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## Syndicate Bank PO English Solved Question Paper

Directions (Q.1-7): Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in bold in the passage to help you locate them while answering some of the questions. In the past, the richest states often grew the fastest and the poor ones the slowest. But India's record GDP growth of 8.49% per year in the five-year period 2004-09 is a case of improved productivity and growth in customarily poor states trickling up and aggregating into rapid growth at the national level. Nobody should call this a success of trickle-down economics. Trickle-down. assumes that fast growth can be had simply by changing a few policies that benefit the rich, after which some benefits trickle down to the poor.

In fact, miracle growth is globally rare, precisely because it is so difficult for countries to improve the productivity of a substantial proportion of the population. Only when productivity improvement is widespread is there enough productivity improvement from all regions and people to add up to fast growth. In other words, fast growth does not trickle down; it trickles up. Once a country grows fast, government revenues will boom, and can be used to accelerate spending in social sectors and welfare.

Miracle growth and record revenues enabled the Central government to finance social welfare schemes, farm loan waivers and enormous oil subsidies. This can be called the trickling down of part of the revenue bonanza into welfare and workfare. But neither welfare nor workfare could have caused the sharp acceleration of economic growth. The growth bonanza itself was sparked by state-level political and policy changes that accelerated local growth, which then trickled up to the national level,

1. Which of the following is TRUE in the context of the Passage?

- 1) India's growth was more inclusive in nature during 2004-2009 than it had been in the past.
- 2) Developed countries use the same model of development as India.
- 3) Widespread growth is best achieved through Central Government-monitored schemes.
- 4) At present India's traditionally poor states are more prosperous than her socially developed ones.
- 5) There should be no government expenditure in social sectors if the current high growth rate is not maintained.

Ans: (1)

2. Why have countries found it difficult to achieve high growth?

- (A) Ensuring an increase in the output among a large number of citizens is difficult.

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(B) Corruption of politicians at the grassroots level results in the benefits of growth not reaching the poor.

(C) The government's failure to allocate sufficient income to inclusive social welfare schemes

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

Ans: (1)

3. To which of the following factors does the author attribute India's high growth rate during 2004-09?

- 1) Tremendous growth of the vast majority of richer states
- 2) Change in national-level policies to benefit only large well-off states
- 3) Gains of richer states have been used to fund social welfare schemes in the larger states.
- 4) Improved productivity of traditionally low-performing states.

5) None of these

Ans: (4)

4. Which of the following best describes the author's view of trickle-down theory?

- 1) It ensures accountability of the government even at the grassroots level.
- 2) It has been effective in helping poor states catch up with richer ones.
- 3) It promotes inclusive growth over quick growth.
- 4) It targets social welfare at the cost of economic growth.
- 5) It has largely failed to drive sustained growth.

Ans: (5)

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5. What is the author's objective in writing this passage?

- 1) Advocating greater autonomy for the richest states in India
- 2) Urging the government to invest in social development to facilitate economic growth
- 3) Criticising traditional economic principles on which the Indian economy is based
- 4) Encouraging larger states to disburse more wealth at the grassroots level
- 5) None of these

Ans: (3)

6. Which of the following is similar in meaning to the word 'ADD' as used in the context of the passage?

- 1) Aggravate
- 2) Result
- 3) Include
- 4) Compute
- 5) Intensify

Ans: (2)

7. Which of the following is opposite in meaning of the word 'SHARP' as used in the context of the passage?

- 1) Blunt
- 2) Expected
- 3) Late
- 4) Gradual
- 5) Indistinct

Ans: (4)

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Directions (Q.8-17): Read each sentence to find out whether there is any grammatical mistake/error in it. The error, if any, will be in one part of the sentence. Mark the number of that part with error as your answer. If there is no error, mark 5).

8. While most major economies set aside / about 3 per cent

1)                      2)

of their GDP in research and development, India spends

3)

less than 1 per cent on this. / No error

4)                      5)

Ans: (3)

9. Owing to the poor quality of / the equipment producing

1)                      2)

by Chinese firms / many foreign companies have placed

3)

/orders with Indian firms / No error

4)                      5)

Ans: (2)

10. We expect a hike / in the cash reserve ratio / which is the

1)                      2)                      3)

portion of deposits / that banks keep with RBI./

4)

No error

5)

Ans: (5)

11. Unless these differences / will be resolved soon / there

1)                      2)

will be an adverse effect on foreign investment / No error

3)                      4)                      5)

Ans: (2)

12. We are confident that the steps / we have taken to attract

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- 1) 2)  
talented people / and build a solid organisation / will  
3)  
ensure we remain profitably. / No error  
4) 5)

Ans: (4)

13. At a time which most firms /were finding it difficult / to  
1) 2)  
raise money, we succeeded / in raising the necessary  
3) 4)  
funds / No error  
5)

Ans: (1)

14. Everyone is keen in knowing / the forecast for the  
1) 2)  
monsoon / this year as it has been the / major cause of  
3) 4)  
inflation in Asia. No error  
5)

Ans: (1)

15. Building biogas plants will help to reduce / greenhouse  
1)  
gas emissions by reducing / the consuming of conven-  
2) 3)  
tional fuels / such as firewood and kerosene. No error  
4) 5)

Ans: (3)

16. Since some banks may take longer / to achieve these  
1) 2)  
targets, RBI/has considered to revise these guidelines  
3)

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/ on a case to case basis.

4)

No error

5)

Ans: (3)

17. After joining the Hong Kong based / bank in 1990, he

1)                      2)

has / head various departments/ including corporate and

3)

investment banking. No error

4)                      5)

Ans: (3)

Directions (Q.18-25): Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in bold in the passage to help you locate them while answering some of the questions. Born out of the forces of globalisation, India's IT sector is undertaking some globalisation of its own. In search of new sources of rapid growth, the country's outsourcing giants are aggressively expanding beyond their usual stomping grounds into the developing world; setting up programming centres, chasing new clients and hiring local talent. Through geographic diversification, Indian companies hope to regain some momentum after the recession. This shift is being driven by a global economy in which the US is no longer the undisputed engine of growth. India's IT powers rose to prominence largely on the decisions made by American executives, who were quick to capitalize on the cost savings to be gained by outsourcing noncore operations, such as systems programming and call centres, to specialists overseas.

Revenues in India's IT sector surged from \$4 billion in 1998 to \$59 billion last fiscal, But with the recession NASSCOM forecasts that the growth rate of India's exports of IT and other business services to the US and Europe will drop to at most 7% in the current fiscal year, down from 16% last year and 29% in 2007-08.

Factors other than the crisis are driving India's IT firms into the emerging world. Although the US still accounts for 60% of the export revenue of India's IT sector, emerging markets are growing faster. Tapping these more dynamic economies won't be easy, however. The goal of Indian IT firms for the past 30 years has been to woo clients outside India and transfer as much of the actual work as possible back home, where lower wages for highly skilled programmers allowed them to offer significant cost savings. With costs in other emerging economies equally low, Indian firms can't compete on price alone.

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To adapt, Indian companies which are relatively unknown in these emerging nations are establishing major local operations around the world, in the process hiring thousands of locals. Cultural conflicts arise at times while training new recruits. In addition, IT firms also have to work extra hard to woo business from emerging-market companies still unaccustomed to the concept of outsourcing. If successful, the future of India's outsourcing sector could prove as bright as its past.

18. What is the author trying to convey through the phrase "India's IT sector is undertaking some globalization of its own"?

- 1) India has usurped America's position as the leader in IT.
- 2) The Indian IT sector is competing with other emerging nations for American business.
- 3) The Indian IT sector is considering outsourcing to developing economies.
- 4) Indian IT companies are no longer able to offer comprehensive cost-effective solutions to the US.
- 5) Indian IT firms are engaging in expanding their presence internationally.

Ans: (5)

19. 'Which of the following factors made the services offered by the Indian IT attractive to the US?

- (A) Indian IT companies had expertise in rare core operations.
- (B) US lacked the necessary infrastructure and personnel to handle mass call centre operations.
- (C) Inability of other equally cost-efficient developing countries to comply with their strict policies.

- 1) None
- 2) Only (A)
- 3) Only (A) & (B)
- 4) Only (B)
- 5) Only (B) & (C)

Ans: (1)

20. What has caused Indian IT firms to change the way they conduct business in developing countries?

- 1) The volume of work being awarded cannot be handled by Indian firms.

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- 2) The demands of these markets are different from those of India's traditional customers.
- 3) Wages demanded by local workers are far higher than what they pay their Indian employees.
- 4) Stringent laws which are not conducive to outsourcing
- 5) The locals are well-versed in the latest technology and have no need for training.

Ans: (2)

21. What do the NASSCOM statistics about Indian IT exports indicate?

- 1) Drop in demand for IT services by Europe and the US
- 2) Indian IT firms charge exorbitantly for their services.
- 3) India has lost out to other emerging IT hubs.
- 4) The Indian IT sector should undergo restructuring.
- 5) None of these

Ans: (1)

22. According to the passage, which of the following is NOT a difficulty that Indian IT firms will face in emerging markets?

- 1) Mindset resistant to outsourcing
- 2) Local IT services are equally cost-effective
- 3) The US is their preferred outsourcing destination.
- 4) Conflicts arising during the training of local talent
- 5) Unfamiliarity of these markets with India's capability in IT

Ans: (3)

23. Which of the following is NOT true in the context of the Passage?

- (A) The recession severely impacted the US but not India.



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(B) India is trying to depend less on the US as a source of growth.

(C) The future success of Indian IT firms depends on emerging markets.

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

Ans: (2)

24. Which of the following words is most similar in meaning to the word 'CHASING' as used in the passage?

- 1) running
- 2) harassing
- 3) pestering
- 4) pursuing
- 5) poaching

Ans: (4)

25. Which of the following words is most opposite in meaning to the word 'UNDISPUTED' as used in the passage?

- 1) challenging
- 2) doubtful
- 3) deprived
- 4) emphasized
- 5) comprehend

Ans: (2)

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Directions (Q 26-30): Which of the phrases 1), 2), 3) and 4) given below should replace the phrase given in bold in the following sentence to make the sentence meaningful and grammatically correct? If the sentence is correct as it is and no correction is required mark 5) as the answer.

26. If the complaint is not addressed within thirty days bring the matter to notice the RBI customer services department.

- 1) before noticing
- 2) will be noticed by
- 3) through its notice of
- 4) to the notice of
- 5) No correction required

Ans: (4)

27. Which of the following should be the FIFTH sentence after rearrangement?

- 1) A
- 2) B
- 3) C
- 4) D
- 5) E

Ans: (4)

28. Which of the following should be the LAST (SIXTH) sentence after rearrangement?

- 1) A
- 2) B
- 3) C
- 4) D

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5) F

Ans: (1)

29. Increasing investing in technology will certainly help to reduce costs in the long run.

- 1) Increased investment in
- 2) An increase investment of
- 3) With increase invested in
- 4) By increasing investment of
- 5) no correction required

Ans: (1)

30. The prices of pulses have risen because production were low compared demand.

- 1) lower compared to
- 2) is lower comparable
- 3) will be lower for
- 4) is lower than
- 5) no correction required

Ans: (4)

Directions (Q.31-35): 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 boldly printed words 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 boldly printed words are correctly spelt and also appropriate in the context of the sentence, mark 5), ie 'All Correct', as your answer.

31. In order to curtale the substantial export of iron ore

- 1)
- 2)

recently the government has imposed an export tax. /

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3) 4)

All correct

5)

Ans: (1)

32. Several medium and small sized companies successfully

1) 2) 3)

survived the global financial crisis of 2008. / All correct

4) 5)

Ans: (2)

33. One of the tangible benefits of applying for a loan under

1) 2) 3)

this scheme is the interest rate concessions. / All correct

4) 5)

Ans: (3)

34. With effect from April, non-banking finance companies

1)

with good performances may be granted licences to

2) 3)

convert into banks. / All correct

4) 5)

Ans: (2)

35. In 2009, the largest remittances sent to India were from.

1) 2)

overseas Indians living in North America. / All correct

3) 4) 5)

Ans: (3)

Directions (Q.36-40): Rearrange the following sentences (A), (B), (C), (D), (E) & (F) to make a meaningful paragraph and then answer the questions which follow:

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(A) If tomorrow's children meet these two crucial criteria they are likely to have the opportunity both to pursue work to fulfil their dreams and make an impact on the world around.

(B) In the 21 st century, however, this no longer holds true as the expectations of organisations have changed.

(C) The concept of job in the 20th century was often equated with toil.

(D) In order to meet these changed expectations, employees need commitment and access to continuous learning.

(E) Jobs were acquired, learned and performed until retirement and did not have to be rewarding. .

(F) They demand more creativity and expertise and want employees to be responsible for both outputs and outcomes.

36. Which of the following should be the FIRST sentence after rearrangement?

1) A

2) B

3) C

4) D

5) E

Ans: (3)

37. Which of the following should be the SECOND sentence after rearrangement?

1) A

2) B

3) C

4) D

5) E

Ans: (5)

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38. Which of the following should be the THIRD sentence after rearrangement?

- 1) B
- 2) C
- 3) D
- 4) E
- 5) F

Ans: (1)

39. Although micro finance initiatives are a very recent phenomenon in India, these have significantly impact on millions of households across the country.

- 1) are significant in impact
- 2) have had a significant impact
- 3) had significantly impacted
- 4) were a significant impact
- 5) no correction required

Ans: (2)

40. Of the 21 crore households in need of financial inclusion, banks reach out to around 5 crore households through self-help groups.

- 1) households needy of
- 2) households needed
- 3) household that needs
- 4) households with needs
- 5) no correction required

Ans: (5)

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Directions (Q.41-50): In the following passage there are blanks, each of which is numbered. These numbers are printed below the passage and against each five words/ phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrase in each case.

The large number of natural disasters within a few days in late September has led to two assumptions. First, we are experiencing more natural calamities today

(41) ever before, and second, the distribution of disasters (42) unequal. A UN report studied natural disasters (43) 1975 and 2007 found that not only is the (44) of catastrophes increasing because of climate change and environmental (45) but also that the brunt of tragedies is borne (46) poor countries least equipped to deal with such (47) It is true that some countries are disaster-prone but some (48) Japan for example have managed to overcome their geographical disadvantages.

(49) to UN estimates, equivalent populations in the Philippines and Japan (50) the same number of cyclones each year but 17 times more people perish in the Philippines than in Japan. In same ways natural disasters give developed economies an excuse for technological improvement while in poorer ones it feeds a vicious cycle -since they are constantly struggling to recover from natural calamities they cannot afford the disaster prevention measures needed.

41. 1) as 2) than 3) not 4) of 5) since

Ans: (2)

42. 1) being 2) are 3) often 4) is 5) seem

Ans: (4)

43. 1) after 2) prior 3) between 4) separating 5) affecting

Ans: (3)

44. 1) response 2) dances 3) occurring 4) damage 5) frequency

Ans: (5)

45. 1) degradation 2) protection 3) detriment 4) audit 5) summit

Ans: (1)

46. 1) of 2) by 3) with 4) for 5) on

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Ans: (2)

47. 1) calm 2) misbelieve 3) misfortunes 4) faith 5) mistake

Ans: (3)

48. 1) inspite 2) even 3) since 4) how 5) like

Ans: (5)

49. 1) Thanks 2) comparing 3) similar 4) According 5) Linked

Ans: (4)

50. 1) endure 2) incite 3) enjoys 4) trigger 5) encounters

Ans: (1)