

Daily Test-Syndicate Bank

Q1. Rashtriya Chemicals and Fertilizers Limited (RCF) is one of the most revered public sector undertakings in India. Where is the headoffice of Rashtriya Chemicals and Fertilizers Limited?

- Pune
- New Delhi
- Mumbai
- Chennai
- Kolkata

Solution:

Rashtriya Chemicals and Fertilizers Limited (RCF) is one of the most revered public sector undertakings in India. A Mini Ratna company, it has two manufacturing units, one at Trombay, in Mumbai. Its headquartar located in Mumbai.

Q2. An ELSS is a diversified equity mutual fund which has a majority of the corpus invested in equities. What is the meaning of "L" in ELSS?

- Least
- Limited
- Lose
- Level
- Linked

Solution:

An Equity Linked Savings Scheme (ELSS) is a diversified equity mutual fund which has a majority of the corpus invested in equities. Since it is an equity fund, returns from an ELSS fund reflect returns from the equity markets.

Q3. Credit card facility has not given by which institution?

- Payment Banks
- Nationalised Banks
- Public Sector Banks
- Regional Rural Banks
- Foreign Banks

Solution:

Credit card facility has not given by Payment Banks.

Q4. The government has notified raising the threshold limit of PF withdrawal for deduction of tax (TDS) from existing Rs 30,000 to-

- Rs 90,000
- Rs 70,000
- Rs 40,000
- Rs 50,000
- Rs 60,000

Solution:

No tax would be deducted at source for PF withdrawals of up to Rs. 50,000. The government has notified raising the threshold limit of PF withdrawal for deduction of tax (TDS) from existing Rs. 30,000 to Rs. 50,000.

Q5. National Institute of Securities Markets (NISM) is a public trust, established by-

- NABARD
- SEBI
- RBI
- SIDBI
- IRDAI

Solution:

National Institute of Securities Markets (NISM) is a public trust, established by the Securities and Exchange Board of India (SEBI), the regulator for securities markets in India. It is located in Navi Mumbai, India.

Directions (6-10): Study the following information carefully and answer the given questions:

There are five friends and all of them belong to five different cities. The name of five friends are Saraswati, Sharwan, Siddharth, Surmai, and Shobha but not necessarily in the same order. And the five different cities name from where they hail are Agra, Varanasi, Kanpur, Delhi, Noida but not necessarily in the same order. They are experts in five different fields (i.e) teaching, music, medical (doctor), Software engineering and fashion designing but not necessarily in same order. And all of them are living in same Building. The building has five different floors numbered one to five (ground floor is 1 and so on). Shobha is living on the even number floor. The one who is from Varanasi lives on even numbered floor but above the floor on which the one who is from Noida. Surmai lives on the top floor. There is a gap of one floor between the one who is from Agra and the one who is from Kanpur. Sharwan is not from Varanasi. The doctor is either from Delhi or Agra. Shobha is from Noida. Surmai is in musical activity. Siddharth and Shobha are Doctor and fashion designer but not necessarily in same order. The person who is expert in music belongs to Agra. The teacher is not from Varanasi.

Q6. Sharwan is living on which floor?

- First
- Second
- Third
- Fourth
- None of these

Solution:

(6-10)

Name	Experts	City	Floor
Surmai	Music	Agra	5th
Saraswati	Software engg.	Varanasi	4th
Sharwan	Teacher	Kanpur	3rd
Shobha	Fashion Designer	Noida	2nd
Siddharth	Doctor	Delhi	1st

Q7. Which of the combination is true?

- Saraswati-Varanasi-Teacher
- Sharwan-Kanpur-Software Eng.
- Sharwan-Kanpur-Teacher
- Siddharth-Noida-Doctor
- None of these

Q8. There is a gap of how many floors between the person who is expert in Teacher and Software Eng.?

- One
- Two
- Three
- Four
- None

Q9. Who is a software engineer?

- Sharwan
- Saraswati
- Siddharth
- Surmai
- None of these

Q10. Who is an expert in fashion designing?

- Surmai
- Shobha
- Siddharth
- Sharwan

- None of these

Q11. Rohan can do a job in 16 days alone and Kishan can do the same job in 20 days alone. A third person Ravi whose efficiency is $\frac{4}{3}$ of efficiency of both Rohan and Kishan together, can do the same job in how many days alone?

- 12 days
- 20/3 days
- 18/5 days
- 16/3 days
- None of these

Solution:

One day work of Rohan and Kishan together

$$= \frac{1}{16} + \frac{1}{20}$$
$$= \frac{9}{80}$$

\therefore No. of days taken by Ravi to complete the same work

$$= \frac{80}{9} \times \frac{3}{4}$$
$$= \frac{20}{3} \text{ days}$$

Q12. The average age of Vibhu and Ishita is 22 years. When Roshani replaces Ishita, the average age is increased by half of a year and when Roshani replaces Vibhu the average age becomes 21.5 years. What is the age of Ishita ?

- 20 years
- 18 years
- 21 years
- 22 years
- 24 years

Solution:

Let present ages of Vibhu, Ishita and Roshani are x, y and z respectively.

$$\therefore x + y = 44 \quad \text{..(i)}$$

$$x + z = 2 \times 22.5 = 45 \quad \text{..(ii)}$$

$$y + z = 43 \quad \text{..(iii)}$$

from (i) + (ii) + (iii), we get

$$x + y + z = 66$$

$$\therefore \text{Age of Ishita} = 66 - 45$$

$$= 21 \text{ years}$$

Q13. How many four digits numbers greater than 6000 can be made using the digits 0, 6, 3, 5 together without repetition of digits.

- 18
- 20
- 24
- 12
- 6

Solution:

6 _ _ _

First place is filled with 6. Remaining 3 places are filled with 3 numbers without replacement in $3 \times 2 \times 1$ ways.

\therefore total number of ways = 6

Q14. The inner and outer radii of an empty spherical shell are 16 cm and 25 cm respectively. Find the volume of shell. (in cm^3)(Take $\pi=22/7$)

- 47,412
- 51,212
- 48,312
- 45,525
- 49,415

Solution:

$$\text{Volume of shell} = \frac{4}{3}\pi(25^3 - 16^3)$$

$$\frac{4}{3}\pi \times 9 \times (625 + 400 + 256)$$

$$= 15,372\pi$$

$$= 15372 \times \frac{22}{7}$$

$$= 48,312 \text{ cm}^3$$

Q15. The average of five consecutive odd numbers is 27. What is difference between squares of second largest number and second smallest number ?

- 240
- 216
- 248
- 250
- 265

Solution:

Let odd numbers are $x-4, x-2, x, x+2, x+4$

$$\therefore x = 27$$

$$\therefore \text{Required difference} = 29^2 - 25^2 \\ = 216$$

Directions (16-20): Which of the words/phrases (a), (b), (c) and (d) given below is most similar in meaning to the word/group of words printed in bold as used in the passage and make it meaningful and coherent. Words in option can be modified according to the tense of the sentence keeping the meaning of root word intact. If none of the options is correct mark (e) as the answer.

Q16. In spite of government's efforts to **curb** the growth of cryptocurrencies and Blockchain in India, the people of India and the Indian market for cryptocurrencies appear to love them all the more. The year 2017 has been particularly interesting for the growth of cryptocurrencies in India, mainly due to the 'to the moon' journey of the Bitcoin missile. Digital currency's rapid price appreciation has **sparked** a nationwide interest, with the mainstream Indian media going **haywire** on cryptocurrency reporting. Media routinely gives both 'investment' advice and reiterates 'cautionary' warnings from the Indian government at the same time.

- limitation, rein, relating
- grapple, wrestle, plugging
- stop, light, bring
- check, enkindle, erratic
- None is correct

Solution:

Curb -a check or restraint on something. synonyms-restraint, restriction, check, brake, rein, control, limitation, limit,

Sparked -emit sparks of fire or electricity, ignite.

Haywire-erratic; out of control

Q17. The country has been at the **forefront** of massive cryptocurrency adoption this year and the government has **struggled** to keep up with developments and trading in the industry, where **arbitrage** between exchanges is commonplace.

- head, deal, asset
- front, grappled, trade
- violent, scuffle, determined
- vanguard, congested, trade
- None is correct

Solution:

Forefront-the leading or most important position or place.

synonyms- vanguard, van, spearhead, head, lead, fore, front, front line, cutting edge, foreground

Struggled -make forceful or violent efforts to get free of restraint or constriction, engage in conflict.

synonyms-fight, grapple, wrestle, scuffle, brawl, spar,

Arbitrage- the simultaneous buying and selling of securities, currency, or commodities in different markets or in derivative forms in order to take advantage of differing prices for the same asset.

Synonym- merchandise, trade, investing

Q18. Judges of the constitutional courts are often those who have left **lucrative** careers in the legal profession to follow the path of justice administration. This means a big cut in their income and a **limited** social life, leave aside **transfers** out of their parent State High Court.

- profitable, restricted, carry
- lofty, engage, selling
- trade, terms, purely
- expensive, strained, view
- None is correct

Solution:

Correct choice is option A.

Lucrative -producing a great deal of profit. **synonyms-** profitable, profit-making, gainful, remunerative, moneymaking, paying, high-income

Limited -restricted in size, amount, or extent; few, small, or short.

synonyms- restricted, finite, bounded, little, narrow, tight, lean, slight, slender,

Transfers -move from one place to another, change to another place, route, or means of transport during a journey. **synonyms-**move, convey, shift, remove, take, carry, fetch, lift, bring, bear, conduct, send

Q19. Urban planning is a **mechanistic** process that pays little heed to evolving urban landscapes. Taken together, this means band-aid solutions to **congestion**, i.e. building more roads. That is what the Jawaharlal Nehru Urban Renewal Mission did, as it allocated 80% of the budget to building roads and **flyovers**.

- customers, buttress, roads
- technician, overcrowding, fly-past
- rear, further, maps
- emit, trade, lift
- None is correct

Solution:

Mechanistic -relating to theories which explain phenomena in purely physical or deterministic terms, determined by physical processes alone.

Congestion-the state of being congested.

synonyms- crowding, overcrowding; obstruction, blockage, stoppage, blocking, clogging, choking, plugging, stuffing; traffic jam, bottleneck

Flyovers -a bridge carrying one railway line or road over another, a low flight by one or more aircraft over a specific location. **Synonyms-** Flight, flying

Q20. India is known for many wonderful things. On the international stage, it is recognized as the fastest-growing economy in the world, and is well-known for its culture, **exquisite** cuisine and sense of community and family, among many other **qualities**. One thing it is less known for is the **discovery** and development of new medicines.

- bridge, public, search
- beautiful, process, felt
- lovely, standard, finding

- classic, back, findings
- None is correct

Solution:

Exquisite- extremely beautiful and delicate, intensely felt.

synonyms- beautiful, lovely, elegant, graceful

Qualities -the standard of something as measured against other things of a similar kind; the degree of excellence of something.

synonyms-standard, grade, class, classification, caliber, status, condition, character, nature, constitution, Make-up, form, rank, worth, value, level

Discovery -the action or process of discovering or being discovered.

synonyms- finding, locating, location, uncovering, unearthing

PINNACLE