Q
 (3) N (4) ©
 (5) None of these
- 141.** What should come next in the following series based on the above arrangement ?
 F 3 1 D P 4 T W N ?
 (1) 5 B I (2) Q E I
 (3) Q E B (4) Q 5 B
 (5) None of these

- 142.** How many such numbers are there in the above arrangement, each of which is immediately preceded by a consonant and also immediately followed by a consonant ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
- 143.** Which of the following is the eighth to the right of the seventeenth from the right end of the above arrangement ?
 (1) E (2) D
 (3) # (4) I
 (5) None of these

Directions (144-149) : In each of the questions below are given three statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

- 144. Statements:**
 All telephones are wires.
 All wires are tents.
 All tents are cans.
Conclusions:
 I. Some cans are wires.
 II. Some tents are telephones.
 III. Some cans are telephones.

- 145. Statements:**
 Some cards are pictures.
 All pictures are paints.
 Some paints are nails.
Conclusions:
 I. Some paints are cards.
 II. Some nails are cards.
 III. Some nails are pictures.
 (1) None follows
 (2) Only I follows
 (3) Only II follows
 (4) Only III follows
 (5) Only I and II follow
- 146. Statements:**
 All walls are glasses.
 No glass is table.
 Some tables are windows.
Conclusions:
 I. Some windows are walls.
 II. Some tables are walls.
 III. Some windows glasses.
 (1) None follows
 (2) Only I follows
 (3) Only II follows
 (4) Only III follows
 (5) Only I and II follow
- 147. Statements:**
 All baskets are poles.
 Some poles are lamps.
 All lamps are roads.
Conclusions:
 I. Some lamps are baskets.
 II. Some roads are poles.
 III. Some lamps are poles.
 (1) Only I and II follow
 (2) Only I and III follow
 (3) Only II and III follow
 (4) All I, II and III follow
 (5) None of these
- 148. Statements:**
 Some leaves are baskets.
 Some baskets are flowers.
 Some flowers are lakes.
Conclusions :
 I. Some lakes are baskets.
 II. Some flowers are lakes.
 III. No lake is basket.
 (1) Only I follows
 (2) Only II follows
 (3) Only III follows
 (4) Only either I or III follows
 (5) None of these

149. Statements:

AH rcttiiiircs are bands.
Some bands are chairs.
Some chairs are tables.

Conclusions :

- I. Some tables are bands.
- II. Some chairs are pictures.
- III. Some tables are pictures.
- (1) None follows
- (2) Only I follows
- (3) Only II follows
- (4) Only I and II follow
- (5) Only III follows

Directions (150-155) : In the following questions, the symbols @, 8, *k, \$ and % are used with the following meanings as illustrated below :

'P 8 Q' means 'P is not smaller than Q'.

'P * Q' means 'P is not greater than Q'.

'P % Q' means 'P is neither greater than nor equal to Q'.

'P \$ Q' means 'P is neither smaller than nor equal to Q'.

'P @ Q' means 'P is neither greater than nor smaller than Q'.

Now in each of the following questions assuming the given statements to be true, find which of the three conclusions I, II and III given below them is/are **definitely true** and give your answer accordingly.

150. Statements:

B % N, N 8 F, F * H

Conclusions : I. H \$ N

II. F % B

III. B % H

- (1) Only I and II are true
- (2) Only I and III are true
- (3) Only II and III are true
- (4) None is true
- (5) All I, II and III are true

151. Statements:

W 8 F, F % K, K \$ M

Conclusions : I. M % F

II. M 8 F

III. W \$ K

- (1) Only I is true
- (2) Only II true
- (3) Only either I or II is true
- (4) Only III is true
- (5) None of these

152. Statements :

W 8 B, B 8 M, M * R

Conclusions : I. R 8 B

II. R @ B

III. M % W

- (1) Only either I or II is true
- (2) Only either I or II and III are true
- (3) Only III is true
- (4) All I, II and III are true
- (5) None of these

153. Statements :

M * D, D \$ K, K @ T

Conclusions : I. T % D

II. K % M

III. M % T

- (1) Only I is true
- (2) Only II is true
- (3) Only III is true
- (4) Only I and III are true
- (5) None of these

154. Statements :

K @ P, P 8 M, M 8 T

Conclusions : I. T % P

II. M % K

III. K 8 T

- (1) Only I and II are true
- (2) Only I and III are true
- (3) Only II and III are true
- (4) All I, II and III are true
- (5) None of these

155. Statements :

N * A, A % B, B 8 D

Conclusions : I. D % A

II. B \$ N

III. N % D

- (1) None is true
- (2) Only I is true
- (3) Only II is true
- (4) Only III is true
- (5) Only I and II are true

Directions (156 - 160): In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued ?

Problem Figures

Answer Figures

156.

B	U	→	q
□	□	□	□
□	□	□	□
□	□	□	□

□	□	□	□
□	□	□	□
□	□	□	□
□	□	□	□

□	□	□	□
□	□	□	□
□	□	□	□
□	□	□	□

□	□	□	□
□	□	□	□
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□	□	□	□
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□	□	□	□	□
□	□	□	□	□

- (1)
- (2)
- (3)
- (4)
- (5)

157.

★	□	○	△	=	□	○	△	=	□	○	△
□	○	△	★	=	□	○	△	=	□	○	△
★	□	○	△	=	□	○	△	=	□	○	△
□	○	△	★	=	□	○	△	=	□	○	△

□	□	□	□	□	□	□	□	□	□	□	□
□	□	□	□	□	□	□	□	□	□	□	□
□	□	□	□	□	□	□	□	□	□	□	□
□	□	□	□	□	□	□	□	□	□	□	□

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□	□	□	□	□	□	□	□	□	□	□	□
□	□	□	□	□	□	□	□	□	□	□	□
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□	□	□	□	□	□	□	□	□	□	□	□

- (1)
- (2)
- (3)
- (4)
- (5)

158.

S	H	O	U	T
U	T	O	P	G
G	U	T	O	P
O	P	T	B	K
K	O	P	T	B

U	T	O	P	G
G	U	T	O	P
O	P	T	B	K
K	O	P	T	B
S	H	O	U	T

U	T	O	P	G
G	U	T	O	P
O	P	T	B	K
K	O	P	T	B
S	H	O	U	T

U	T	O	P	G
G	U	T	O	P
O	P	T	B	K
K	O	P	T	B
S	H	O	U	T

U	T	O	P	G
G	U	T	O	P
O	P	T	B	K
K	O	P	T	B
S	H	O	U	T

B	T	P	F	A
B	K	O	P	T
F	A	P	B	T
T	B	P	F	A
T	B	P	O	K

B	T	P	F	A
B	K	O	P	T
F	A	P	B	T
T	B	P	F	A
T	B	P	O	K

B	T	P	F	A
B	K	O	P	T
F	A	P	B	T
T	B	P	F	A
T	B	P	O	K

B	T	P	F	A
B	K	O	P	T
F	A	P	B	T
T	B	P	F	A
T	B	P	O	K

B	T	P	F	A
B	K	O	P	T
F	A	P	B	T
T	B	P	F	A
T	B	P	O	K

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- (2)
- (3)
- (4)
- (5)

159.

★	□	○	△	=	□	○	△	=	□	○	△
□	○	△	★	=	□	○	△	=	□	○	△
★	□	○	△	=	□	○	△	=	□	○	△
□	○	△	★	=	□	○	△	=	□	○	△

□	□	□	□	□	□	□	□	□	□	□	□
□	□	□	□	□	□	□	□	□	□	□	□
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□	□	□	□	□	□	□	□	□	□	□	□

- (1)
- (2)
- (3)
- (4)
- (5)

160.

○	=	★	=	★	□	○	S	○	S	○	S	○	S	○	S		
S	○	S	○	S	○	S	○	S	○	S	○	S	○	S	○	S	
○	S	○	S	○	S	○	S	○	S	○	S	○	S	○	S	○	S
○	S	○	S	○	S	○	S	○	S	○	S	○	S	○	S	○	S

○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★
○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★
○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★
○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★

○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★
○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★
○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★
○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★

○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★
○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★
○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★
○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★

○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★
○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★
○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★
○	★	○	U	○	★	○	U	○	★	○	U	○	★	○	U	○	★

- (1)
- (2)
- (3)
- (4)
- (5)

- IP? **Physical** components that make >...: computer are known as
•; Operating System •
- (2) **Software**
(3) Hardware
(4) Web Browsers
(5) None of these
- 164.** Which key is used in combination with another key to perform a specific task?
(1) function (2) space bar
(3) arrow (4) control
(5) None of these
- 165.** Ctrl, Shift and Alt are called _____ keys.
(1) modifier
(2) function
(3) alphanumeric
(4) adjustment
(5) None of these
- 166.** The pattern of printed lines on most products are called _____.
(1) prices (2) OCR
(3) scanners (4) barcodes
(5) None of these
- 167.** What is the permanent memory built into your computer called?
(1) RAM (2) ROM
(3) CPU (4) CD-ROM
(5) None of these
- 168.** Various applications and documents are represented on the Windows desktop by _____.
(1) Symbols (2) Labels
(3) Graphs (4) Icons
(5) None of these
- 169.** All the deleted files go to _____.
(1) Recycle Bin
(2) Task Bar
(3) Tool Bar
(4) My Computer
(5) None of these
- 170.** In MICR, C stands for _____.
(1) Code (2) Colour
(3) Computer (4) Character
(5) None of these
- 171.** E-mail addresses separate the user name from the ISP using the _____ symbol.
(1) & (2) @
(3) % (4) *
(5) None of these
- 172.** The simultaneous processing of two or more programs by multiple processors is _____.
(1) multiprogramming
(2) multitasking
(3) time-sharing
(4) rrrmlti proteasing
(5) None of these
- 173.** What type of device is a computer printer?
(1) Input (2) Output
(3) Software (4) Storage
(5) None of these
- 174.** The contents of _____ are lost when the computer turns off.
(1) storage (2) input
(3) output (4) memory
(5) None of these
- 175.** When you turn on the computer, the boot routine will perform this test _____.
(1) Ram test
(2) disk drive test
(3) memory test
(4) power-on-self-test
(5) None of these
- 176.** When you save to this, your data will remain intact even when the computer is turned off.
(1) RAM
(2) motherboard
(3) secondary storage device
(4) primary storage device
(5) None of these
- 177.** For creating a document, you use _____ command at File Menu.
(1) Open (2) Close
(3) New (4) Save
(5) None of these
- 178.** "Making a Call" means _____.
(1) Calling on a prospective customer
(2) Explaining product details
(3) Negotiating a deal
(4) Arguing with a customer
(5) All of these
- 179.** With a CD you can _____.
(1) Read
(2) Write
(3) Read and Write
(4) Either Read or Write
(5) None of these
- 180.** "Relationship" is marketing means _____.
(1) Relation between salesperson
(2) Relation between buyer and seller
(3) Relation between company and consumer
(4) All of these
(5) t*one of these
- 181.** Marketing of services is known as _____.
(1) Transaction marketing
(2) Door-to-door marketing
(3) Relationship marketing
(4) internal marketing
(5) All of these
- 182.** "Referrals" means _____.
(1) Reference books
(2) Ix;ads provided by operation staff
(3) Sales persons
(4) Front-office staff
(5) Management
- 183.** "Conversion" in sales language means _____.
(1) converting a buyer into a seller
(2) converting a seller into a buyer
(3) converting a prospect into a client
(4) All of these
(5) None of these
- 184.** Bank marketing is same as _____.
(1) Transaction marketing
(2) Service marketing
(3) Indoor marketing
(4) All of these
(5) None of these
- 185.** Leads can be provided by _____.
(1) Friends and relatives
(2) Websites
(3) Directories
(4) Colleagues
(5) All of these
- 186.** One of the following is **not** a sales activity. Find the same.
(1) Identifying leads
(2) Malting a call
(3) Presentation
(4) Negotiation
(5) After-sales service
- 187.** Selling is a function undertaken by _____.
(1) All the sales persons
(2) All the employees
(3) Entire organisation
(4) Outsourced agencies
(5) All of these
- 188.** Find the correct statement—
(1) Selling is same as marketing
(2) Selling is more than marketing
(3) Selling is part of marketing
(4) All of these
(5) None of these
- 189.** You can start Microsoft Word by using _____ button.
(1) New (2) Start
(3) Program (4) Control Panel
(5) None of these

190. In Excel, Charts are created using which option ?
(1) Chart Wizard
(2) Pivot Table (3) Pie Chart
(4) Bar Chart (5) None of these
191. Marketing is a function undertaken by _____.
(1) AllDSA's
(2) All front-office staff
(3) Whole organisation
(4) All of these
(5) None of these
192. Non-product selling means _____.
(1) selling variety of products
(2) selling only one product
(3) selling seasonal products
(4) selling services
(5) All of these
193. A vision statements is _____.
(1) not required for established companies
(2) not required due to competition
(3) not required as no one understands them
(4) a long term Inspiration
(5) None of these
194. Effective Bank Marketing requires _____.
(1) proper pricing
(2) customized products
(3) simple procedures
(4) market research
(5) All of these
195. Direct Marketing means _____.
(1) Face-to-face marketing
(2) Melas • (3) Seminars
(4) Indoor marketing
(5) Online marketing
196. Indirect Marketing means _____.
(1) Marketing by non-sales persons
(2) Market Survey
(3) Market Research
(4) Advertisements
(5) All of these
197. Marketing is - Find the **wrong** option _____.
(1) an ancient concept
(2) a modern need
(3) a continuous affair
(4) a team effort
(5) a direct need for survival
198. Customer's Relationship with the Bank is influenced by _____.
(1) Customers' attitudes
(2) Attitudes of Bank staff
(3) Interest rates of the Bank
(4) Attitudes of sales persons
(5) All of these
199. Marketing is best suited in _____.
(1) Buyer's market
(2) Sellers' market
(3) Internal marketing
(4) Direct marketing
(5) None of these
200. Delivery channels other than Bank counters are _____.
(1) ATM's
(2) Internet Banking
(3) Mobile Banking
(4) Tele banking
(5) All of these