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Syndicate Bank PO Solved Question Paper

1. What is the full form of 'ULIP', the term which was in the news recently?

- 1) Universal Life & Investment Plan
- 2) Unit Loan & Insurance Plan
- 3) Universal Loan & Investment Plan
- 4) Uniformly Loaded Investment Plan
- 5) Unit Linked Insurance Plan

Ans: 1 (5)

2. In one of his speeches Pranab Mukherjee said that the Govt had no plans to dilute the roles of market regulators. This means the role of which of the following will not be diluted?

- 1) Life Insurance Corporation of India (LIC)
- 2) Confederation of Indian Industry (CII)
- 3) Federation of Chambers of Commerce & Industry (FICCI)
- 4) Bureau of Indian Standards
- 5) Securities & Exchange Board of India (SEBI)

Ans: 2 (5)

3. As per the news published in some major financial news papers, the Maharashtra Govt is planning to introduce "Green Tax" on vehicles. What is the purpose of Green Tax?

- 1) It has been introduced with the aim of discouraging high consumption of petroleum products.
- 2) It is a tax levied by the Govt in place of VAT as VAT is not very profitable for State Govts.
- 3) It is just like a toll tax which will be charged from all the vehicles whenever they enter green areas of a city like hospitals, schools, and old-age homes.
- 4) This is a tax levied on big commercial vehicles only with the aim of prohibiting them from entering residential areas and non-commercial areas.
- 5) None of these

Ans: 3 (5)

4. Very often we read in newspapers about 3G or Third Generation Technology. This is a set of standards used by which of the following?

- 1) To combat climatic changes
- 2) Production of nuclear energy

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- 3) Film production
- 4) Mobile telecommunications
- 5) All of these

Ans: 4 (4)

5. Which of the following companies is NOT in the field of insurance business?

- 1) ICICI Prudential
- 2) Bajaj Allianz
- 3) Tata AIG
- 4) Aegon Religare
- 5) Royal Orchid

Ans: 5 (5)

6. Many times we read that a corporate entity is in the process of raising its capital base. Why is a company required to raise money to strengthen its capital base?

- (A) To finance its expansion plans
- (B) To finance its diversification plans
- (C) To repay its loans and borrowings

- 1) Only A
- 2) Only B
- 3) Only C
- 4) Only A & B
- 5) All A, B & C

Ans: 6 (1)

7. Many times we read in newspapers that a company is planning to bring a public issue. What does it mean?

- (A) Shares of the company will be issued only through, public sector organisations like banks/Central financial institutions etc.
- (B) Shares of the company will be issued to general public only through primary market.
- (C) This means some stakeholders/promoters are willing to leave the company. Hence they wish to sell their stock to the general public.

- 1) Only A
- 2) Only B
- 3) Only C
- 4) All A, B & C

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5) None of these

Ans: 7 (2)

8. Whenever some people wish to enter into the business world, it is a must for them to approach a bank. What services do banks provide them in this regard?

(A) Banks act as payment agents by operating current accounts, paying cheques and receiving payments for them.

(B) Maintaining account books for them for their day-to-day activities so that they are not required to appoint account/finance personnel on a regular basis.

(C) Lending money by way of overdraft, instalment loan, credit or advance for business activities

1) Only A

2) Only B

3) Only C

4) Only A & C

5) All of these

Ans: 8 (4)

9. As we all have noticed, banks these days are giving more emphasis on "Branchless Banking". What does this really mean?

(A) Banks will not have many branches as used to be in the good old days. Instead, the number of branches will be restricted and will conduct only a specified core business.

(B) Banks will launch/operate many delivery channels like ATMs, Mobile Banking/Internet Banking etc. so that people are not required to visit a branch for their usual banking needs.

(C) This means banks will issue only debit or credit cards for all types of day-to-day financial transactions. Cheques/cash payments will not be allowed.

Ans: 9 (5)

10. As per the news published in various financial newspapers, Maruti Suzuki has no immediate plans to enter into "low-cost segment". This means

(A) Maruti-Suzuki will not reduce the price of its various products, as is being done by some other manufacturers.

(B) Maruti-Suzuki does not want to produce a 'Nano'- like low-cost car in the near future.

(C) Maruti-Suzuki wants to retain its existing position Of luxury car makers and will not enter into the area of makers of cars for the general public.

1) Only A

2) Only B

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- 3) Only C
- 4) All A, B & C
- 5) None of these

Ans: 10 (2)

11. Which of the following is NOT a function of a bank?

- 1) Providing project finance
- 2) Selling Mutual Funds
- 3) Deciding policy rates like CRR, Repo Rate/SLR etc
- 4) Settlement of payments on behalf of the customers
- 5) All of these are functions of a bank

Ans: 11 (3)

12. Which of the following is a form of "Small Savings Bank" popular among the poor or children?

- 1) Core Banking
- 2) Credit Banking
- 3) Debit Card
- 4) Merchant Banking
- 5) Piggy Banking

Ans: 12 (5)

13. As published in various newspapers, India and European Union are trying to finalize a free trade pact. How will this help India and EU?

- (A) Both the parties will be able to export-import goods without tariffs, quotas and preferences on most of the goods and services traded between them.
- (B) The European Union will have to accept all payments in rupees only whereas India will accept all payments for its exports in euros only, The dollar will have no role in this business.
- (C) Both parties will have to decide the total value of trade between them in advance and will be bound to obey the commitment made thus.

- 1) Only A
- 2) Only B
- 3) Only C
- 4) All A, B & C
- 5) None of these

Ans: 13 (1)

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14. The G-20 Summit in June 2010 is scheduled to be held at which of the following places?

- 1) London
- 2) Washington
- 3) Tokyo
- 4) Paris
- 5) Toronto

Ans: 14 (5)

15. As we all know, the Govt of India has initiated several projects/schemes for revival and recharging of water bodies/lakes etc. What is meant by recharging of water bodies?

(A) Recharge in fact is deep drainage of water bodies so that water starts moving downwards from the surface.

(B) Recharge is nothing but digging new wells and lakes so that more water is available for use.

(C) Recharging means levy of a tax on use of ground water for private purposes. This is done in addition to the usual tax that civic bodies collect on the usual water supply.

- 1) Only A
- 2) Only B
- 3) Only C
- 4) All A, B & C
- 5) None of these

Ans: 15 (2)

16. As per the news published in various newspapers, China had to face its first "Trade Deficit" in six years. This means China

- 1) did not earn as much from its exports as it had to pay for its imports.
- 2) earned much more than its expectations on its exports and, paid very less on imports.
- 3) has decided to stop imports and exports for the time being as it is producing just enough for-its consumption.
- 4) has failed to keep its commitment to supply (export) goods as promised to various countries. The result is it may have to devalue its currency (Yuan) as it has lost its credibility in the market.
- 5) None of these

Ans: 16 (1)

17. Several public sector organizations like ONGC, SAIL and NTPC received 'Scope Award.' The award is

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given for which of the following?

- 1) Earning the highest profit amongst all PSUs
- 2) Creating the maximum number of jobs in a year
- 3) Donating the maximum amount in Pradhan Mantri Rahat Kosh in a year
- 4) Cutting down expenditure by 50% or more in a year to wipe out losses made in the previous year
- 5) Best Corporate Governance

Ans: 17 (5)

18. Iron-ore is found in which of the following states in India?

- 1) Punjab
- 2) Rajasthan
- 3) Orissa
- 4) Jammu & Kashmir
- 5) Uttar Pradesh

Ans: 18 (3)

19. Which of the following countries is in a deep crisis these days and is struggling to finance its budget deficit and govt debt?

- 1) Russia
- 2) Greece
- 3) Britain
- 4) USA
- 5) None of these

Ans: 19 (2)

20. As per the budget documents placed in the Parliament in February 2010, what are the challenges India is facing on its economic front?

- (A) To quickly revert to the high GDP growth path of 9%
 - (B) Making development more inclusive
 - (C) To strengthen the governmental system and the process of governance at different levels
- 1) Only A
 - 2) Only B
 - 3) Only C
 - 4) All A, B & C
 - 5) None of these

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Ans: 20 (4)

21. Prabha Rao was the. Governor of which of the following states immediately prior to her death?

- 1) Rajasthan
- 2) Himachal Pradesh
- 3) Maharashtra
- 4) Goa
- 5) None of these

Ans: 21 (1)

22. Who amongst the following is NOT a famous Lawn Tennis player?

- 1) Cara Black
- 2) Mike Bryan
- 3) Denis Ndiso
- 4) Serena Williams
- 5) Leander Paes

Ans: 22 (3)

23. Dr. K. Radhakrishnan, whose name was in the news recently, is the Chairman of

- 1) Indian Space Research Organisation
- 2) Atomic Energy Commission
- 3) Department of Information Technology
- 4) Unique Identification Authority of India
- 5) None of these

Ans: 23 (1)

24. Which of the following awards is given by the Govt of Madhya Pradesh?

- 1) Shanti Swarup Bhatnagar Award
- 2) Jawaharlal Nehru Award
- 3) Shikhar Sarnman
- 4) Pravasi Bhartiya Samman
- 5) None of these

Ans: 24 (3)

25. Which of the following terms is NOT used in Cricket?

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- 1) Ashes
- 2) Backfoot shot
- 3) Smash
- 4) Crease
- 5) All are used in cricket

Ans: 25 (3)

26. Which of the following cups /trophies is NOT given for excellence in the game of Badminton?

- 1) Uber Cup
- 2) Thomas Cup
- 3) Syed Modi Memorial Trophy
- 4) Aros Junior Cup
- 5) Merdeka Cup

Ans: 26 (5)

27. The Ministerial level meeting of the BASIC Group of countries was held in New Delhi in January 2010. Which of the following is NOT a member of the BASIC Group?

- 1) Brazil
- 2) South Africa
- 3) Russia
- 4) China
- 5) India

Ans: 27 (3)

28. Which of the following Bills recently approved in the Union Cabinet will help in better health services in the country?

- 1) Right to Better Health Services Bill
- 2) National Health Care Bill
- 3) Clinical Establishments (Registration & Regulation) Bill
- 4) Essential Services Bill
- 5) None of these

Ans: 28 (3)

29. Who amongst the following is a Padmashri Award winner recently?

- 1) Chanda Kochhar

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- 2) Kumar Mangalam Birla
- 3) Saif Ali Khan
- 4) Harsh Pati Singhania
- 5) None of these

Ans: 29 (3)

30. Who amongst the following is NOT a famous author?

- 1) VS Naipaul
- 2) Leander Paes
- 3) Anita Desai
- 4) Kiran Desai
- 5) Chetan Bhagat

Ans: 30 (2)

31. Ivo Josipovic, whose name was in the news recently, is the

- 1) Prime Minister of Croatia
- 2) President of Croatia
- 3) President of Barbados
- 4) Prime Minister of Bolivia
- 5) None of these

Ans: 31 (2)

32. Priyanka Chopra was given a National Award at the 56th National Awards for her acting for which of the following films?

- 1) Love Story 2050
- 2) What's your Rashee
- 3) Kaminey
- 4) Fashion
- 5) None of these

Ans: 32 (4)

33. Roger Federer is a famous

- 1) Film actor
- 2) Author
- 3) Lawn Tennis Player

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- 4) Cricketer
- 5) None of these

Ans: 33 (3)

34. Who amongst the following was awarded the prestigious Dada Saheb Phalke Award recently?

- 1) VK Moorthy
- 2) Madhur Bhandarkar
- 3) Mahesh Bhatt
- 4) Rekha
- 5) Hema Malini

Ans: 34 (1)

35. Lee Myung-bak, who was the Chief Guest at the 61st Republic Day Function of India, is the

- 1) President of South Korea
- 2) Prime Minister of South Korea
- 3) President of Vietnam
- 4) Prime Minister of Vietnam
- 5) None of these

Ans: 35 (1)

36. The late Jyoti Basu was associated with which of the following political parties?

- 1) BJP
- 2) CPI (M)
- 3) Congress
- 4) Samajwadi Party
- 5) None of these

Ans: 36 (2)

37. Which of the following schemes launched by the Govt. of India is a scheme to improve the performance of the agricultural sector?

- 1) National Horticulture Mission
- 2) Pulse Polio Abhiyan
- 3) Old Age Pension Scheme
- 4) Bharat Nirman Yojana
- 5) None of these

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Ans: 37 (1)

38. 'LBW' is a term related to the game of.

- 1) Badminton
- 2) Cricket
- 3) Hockey
- 4) Football
- 5) None of these

Ans: 38 (2)

39. "Saraswati Samman" is an award given for excellence in the field of

- 1) Sports
- 2) Social Service
- 3) Literature
- 4) Science & Technology
- 5) None of these

Ans: 39 (3)

40. 'Heavy Water' is used in which of the following fields?

- 1) Thermal Power
- 2) Cement
- 3) Iron & Steel
- 4) Nuclear Power
- 5) None of these

Ans: 40 (4)

41. Which of the following is a Horticulture Crop?

- 1) Paddy
- 2) Wheat
- 3) Mango
- 4) Bajra
- 5) None of these

Ans: 41 (3)

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42. Dr Amartya Sen is a famous

- 1) Physicist
- 2) Chemical Engineer
- 3) Psychologist
- 4) Economist
- 5) None of these

Ans: 42 (4)

43. Which of the following nations is considered the originator of the concept of Micro Finance?

- 1) India
- 2) Bangladesh
- 3) South Africa
- 4) USA
- 5) None of these

Ans: 43 (2)

44. India's first transgenic crop was

- 1) Potato
- 2) Brinjal
- 3) Sugarcane
- 4) Bt. cotton
- 5) None of these

Ans: 44 (4)

45. White Tiger is a book written by

- 1) RK Narayan
- 2) Shobhaa De
- 3) Khushwant Singh
- 4) Arundhati Roy
- 5) Aravind Adiga

Ans: 45 (5)

46. Shanti Swarup Bhatnagar Award is given for excellence in the field of

- 1) Literature
- 2) Music

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- 3) Sports
- 4) Science & Technology
- 5) None of these

Ans: 46 (4)

47. At present Dr. D Subbarao is the

- 1) Governor of Orissa
- 2) Deputy Chairman of the Planning Commission
- 3) Chairman of the FICCI
- 4) India's Representative in IMF
- 5) None of these

Ans: 47 (5)

48. Banks borrow money from the RBI on which of the following rates?

- 1) Bank rate
- 2) CRR
- 3) SLR
- 4) Reverse Repo Rate
- 5) Repo Rate

Ans: 48 (5)

49. Usain Bolt is a famous

- 1) Cricket player
- 2) Athlete
- 3) Badminton Player
- 4) Footballer
- 5) None of these

Ans: 49 (2)

50. Govt normally does not announce the Minimum Support Price (MSP) of

- 1) Wheat
- 2) Paddy
- 3) Sugarcane
- 4) Jute
- 5) All of these

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Ans: 50 (4)



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