make MY exam

A Comprehensive Magazine for Banking, SSC & other Competitive Exams

G20 OSAKA SUMMIT 2019

G20 2019 JAPAN

Important Facts

Formation	:	26 September 1999
Purpose	:	To discuss key issues in the global economy.
Membership	:	20 Members

Participating Countries

Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkey, United Kingdom, United States and European Union.

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SOLVED PAPERS

- SBI PO (MAIN) Practice Test Paper
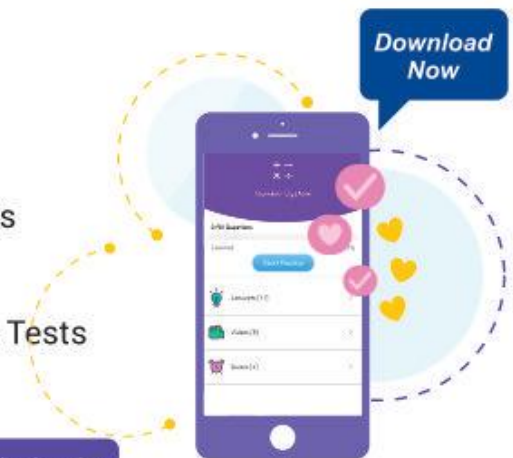- SSC CHSL (TIER-I) Practice Test Paper
- RRB NTPC (CBT-I) Practice Test Paper

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Why IBT Institute for Banking/SSC Preparation

- ➡ **Online mock test lab.**
- ➡ **Free library facility.**
- ➡ **Daily doubt sessions.**
- ➡ **Daily class assignment.**
- ➡ **Updated course material.**
- ➡ **Life time membership card.**
- ➡ **Weekly speed tests.**
- ➡ **Mobile apps: iOS & Android.**
- ➡ **Expert trainers including bankers.**
- ➡ **Free monthly magazine.**
- ➡ **Free monthly newsletter.**
- ➡ **Video lectures by top faculties.**

100+
Centres Across India

8000+
Selections in Last One Year

1000+
Final Selections in IBPS Clerk-2017

500+
Final Selections in IBPS PO Exam-2017

50+
Final Selection in SBI PO Exam-2018

3500+
Final Selections in SSC CGL Exam

13500+
Selected in FCI/LIC & State Jobs

Inside Story

IMPORTANT RATES
(04-07-2019)

Repo Rate	**5.75%**
Reverse Repo Rate	**5.50%**
Marginal Standing Facility Rate	**6.00%**
Statutory Liquidity Ratio	**19.00%**
Cash Reserve Ratio	**4%**
Bank Rate	**6.00%**

IMPORTANT DAYS IN JULY

July 01	Doctor's Day
July 06	World Zoonoses Day
July 11	World Population Day
July 15	World Youth Skill Day
July 17	International Justice Day
July 18	International Nelson Mandela Day
July 26	Kargil Vijay Diwas
July 28	World Hepatitis Day

IMPORTANT DAYS IN AUGUST

August 06	Hiroshima Day
August 09	Quit India Day, International Day of the World's Indigenous Peoples
August 11	National Daughter's Day
August 13	Organ Donation Day
August 19	Photography Day
August 21	World Senior Citizen's Day
August 29	National Sports Day

Success Story

Name: Aarti

Education: Graduation

Final Selection: Bank of Baroda

Examination Name: IBPS Clerk

IBT: "You have the caliber to do whatever you can dream. I hope you feel proud of yourself and self-assured to rise to your next challenge." You've earned every bit of the success you're enjoying. I wish you many Congratulations.

Aarti: Thank you, sir.

IBT: How did you feel when you got to know that you have been selected for the post?

Aarti: I am really very glad, sir. My efforts and hard work have proved to be fruitful. I was alike every other student, little scared if I would be able to crack any exam. But, I tried to overcome my fear and succeed. And finally my dedication and sincerity helped me to crack the same. I really feel overwhelmed.

IBT: What was your future plan before joining the Institute?

Aarti: Sir, I always wanted to join a government job. After completing my studies, I thought of joining the best institute to prepare for my ultimate dream. I have taken some government exams during my graduation but I analysed that I was lacking in one or the other subject. This is the reason I joined IBT Institute which I think is the best decision of my life as it is the most prestigious institute.

IBT: How did you prepare to achieve your goal?

Aarti: Sir, I focused on attending all the classes regularly so that I can clear the basics of each and every topic. In beginning, I used to have many doubts which i would clear in the separate doubt sessions provided by the Institute. After practicing all the topics, I majorly focused on my weak areas and revised the strong chapters.

IBT: Would you like to advise other students how to prepare for the exam?

Aarti: Diligence is the key to crack any exam. This would not work if one studies irregularly. Secondly, students must not only pay attention to attend the classes regularly but also should practice the same topics at home. They must analyze their own performance by taking online mock tests provided by the Institute. This way they will came to know about their strong and weak areas. This will help the students a lot to do well in the exams.

IBT: What according to you is the best strategy while taking any competitive exam?

Aarti: Sir, for any examination, Time management is very crucial while attempting any exam. That's why one ought to allocate appropriate time to each question. One must not only pay attention on speed but also on accuracy. Students must make their own strategy as per their own strengths and weaknesses. This would only be possible if they are taking mock tests on the regular basis along with the time bound practice of the questions.

IBT: How much time did you use to devote for the preparation of the exam?

Aarti: Sir, I never fixed my study hours. I always used to decide the number of topics that I was going to practise in a single day. For me, achieving that target was much important rather than fixing study hours.

IBT: What contribution did IBT Institute make to your success?

Aarti: Faculty members at IBT Institute helped me a lot to clear all my doubts regarding the subjects. It is only due to the flexible batch timings, regular guidance, doubt sessions and weekly mock tests because of which I was able to crack the exam.

IBT: Who would you attribute your success to?

Aarti: I would like to attribute my success to my parents who always supported me, my teachers who were always there to guide me and IBT Institute as a whole which supported me during this journey. The faculty members guided me in the proper direction. I learnt a lot from the institute.

IBT: Would you like to suggest something to the students who are preparing for the competitive exams?

Aarti: Firstly, they have to be very clear what they actually want to do and if they are actually interested in joining the government job then they must not leave any room for preparation. Dedication and diligence are the keys to reach the summit of success.

IBT: Celebrating the record you just made and looking forward to watching you cross your next finish line!

Aarti: Thank you very much, sir!

Precious Words

"If the only tool you have is a hammer, you tend to see every problem as a nail."

G-20 SUMMIT 2019

Prime Minister Narendra Modi will attend meetings during G20 Summit. The 2019 G20 Osaka summit will be the fourteenth meeting of Group of Twenty (G20). It will be held on 28-29 June 2019 at the International Exhibition Center in Osaka. It will be the first G20 summit to be hosted in Japan.

G20 SUMMIT 2019 THEMES

There are eight main themes for G20 Summit 2019 that are :

- Global Economy
- Trade and Investment,
- Innovation,
- Environment and
- Energy
- Employment
- Development
- Health

The G20 was originally established in response to the global financial crisis, its core mission today is to establish economic fundamentals for realizing sustainable and inclusive growth of the global economy.The 2020 summit will be held in Saudi Arabia.

ABOUT G20 GROUP

The G20 started in 1999 as a meeting of Finance Ministers and Central Bank Governors after the Asian financial crisis. G20 stands for the "Group of Twenty". In 2008, the first G20 Leaders Summit was held, and the group played a key role in responding to the global financial crisis. Its decisive and coordinated actions boosted consumer and business confidence and supported the first stages of economic recovery.

- The Group of Twenty (G20) is the premier forum for its members' international economic cooperation and decision-making. Its membership comprises 19 countries plus the European Union.
- The G20 economies account for around 90% of the gross world product (GWP), 80% of world trade two-thirds of the world population, and approximately half of the world land area.
- G20 leaders meet annually and In addition, Finance Ministers, Central Bank Governors meet regularly during the year to discuss ways to strengthen the global economy, reform international financial institutions, improve financial regulation and implement the key economic reforms that are needed in each member economy.
- Underpinning these meetings is a year-long program of meetings among senior officials and of working groups coordinating policy on specific issues.
- The G20 introduced trillions of dollars in fiscal stimulus packages worldwide, which saved or created millions of jobs that would otherwise have been destroyed.
- The challenges that now confront the global economy are less pressing and urgent than those faced at the height of the global financial crisis but they are no less important.
- The G20 is supported by international organisations, including the Financial Stability Board, the International Labour Organisation, the International Monetary Fund, the Organisation for Economic Co-operation and Development, the United Nations, the World Bank and the World Trade Organization. These and several other organizations are invited to attend key G20 meetings.

AS OF 2017 THERE ARE 20 MEMBERS OF THE GROUP:

MEMBERS	COUNTRIES
Mauricio Macri, President	Argentina
Scott Morrison, Prime Minister	Australia
Jair Bolsonaro, President	Brazil
Justin Trudeau, Prime Minister	Canada
Xi Jinping, President	China
Emmanuel Macron, President	France
Angela Merkel, Chancellor	Germany
Narendra Modi, Prime Minister	India
Joko Widodo, President	Indonesia
Giuseppe Conte, Prime Minister	Italy
Shinzo Abe, Prime Minister (host)	Japan
Marcelo Ebrard, Secretary of Foreign Affairs	Mexico
Vladimir Putin, President	Russia
Mohammad bin Salman, Crown Prince	Saudi Arabia
Cyril Ramaphosa, President	South Africa
Moon Jae-in, President	South Korea
Recep Tayyip Erdogan, President	Turkey
Theresa May, Prime Minister	United Kingdom
Donald Trump, President	United States
Donald Tusk, President of the European Council	European Union
Jean-Claude Juncker, President of the European Commission	

LIST OF G20 SUMMITS

DATE	VENUE
November 2008	G20 Washington D.C.Summit, United States of America
September 2009	G20 Pittsburgh Summit, United States of America
April 2009	G20 London Summit, United Kingdom
June 2010	G20 Toronto Summit, Canada
November 2010	G20 Seoul Summit, Republic of Korea
November 2011	G20 Cannes Summit, France
June 2012	G20 Los Cabos Summit, Mexico
September 2013	G20 Saint-Petersburg Summit, Russia
November 2014	G20 Brisbane Summit, Australia
November 2015	G20 Antalya Summit, Turkey
September 2016	G20 Hangzhou Summit, China
July 2017	G20 Hamburg Summit, Germany
November 2018	G20 Buenos Aires Summit , Argentina

NATIONAL NEWS

JUNE 2019

KERALA TOPS HEALTH RANKINGS: NITI AAYOG REPORT
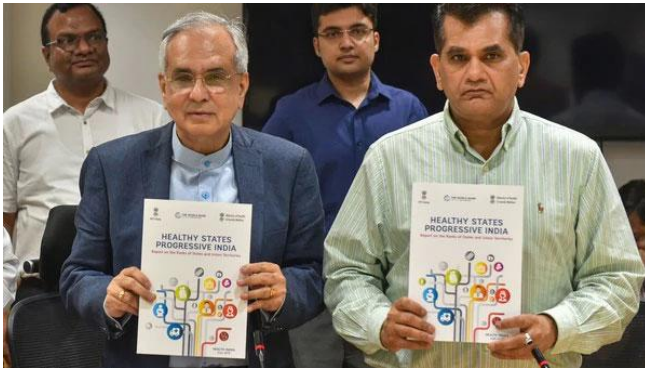
✧ Kerala has topped in NITI Aayog's Health Index followed by Andhra Pradesh and Maharashtra.Also, Haryana, Rajasthan and Jharkhand showed the maximum improvement of health outcomes from base to reference year.

✧ The health index has been developed by NITI Aayog, with technical assistance from the World Bank, in consultation with the ministry of health and family welfare.

✧ The report ranks the states and Union territories innovatively on their year-on-year incremental change in health outcomes, as well as, their overall performance with respect to each other.

MISS INDIA 2019 WINNER: SUMAN RAO:

✧ Suman Rao, Miss India Rajasthan was crowned the winner of Femina Miss India World 2019 during a star-studded grand finale of the beauty pageant, held on June 15, 2019 at the Sardar Vallabhbhai Patel Indoor Stadium in Mumbai.

✧ Miss India 2019 winner Rao was crowned Miss India World 2019 by her predecessor, Miss India 2018 Anukreethy Vas from Tamil Nadu.

✧ While Shivani Jadhav from Chhattisgarh was crowned Femina Miss Grand India 2019, Shreya Shanker from Bihar won the Miss India United Continents 2019 title.

20TH MEETING OF THE FSDC CHAIRED BY NIRMALA SITHARAMAN HELD IN NEW DELHI

✧ On June 20, 2019 The 20th meeting on Financial Stability and Development Council (FSDC) was held in New Delhi. This was chaired under the Union Minister of Finance and Corporate Affairs, Nirmala Sitharaman.

✧ The meeting was also attended by Minister of State for Finance Anurag Thakur, RBI Governor Shaktikanta Das, and Finance Secretary Subhash Chandra Garg among others. Current global and domestic economic situation and financial stability issues including those concerning Banking and Non-Banking Financial Company (NBFC) were reviewed in the meeting.

✧ Consultations held on the progress to set up the Financial Data Management Centre (FDMC) and Computer Emergency Response Team (CERT) to strengthen cybersecurity services in the financial sector &Suggestions of Financial Regulators for Union Budget 2019-20.

INDIAN WOMAN CROWNED MISS UNIVERSE AUSTRALIA

✧ India born Priya Serrao has won the Miss Universe Australia title for 2019.

✧ India born Priya Serrao, whose family migrated to Australia from Middle East, has won the Miss Universe Australia title for 2019. Serrao edged past 26 other women from across the country in Melbourne on Thursday night to win the title. The 26-year-old will now represent Australia in the Miss Universe competition later this year.

✧ Western Australia's Bella Kasimba and another Victorian Marijana Radmanovic rounded out 2019's top three, placing second and third.

✧ Serrao said winning the title was a huge surprise for her as it was her first beauty pageant contest.

TELANGANA HOSTS INTERNATIONAL SEED TESTING ASSOCIATION (ISTA) CONGRESS

✧ Telangana hosts 32nd edition of the International Seed Testing Association congress. This is the first edition of ISTA congress to be held in Asia.

✧ Scientists, policy makers, researchers and members of public and private seed industry from over 80 countries are participating in the congress.

✧ The eight-day congress would have the main event for three days and technical committee meetings/sessions would be held over the next five days.

BINNY, INDIA'S ONLY ORANGUTAN DIES IN ODISHA ZOO

✦ A 41-year-old orangutan at Odisha's Nandankanan Zoological Park died following a prolonged illness. The great ape was under treatment for the last one year by experts from the College of Veterinary Science and Animal Husbandry OUAT who were under constant advice of the Orangutan experts from UK and Singapore.Binny, was brought to Nandankanan Zoo from Pune's Rajiv Gandhi Zoological Park on November 20, 2003, when she was 25.

✦ Orangutans are one of the world''s three extant species of great apes and are native to Indonesia and Malaysia. Orangutans are currently found only in the rain forests of Borneo and Sumatra.

✦ Considered to be among the most intelligent primates, orangutans can live up to 45 years in the wild and even more in zoos, according to experts.

MEETING OF EXPERT WORKING GROUP OF PARIS PACT INITIATIVE TO BE HELD IN NEW DELHI

✦ The Department of Revenue, Ministry of Finance is hosting a Meeting of Expert Working Group on Paris Pact Initiative in New Delhi.

✦ The meeting focuses on Illicit Financial Flows deriving from the trafficking of Opiates originating in Afghanistan.

✦ The Meeting is being organised with the support of United Nations Office on Drugs & Crimes.The Meeting will be attended by the representatives of the Member Countries of Paris Pact, Regional Representatives of UNODC and Senior Officers of the Indian agencies like DRI, ED and NCB.

MUMBAI IN TOP 20 MOST EXPENSIVE CITIES IN ASIA FOR EXPATRIATES

✦ Mercer has released 25th Annual Cost of Living Survey.The costliest city in the world for the second consecutive year is Hong Kong followed by Tokyo, Singapore and Seoul.

✦ Mumbai fell 12 spots and was ranked at the 67th position out of 209 cities surveyed.

✦ Eight out of the top ten of the world's most expensive cities for expatriates are Asian.The world's least expensive cities for expatriates are Tunis (209), Tashkent (208), and Karachi (207).

UNION CABINET APPROVES THE EXTENSION OF PM-KISAN SCHEME

✦ The newly-sworn in NDA government at the Centre has taken four major decisions related to farmers' and traders welfare in the first meeting of the Union Cabinet.

✦ It has approved the extension of Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) to all the farmers in the country. Earlier the benefit of the scheme was applicable to farmers having two hectares of land.

✦ Agriculture Minister Narendra Singh Tomar stated that nearly 14 crores 50 lakh farmers will be now covered under the revised scheme. Total burden on the exchequer will be over 87,000 crore rupees for the year 2019-20. Over three crore farmers have been benefited so far. Six thousand rupees per year is being given in three installments to the farmers, under the scheme.

MAN ON A MISSION TO TURN UDHANA RAILWAY STATION INTO INDIA'S FIRST GREEN RAILWAY STATION

✦ Viral Sudhirbhai Desai, a young entrepreneur from surat launched an initiative to change Udhana railway station in Gujarat into India's first green and clean railway station like Mumbai's Chhatrapati Shivaji Terminus.

✦ In order to achieve the mission of 'Clean India-Green India', Desai installed oxygen bomber and over 1700 air purifying plants at the station and also painting has been made by him for environmental protection on the wall of the station.

✦ About 23,000 trees and 38 tree guards distributed to the people for tree plantation and environment protection by Desai and his organization, 'Hearts at Work Foundation''.

NIRMALA SITHARAMAN TO PRESENT FIRST UNION BUDGET ON 05TH JULY

✦ The new Finance Minister Nirmala Sitharaman will present her first Union Budget (for FY20) on 5 July, the government decided on Friday.

✦ A day before the Union Budget, Sitharaman will table in Parliament the Economic Survey 2018-19 authored by chief economic adviser Krishnamurthy Subramaniam and his team.

✦ The date of presenting full budget for FY20 by the NDA government was finalized at a meeting of the union cabinet chaired by Prime Minister Narendra Modi on Friday, according to an official announcement.

PS GOLAY WAS SWORN IN AS SIKKIM CHIEF MINISTER

✦ Sikkim Krantikari Morcha (SKM) president Prem Singh Tamang, popularly known as PS Golay took oath as the Chief Minister of Sikkim. He was administered the oath by Governor Ganga Prasad at Paljor Stadium in Gangtok. Mr. Golay is not a member of the State Assembly at present as he did not contest the polls. The 51-year-old party chief when he was taking the oath in the Nepali language.

✦ Former Chief Minister Pawan Kumar Chamling and senior Sikkim Democratic Front (SDF) leaders were conspicuous by their absence at the swearing-in ceremony. The SKM won a slender majority in the 32-member Sikkim Legislative Assembly by bagging 17 seats against 15 won by the SDF.

PEPSICO TO BUILD RS 500 CRORE FOOD PLANT IN UTTAR PRADESH

✦ PepsiCo India will invest nearly 500 crore to build a food manufacturing plant in Uttar Pradesh.It will invest $2.1 bn in India by 2022, which is part of the $5.5 bn it had promised in November 2013.

✦ The makers of Lay's chips and Kurkure snacks, PepsiCo will invest along with its local bottling partner. PepsiCo, which sells Tropicana, 7Up, Mountain Dew and Kurkure chips, among others, services the domestic market through 62 food and beverage plants.

✦ The bottling operations are owned by its local partner Varun Beverages.The packaged snacks and foods market in India is expected to grow 22.3% between 2018 and 2022.

INDIA ELECTED TO EXECUTIVE BOARD OF FIRST UN-HABITAT ASSEMBLY

✦ India has been elected to the Executive Board of the first UN-Habitat Assembly, announced by Ministry of Housing and Urban Affairs.

✦ India has been elected to the Executive Board of the first UN-Habitat Assembly at the Plenary Session of the Assembly being held in Nairobi. The first session of the UN-Habitat Assembly started on May 27th at the headquarters of UN-Habitat in Nairobi and will go on till May 31st.

MAY 2019

INDIA TO HAVE DEFENCE CYBER AGENCY IN MAY

- ✧ In order to boost its capabilities to tackle threats emanating from hackers India is going to have Defence Cyber Agency (DCA).
- ✧ It include a lot of existing capability from the armed forces that will help tackle threats in the cyber domain and will also have the elements of DRDO working in it.
- ✧ One of the top Army officers, Eastern Army Commander Lt Gen MM Naravane had recently stated that the units of the Cyber agency will be spread across the country.

SEBI BARS NSE FROM SECURITIES MARKET FOR 6 MONTHS IN CO-LOCATION CASE

- ✧ The Securities and Exchange Board of India (Sebi) directed the National Stock Exchange (NSE) to disgorge Rs 625 crore, along with interest at 12 per cent per annum since 2014.
- ✧ The regulator also barred the exchange for a period of six months from accessing the securities market.
- ✧ In separate orders, Sebi imposed penalties on brokers OPG Securities, Way2Wealth Brokers, and GKN Securities.

IIT MADRAS TEAM DEVELOPS EASY OCR SYSTEM FOR NINE INDIAN LANGUAGES

- ✧ IIT Madras has, over the last decade, developed a unified script for nine Indian languages, named the Bharati script.
- ✧ The team has now gone a step further since developing the script: it has developed a method for reading documents in Bharati script using a multi-lingual optical character recognition (OCR) scheme.
- ✧ The team has also created a finger-spelling method that can be used to generate a sign language for hearing-impaired persons.

ARUNACHALAM MURUGANANTHAM, CREATOR OF LOW-COST SANITARY NAPKINS, NAMED IN FORTUNE'S WORLD LEADERS LIST

- ✧ Coimbatore based Arunachalam Muruganantham, inventor of a low-cost sanitary napkins, has been featured on Fortune magazine's list of world's 50 greatest leaders.He was also awarded a Padma Shri in 2016 for his initiative.
- ✧ Bill and Melinda Gates top the list for the work of their charitable organisation Bill & Melinda Gates Foundation.

BSNL LAUNCHES 'BHARAT FIBRE' BROADBAND SERVICE IN KASHMIR VALLEY

- ✧ State-owned telecom firm BSNL has become the first operator to start optical fibre-based high-speed broadband service in Pulwama with the launch of 'Bharat Fibre'
- ✧ "This is the first such FTTH (fibre-to-the-home) service deployment in the (Kashmir) Valley under this unique revenue share model
- ✧ The 'Bharat Fibre' service has been launched on a revenue sharing basis in a business collaborative model with the local channel partner of Pulwama area.

CHIEF ECONOMIC ADVISOR KRISHNA-MURTHY SUBRAMANIAN INCLUDED IN FINANCE COMMISSION'S ADVISORY COUNCIL

- ✧ Chief economic advisor Krishnamurthy Subramanian has been included in the advisory council of the 15th Finance Commission as its member.
- ✧ The advisory council was set up in April 2018 to advise the commission on any issue or subject related to the terms of reference (ToR) of the commission.
- ✧ In December 2018, the government appointed Subramanian of Indian School of Business (ISB), Hyderabad, as the chief economic advisor in the finance ministry for three years.

GUJARAT ASSEMBLY PASSES ACT TO ALLOW SHOPS & BUSINESSES REMAIN OPEN 24X7

✦ The Gujarat state Assembly has passed a new Act 'Gujarat Shops and Establishments (Regulation of Employment and Conditions of Service) Act, 2019' that will allow shops and other businesses in the state to operate 24 hours.

✦ The act, passed by the state Assembly in February, was notified on May 1, a government release.

✦ The shops and commercial entities operating near state highways and within municipality limits can now operate between 6 am to 2 am.

GREEN NUMBER PLATES ARE NOW MANDATORY FOR ALL ELECTRIC VEHICLES

✦ Indian government had earlier proposed a special green-coloured number plate for all electric vehicles in the country. The measures are aimed to attract buyers towards electric vehicles over the coming years

✦ The Central government has now asked the state transport departments to make it mandatory for all EVs to use the green number plates, irrespective of the year in which they were bought.

✦ The special number plate is supposed to have the vehicle number spelled out in white colour on a green background.

UNICEF, NITI AAYOG TIE UP FOR CHILDREN EMPOWERMENT

✦ Niti Aayogs Atal Innovation Mission (AIM) and Unicef India signed a Letter of Intent (LoI) to provide an open platform to promote participation, skilling and empowerment among young children across different communities.

✦ The LoI was signed by Yasmin Ali Haque, Unicef representative in India, and Ramanathan Ramanan, Mission Director, Atal Innovation Mission.

✦ This strategic partnership will also help effectively build capacities of adolescents, young entrepreneurs, mentors and teachers.

NEPALI GIRL BANDANA DANCES FOR 126 HOURS STRAIGHT TO SET NEW WORLD RECORD

✦ A Nepali teenager danced continuously for 126 hours to set a Guinness World Records on "Longest Dancing Marathon by an Individual", a feat previously hold by an Indian.

✦ Bandana Nepal beat the record set by Kalamandalam Hemlatha, who danced continuously for 123 hours and 15 minutes in 2011.

✦ Prime Minister KP Sharma Oli honoured the 18-year-old girl, Bandana Nepal, for achieving the feat.

VODAFONE IDEA SIGNS MULTI-MILLION DOLLAR IT DEAL WITH IBM

✦ India's largest telecom operator Vodafone Idea Ltdannounced a five-year multi-million-dollar IT outsourcing deal with tech giant IBM.

✦ The collaboration will provide Vodafone Idea with a hybrid cloud based digital platform to enable more intimate engagement with its over 387 million subscribers (as of 31 December, 2018), enhancing business efficiency.

✦ The deal will also provide a platform for fast-track joint initiatives in Artificial Intelligence and Internet of Things.

GATES FOUNDATION HIRES SENIOR TATA OFFICIAL AS INDIA POLICY HEAD

✦ The Bill & Melinda Gates Foundation has hired a senior executive from Tata Group, India's largest business group, for its operations in the country.

✦ Ubale, who has spent more than a decade at Tata Group, was previously chief executive officer of its closely-held property arm Tata Realty & Infrastructure Ltd.

✦ The Gates Foundation, the world's biggest private charity, has an endowment of $50.7 billion.

E-GOVERNANCE SERVICES INDIA TIES UP WITH IIT-KANPUR TO UPSCALE UNNAT BHARAT ABHIYAN

✦ E-Governance Services India Limited,has tied up with Indian Institute of Technology (IIT)-Kanpur to upscale 'Unnat Bharat Abhiyan'.

✦ 'Unnat Bharat Abhiyan' is an initiative of the Ministry of HRD,aims to find solutions to accelerate sustainable growth in rural India.

✦ Under the Unnat Bharat Abhiyan, IIT-Kanpur has brought together 15 leading higher education institutions from Uttar Pradesh.

APRIL 2019

AIRTEL, FICCI LADIES ORGANISATION LAUNCH WOMEN'S SAFETY APP

◈ Telecom operator Bharti Airtel and the FICCI Ladies Organisation (FLO)launched a safety app My Circle - aimed at aiding women in event of distress or an emergency situation.

◈ The carrier-agnostic app can be installed by both Airtel and non-Airtel customers.

◈ "My Circle app enables women to send SOS alerts to any five of their family or friends in 13 languages including English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi.

PAYU ACQUIRES DIGITAL PAYMENTS COMPANY WIBMO FOR $70 MILLION

◈ PayU, an online payment service provider and Naspers' fintech arm,announced the acquisition of Wibmo, a Cupertino, CA-based industry leader in digital payment security and mobile payment technologies.

◈ This acquisition will also help PayU accelerate its credit business by leveraging big data to power credit on various online and offline merchants in partnership with leading lending players.

◈ Wibmo will continue to operate and serve all of its clients as a wholly-owned subsidiary of Naspers' PayU under the leadership of Govind.

INDIA DROPS DOWN ON WORLD PRESS FREEDOM INDEX

◈ India has dropped two places on a global press freedom index to be ranked 140th out of 180 countries in the annual Reporters Without Borders analysis.

◈ The World Press Freedom Index 2019', topped by Norway, finds an increased sense of hostility towards journalists across the world.

◈ At the bottom of the Index, both Vietnam (176th) and China (177th) have fallen one place and Turkmenistan (down two at 180th) is now last, replacing North Korea (up one at 179th).

WORLD HEALTH ORGANIZATION RELEASES GUIDELINES FOR DIGITAL HEALTH ADOPTION

◈ World Health Organization (WHO) released 10 guidelines for how countries can use digital health tools to improve patient care.

◈ The guidelines were designed to help decision makers in government health departments, the public health sector and other stakeholders.

◈ The guideline demonstrates that health systems need to respond to the increased visibility and availability of information.

CRISIL BOARD GIVES NOD FOR TRANSFER OF RATINGS BUSINESS TO NEW SUBSIDIARY

◈ CRISIL Ltd, a diversified global analytics company, will transfer its ratings business to its proposed new wholly-owned subsidiary.

◈ This segregation will have no impact on CRISIL's businesses, and the financial value to CRISIL's shareholders will remain unchanged.

◈ CRISIL proposes to undertake the transfer of its ratings business through a scheme of arrangement in terms of Section 230 to 232 of the Companies Act, 2013.

THE 4TH RESILIENT CITIES ASIA-PACIFIC CONGRESS 2019 STARTED IN NEW DELHI

◈ The 4th Resilient Cities Asia-Pacific Congress 2019 organised by the International Council for Local Environmental Initiatives (ICLEI) and co-hosted by South Delhi Municipal Corporation started in New Delhi.

◈ The proposed themes that have been recognised for RCAP 2019 are:Integrated climate resilience planning to manage risks and vulnerabilities,Good governance and resilience, Nature-based solutions to adaptation, Climate knowledge brokering.

VEERA'- INDIAN COAST GAURD OFFSHORE PATROL VESSEL DEPLOYED BY GENERAL BIPIN

✦ Indian Coast Guard vessel Veera has been commissioned by General Bipin Rawat, Chief of Army Staff in the presence of Director General of Indian Coast Guard Rajendra Singh.

✦ This is indigenously designed and built by Larsen & Toubro Ltd. at its shipbuilding facility at Kattupali in Chennai.

✦ Indian Coast Guard Ship (ICGS) is commanded by Commandant Girish Datt Raturi and managed by 12 officers and 94 men.

ESSEL WORLD LAUNCHES INDIA'S FIRST FOREIGN INTERACTIVE BIRD PARK IN MUMBAI

✦ India's first foreign interactive and exotic world park was inaugurated in Mumbai. Bird lovers are up for a treat with this interactive bird park in Mumbai.

✦ The park is equipped with small ponds for aquatic birds, dense cover of tress for birds to incubate their eggs and a water stream that offers drinking water to birds.

✦ The park is spread across 1.4 acres and is home to over 500 exotic birds from more than 60 species.

PHAYENG VILLAGE OF MANIPUR TAGGED AS INDIA'S FIRST CARBON-POSITIVE SETTLEMENT

✦ As part of the carbon-positive village project, Phayeng will receive a grant of Rs10 crore in phases to facilitate afforestation in the catchment of river Maklang that flows along the village.

✦ Phayeng is a scheduled caste village of the Chakpa community in Imphal West district and its conservation efforts are mainly linked to the belief that the forest is a sacred grove.

✦ It is surrounded by three densely forested hillocks with fruit trees at centre and a stream flowing through it.

RS 100-CRORE PENALTY ON ANDHRA PRADESH GOVT OVER ILLEGAL SAND MINING

✦ The National Green Tribunal has slapped an interim penalty of Rs 100 crore on the Andhra Pradesh government for inaction to prevent illegal sand mining in the state.

✦ The green panel said it is the duty of the government to provide complete protection to the natural resources as a trustee of the public at large.

✦ The tribunal directed the state government to deposit Rs 100 crore 'environment compensation' with the Central Pollution Control Board within a month.

SC DIRECTS EC TO RAISE RANDOM MATCHING OF VVPAT SLIPS

✦ The Supreme Court directed the EC to increase random matching of VVPAT slips with EVMs to five polling booths per assembly segment.

✦ The Election Commission (EC) currently follows a system of random counting of VVPAT slips in one polling booth per assembly segment of a Parliamentary or Assembly constituency.

✦ The bench said the court should endeavour to find out a viable number of machines which should be subjecte to verification of VVPAT paper trails keeping in mind the infrastructure and manpower difficulties pointed out to it by the EC.

INTERNATIONAL NEWS

JUNE 2019

INDIA WILL OVERTAKE CHINA AS WORLD'S MOST POPULOUS COUNTRY: UN REPORT

✧ According to the 26th edition of the United Nations population estimates and projection report, "World Population Prospects 2019" published by the UN's Department of Economic and Social Affairs states that India is going to surpass China as the world's most populous country by 2027.

✧ According to the World Population Review 2019, India currently ranks second in the index out of 230 countries with over 17 per cent of the world population.

✧ India likely to add nearly 273 million people between 2019 and 2050.

✧ The report also stated that among the Southeast Asian counties, Bangladesh, Nepal and Myanmar have witnessed a large net outflow of migrants between 2010 and 2020.

✧ Nigeria with 733 million, the United States with 434 million, and Pakistan with 403 million are the three countries will expected to get place after India and China.

GLOBAL PEACE INDEX 2019: INDIA RANKS 141ST, ICELAND TOPS

✧ India's rank has slipped five places to 141 among 163 countries on the Global Peace Index 2019, while Iceland remains the most peaceful country and Afghanistan the least peaceful nation, as per the report by Australian think tank Institute for Economics & Peace.

✧ In South Asia, Bhutan topped the index with 15th rank, followed by Sri Lanka 72, Nepal 76 and Bangladesh 101. The neighboring country Pakistan has been ranked 153rd on the index.

INDIA'S FIRST IRON ORE MINE DISCOVERED IN BANGLADESH

✧ Iron ore mine discovered at Isabpur village in Dinajpur.

✧ This announcement was made by the Geological Survey of Bangladesh.After the effect of extensive drilling over two months in the area. A 400-foot thick iron layer was found in Bangladesh after the result of the Geological Survey.

✧ Around 1,750 feet beneath the surface stretched over an area of 6-10 square kilometer.The percentage of iron in the mine around 65.

✧ It indicates the high quality of the ore. The other countries like Canada, China, Brazil, Sweden, and Australia have the percentage of iron ore is below the level of 50.

✧ Other minerals such as gold, copper, nickel, and chromium also found at various levels of the mining.The discovery of the iron mine opened up economic prospects for the country.The iron concentration in the magnetite ore is 65 percent.

JAPAN GIFTS MANIPUR A PEACE MUSEUM BUILT ON WORLD WAR-II MEMORIES

✧ Japan gifted Manipur, one of India's north eastern state a Museum of Peace built on the memories of Battle of Imphal, one of the fiercest battles of 2nd World War (WWII). The inauguration of Imphal Peace Museum marked 75th anniversary of Battle of Imphal

✧ The Imphal Peace Museum was inaugurated at Red Hill which lies about 20 km southwest of Imphal (Manipur capital).

✧ The museum is funded by Nippon Foundation, a private, non-profit grant-making organization based in Japan.

US-IRAN CRISIS: TRUMP LASHES OUT AT 'IGNORANT AND INSULTING' STATEMENT

✧ US President Trump struck at Iran by issuing "hard-hitting" financial sanctions against Supreme Leader Ayatollah Ali Khamenei and his associates. Iran's ambassador to the United Nations said actions by President Trump to impose new sanctions was "yet another indication of continued US hostility" against the country and its leaders.

✧ The tweets came after Iran's President Hassan Rouhani said the move proved the White House was "mentally retarded".

✧ The sanctions target a number of individuals, notably Iran's Supreme Leader, Ayatollah Ali Khamenei, who Mr Trump said was "ultimately responsible for the hostile conduct of the regime".

RUSSIA EXTENDS BAN ON EU FOOD IMPORTS TILL DECEMBER 31, 2020

- ✧ In 2014, Russia had imposed an official ban on a wide range of imports from the EU and other countries in retaliation for international sanctions over Moscow's role in the Ukraine crisis.
- ✧ This has affected Russian economy by pushing up food prices.

INDIA DESIGNATED AS GUEST COUNTRY AT GUADALAJARA INTERNATIONAL BOOK FAIR IN MEXICO

- ✧ India designated as the Guest of Honour at the 33rd Feria Internacional del Libro de Guadalajara (Guadalajara International Book Fair) in Mexico, the National Book Trust The book fair organized from November 30 - December 8, India pavilion at the fair will showcase over 35 Indian authors and artists, along with 15 publishing houses.
- ✧ India displays a wide array of its rich and composite literary and cultural heritage through literary and academic activities comprising conferences. Ancient and rare manuscripts including "Mahabharata" and "Ramayana" will be put on exhibition, along with photo books, handicrafts, and paintings.
- ✧ The "Festival of India" will showcase folk, classical and contemporary cultural programmes.

COUNCIL OF EUROPE RESTORES RUSSIA'S VOTING RIGHTS

- ✧ The Parliamentary Assembly of the Council of Europe has voted in favor of restoring Russia's voting rights, five years after they were revoked over its illegal annexation of the Crimean Peninsula.
- ✧ In a statement, the Council of Europe said the assembly affirmed its members' rights "to vote, to speak and to be represented in the assembly and its bodies."
- ✧ The assembly voted 118 in favor and 62 against, with 10 abstentions.

PM MODI TO ATTEND G-20 SUMMIT IN JAPAN FROM JUNE 27-29, SAYS MEA

- ✧ Prime Minister Narendra Modi will attend the G-20 summit in Osaka in Japan from June 27 to 29, the Ministry of External Affairs (MEA) said.
- ✧ MEA spokesperson Raveesh Kumar announced that former Union minister Suresh Prabhu would be India's Sherpa at the meet.
- ✧ "This would be the sixth time that Prime Minister Modi would be participating in the summit. He would hold bilateral (discussions) and participate in plurilateral meetings which would be announced closer to the date," Mr. Kumar said.

CYRIL RAMAPHOSA TAKES OATH AS SOUTH AFRICA'S PRESIDENT

- ✧ Cyril Ramaphosa was sworn in for a five-year term as South Africa's President with a delicate fight against government corruption ahead of him.
- ✧ He was elected earlier this month with a majority of 57.50%, the smallest since the party came to power 25 years ago.
- ✧ Mr. Ramaphosa initially took over from Jacob Zuma in 2018 after Mr. Zuma was accused of corruption. Mr. Ramaphosa is the country's fifth democratically elected president since apartheid ended in 1994.

FACEBOOK PLANS TO LAUNCH 'GLOBALCOIN' CRYPTOCURRENCY IN 2020

- ✧ Facebook is planning to launch its own cryptocurrency in early 2020, allowing users to make digital payments in dozen countries.
- ✧ The currency, dubbed GlobalCoin, would enable Facebook's 2.4 billion monthly users to change dollars and other international currencies into its digital coins.
- ✧ The coins could then be used to buy things on the internet and in shops and other outlets, or to transfer money without needing a bank account.

SAUDI ARABIA LIFTS EXPORT BAN ON FRUITS AND VEGETABLE FROM KERALA

- ✧ Kerala's fruits and vegetable exporters have heaved a sigh of relief following the lifting of the export ban by Saudi Arabia after the Nipah virus attack last year. With the lifting of the embargo, he said Kozhikode airport was alone handling 20 tonnes of fruits and vegetables per day valued at $50,000 to various destinations in Saudi.
- ✧ Kerala ships around 150 tonnes of fruits and vegetables on a daily basis to various gulf countries and of this, the consignment to Saudi alone was 30-40 tonnes.

MAY 2019

SRI LANKA GREAT KUMAR SANGAKKARA NAMED NEW MCC PRESIDENT

✧ Marylebone Cricket Club (MCC) is the greatest cricket club in the world, with its global reach and continued progress for cricket on and off the pitch.

✧ The Sri Lankan legend is an active member of MCC's World Cricket committee since 2012, and also owns the Honorary Life Membership of the club.

✧ Sangakkara's one-year tenure will encompass two England Tests against West Indies and Pakistan, and the launch of The Hundred competition before winding up on 30 September 2020.

ISRAEL'S 21ST PARLIAMENT SWORN-IN, INAUGURATING NETANYAHU'S 5TH TERM AS PRIME MINISTER

✧ Prime Minister Benjamin Netanyahu was sworn in following his victory in the April 9 elections and will seek to form a governing coalition in the days ahead.

✧ He demanded that both the opposition and the ruling majority lay down their guards and unite in order to serve the Israeli public.

✧ Netanyahu faced a hard-fought battle for the premiership against former army chief and leader of the centrist Blue and White faction Benny Gantz.

14TH EDITION OF SINO-INDIAN BORDER TRADE OPENS AT NATHU LA

✧ The 14th edition of the annual Sino-Indian border trade opened at Nathu La in Sikkim.

✧ The bilateral border trade between the two countries is organised four days a week for six months.

✧ India's trade list comprised of two sections. Export list comprised of 36 items from dairy products to utensils and Import list includes a total of 20 items, namely carpets, quilts and jackets.

VISA APPOINTS SUJATHA V KUMAR AS HEAD OF MARKETING FOR INDIA AND SOUTH ASIA

✧ Visa announced the appointment of Sujatha V Kumar as Head of Marketing for India and South Asia.

✧ She will be driving overall marketing strategy and execution including consumer, retail and digital marketing initiatives for India and the emerging markets of Sri Lanka, Bangladesh, Nepal and the Maldives.

✧ Prior to this, Sujatha was with Google as Head - Brand & Reputation, Marketing and Strategy.

✧ Sujatha started her career at Procter & Gamble and, over the years, has gathered rich experience in sales and marketing across companies such as Gillette, Nokia, The Royal Bank of Scotland and Coca-Cola.

IRAQ REMAINS INDIA'S TOP OIL SUPPLIER IN FY19, IMPORTS FROM US UP 4-FOLDS

✧ India is world's third largest importer of crude oil (7% of total crude oil imports) after China (world's largest importer with 20.2% of total crude oil imports) and USA (13.8%).

✧ Saudi Arabia has traditionally been India's top oil source, but it was for the first time dethroned by Iraq in 2017-18 fiscal year.

✧ According to data sourced from the Directorate General of Commercial Intelligence and Statistics, Iraq sold 46.61 million tonne of crude oil to India during April 2018.

G7 COUNTRIES GATHERED IN FRANCE TO DISCUSS CLIMATE CRISIS

✧ Environmental ministers from G7 countries gatheredin the French city of Metz, to discuss concrete climate actions and adopt a charter on biodiversity.

✧ The G7 countries of France, Canada, Germany, the United States, Japan, Italy, the UK, along with delegations from Mexico, Chili, Niger, Gabon, Egypt, India, Indonesia, Fiji, Norway and the European Union, are all attending the summit.

✧ The aim of this is to combat inegalities, deforestation, drought, plastic garbage along with coral reef protection and adopt a charter on biodiversity.

TIGER WOODS RECEIVES HIGHEST CIVILIAN HONOUR IN THE US FROM DONALD TRUMP

- ✦ Tiger Woods, who stunned the sports world when he won his fifth Masters title last month, received his country's highest civilian honour, the Presidential Medal of Freedom, from U.S. President Donald Trump

- ✦ Trump, an avid golfer, described the 15-times major champion as a "a global symbol of American excellence, devotion and drive".

- ✦ It is awarded annually to people who have made outstanding contributions to the security or national interests of the country.

INDIA AND U.S. HOLD BILATERAL TRADE MEETING

- ✦ India and the United States held the India-U.S. Bilateral Trade meeting in New Delhi.

- ✦ Both sides agreed to deepen economic cooperation and bilateral trade by ensuring greater cooperation amongst stakeholders, including Government, businesses and entrepreneurs.

- ✦ Both sides expressed satisfaction over the progress during the year 2018, with bilateral trade in Goods and Services registering a growth of 12.6% from $ 126 billion in 2017 to $142 billion in 2018.

MICROSOFT UNVEILS ITS OWN BLOCKCHAIN-BASED SERVICE

- ✦ Microsoft has unveiled fully-managed Azure Blockchain Service that would simplify the formation, management and governance so that businesses can focus on work flow logic and application development.

- ✦ Microsoft has also announced a partnership with J.P. Morgan to make "Quorum"the first ledger available in Azure Blockchain Service.

- ✦ IBM and Amazon Web Services (AWS) have already started Blockchain-based services.

APRIL 2019

INDIA, CHILE SIGN MOUS

✧ India and Chile released a Joint Statement after extensive talks between Indian President Ram NathKovind and the President of Chile, Sebastian Pinera Echenique, during the former's official state visit to Chile from March 30 to April 1, 2019. This is the third leg of the President's three-nation tour which included Croatia and Bolivia.

✧ During the visit, President Kovind participated in India-Chile Business Forum and interacted with young scientists at the University of Chile.

✧ Then he held detailed discussions with the Chilean President, which led to the signing of three MoUs for cooperation in the fields of mining, culture and empowerment of persons with disabilities. The agreements aim to further enhance engagement in economic, social and cultural fields between the two countries.

US APPROVES SALE OF 24 MH 60 ROMEO SEAHAWK HELICOPTERS TO INDIA

✧ The Trump administration has approved the sale of 24 multi-role MH-60 Romeo Seahawk helicopters to India at an estimated cost of 2.4 billion US dollars.

✧ It is considered the world's most advanced maritime helicopter. The choppers will provide the Indian defence forces with the capability to perform anti-surface and anti-submarine warfare missions.

✧ In its notification, the State Department told the Congress that this proposed sale will support the foreign policy of the US by helping to strengthen the US-Indian strategic relationship.

JAPAN'S NEW IMPERIAL ERA NAME: REIWA

✧ Japan is one of the last nations in Asia to adhere to traditional era names, in addition to the modern Gregorian calendar, each having legal status.

✧ Since 1868, these era names have been tied to imperial reigns and become the formal name of the Emperor after death.

✧ The neologism is taken from a poem in the Manyoshu, the oldest Japanese anthology of poetry, which dates back to around 760 CE.

THE EU APPROVED A BAN ON SINGLE-USE PLASTICS

✧ The European parliament votedto support plans for the elimination of most uses of single-use plastic, ranging from cutlery and straws to coffee stirrers and plastic plates.

✧ It's a significant step that could encourage other governments around the globe to also commit to reducing the amount of plastics that end up in landfills, waterways, and oceans.

NEW PALESTINIAN AUTHORITY GOVT LED BY PM MOHAMMED ISHTAYEH SWORN IN

✧ A new government for the West Bank-based Palestinian Authority has been sworn-in.

✧ President Mahmoud Abbas picked Mohammed Ishtayeh as the Prime Minister, a move that is being said to have deepened the internal Palestinian divide at a time when prospects for a peace deal with Israel are possibly at their lowest point ever.

✧ The UN Middle East envoy Nickolay Mladenov has expressed hoped that the new government would receive support to overcome internal divisions.

MUKESH AMBANI AMONG TIME'S LIST OF 100 MOST INFLUENTIAL PEOPLE

✧ Mukesh Ambani and public-interest litigators Arundhati Katju and Menaka Guruswamy, are among the Indians who have been named by TIME magazine in its prestigious list of the 100 most influential people in the world.

✧ The list includes Indian-American comedian and TV host Hasan Minhaj, US President Donald Trump, Pope Francis, Chinese President Xi Jinping, Pakistan Prime Minister Imran Khan, iconic golfer Tiger Woods and Facebook founder Mark Zuckerberg.

500+ G.K. One Liner Questions

NATIONAL NEWS
☞ A 41-year-old orangutan at _____'s Nandankanan Zoological Park died following a prolonged illness. "Binny", the country's lone orangutan passed away. **Odisha.**
☞ Narendra Modi took oath as the PM for a second consecutive term. How many other members of the Council of Ministers, including Rajnath Singh, Amit Shah, Nitin Gadkari, and Sadananda Gowda, also took the oath_____. **57**
☞ Prime Minister Narendra Modi has approved changes to the Prime Minister's Scholarship Scheme for wards of deceased defense personnel under the National Defence Fund. The quota of new scholarships for children of state police officials will be _____ in a year. **500**
☞ _____company has toppled Indian Oil Corporation (IOC) to regain the crown of being the country's most profitable public sector company. **ONGC.**
☞ In an effort to raise awareness about science and environment through films, the 10th National Science Film Festival of India (NSFFI) will be organised in_____. **Tripura**
☞ _____state cabinet has passed a resolution to increase reservation quota for Other Backward Classes (OBC) from existing 14 percent to 27 percent recently. **Madhya Pradesh**
☞ India ranked _____ out of 129 countries in a new index that measures global gender equality looking at aspects such as poverty, health, education, literacy, political representation and equality at the workplace. **95th**
☞ According to a report released by brand analytics firm TRA Research, _____ has emerged as the most trusted brand in India in 2019. **Dell**
☞ An report "Benchmarking India's Payment Systems", recently is released by_____. **RBI**
☞ Cabinet of _____state approved changes in state job recruitment rules, recntly **Haryana**
☞ The second edition of World Food India to be held in_____ city. **New Delhi**
☞ _____is considered as the country's most attractive employer brand. **Amazon India**
☞ At_____ place PM Narendra MOdi will perform Yoga on International Yoga Day 2019. **Ranchi**
☞ The first iron ore mine of Bangladesh has recently discovered in _____. **Dinajpur**
☞ _____state topped in the the USGBC list of Top 10 States for LEED in India. **Maharashtra**
☞ State government has decided to launch a project "Chullah" for smokeless kitchens_____. **Maharashtra**
☞ NHA and ICICI Foundation signed a MoU to train 15,000 personnel under which of the following scheme_____. **Ayushman Bharat Scheme**
☞ India's Sherpa at the 14th G20 Summit in Osaka is_____. **Suresh Prabhu**
☞ India was the world's _____biggest military spender in 2018 according to new data think tank Stockholm International Peace Research Institute (SIPRI). **4th**
☞ _____is the name of the all-women police patrol unit launched by Mangaluru City Police. **Rani Abbakka Force**
☞ _____organisation has become the first operator to start optical fiber-based high-speed broadband service in Pulwama with the launch of 'Bharat Fibre' **BSNL**

☞ _____country's parliament became the first national legislative body in the world to declare a climate change emergency.	**Russia**
☞ _____ is the missile that Indian Navy successfully test-fires	**MRSAM missile**
☞ _____the Capital of Kerala	**Thiruvananthapuram**
☞ _____is the first the world's first woman to cross the Atlantic Ocean solo in a Light Sports Aircraft .	**Aarohi Pandit**
☞ _____was sworn-in as the 11th Chief Minister of Goa.	**Pramod Sawant**
☞ The first state where women handle entire work of counting votes_____.	**Madhya Pradesh**
☞ The Headquarter of Bharat Sanchar Nigam Limited (BSNL) situated at_____.	**New Delhi**
☞ The Kolkata Class Destroyers Indian Naval ships namely INS Kolkata and INS Shakti are participating in _____.	**SIMBEX-2019.**
☞ _____is one of the following states' dams hit zero water storage level.	**Maharashtra**
☞ state government has waived the application fees for grade III & grade IV jobs_____.	**Assam**
☞ State in India is at the topmost risk of cyber attack	**Mumbai.**
☞ In _____ City NITI Aayog is organized a day-long FinTech Conclave	**New Delhi**
☞ 'Every Vote Counts' was launched by former Vice President of India, Hamid Ansari in New Delhi._____ is the Author of the book	**Navin Chawla**
☞ India ranks _____ on WEF's global Energy Transition index	**76th**
☞ Sundarban National Park is Situated in _____ State	**West Bengal**
☞ ____ is the theme of Croatian Indian Economic Forum held at Zagreb	**India -croatia Relations the way Forward**
☞ _____ is the headquarter of International Cricket Council(ICC) located	**Dubai**
☞ 4th Meeting of India-Ukraine Working Group on Trade and Economic Cooperation (IU-WGTEC) held in _____ city	**New Delhi**
☞ _____Village of Manipur tagged as India's first carbon-positive settlement.	**Phayeng**
☞ In _____ City the biannual Army Commanders' Conference will begin	**New Delhi**
☞ _____ Company has been named as the 'Global Slag Company of the Year' at the 14th Global Slag Conference and Exhibition 2019	**Tata Steel**
☞ _____ gave the motto 'Go back to the Vedas'	**Swami Dayanand Saraswati**
☞ The Bureau of Indian Standards (BIS) has inked an MoU with the Indian Institute of Technology _____ to collaborate in the field of standardisation and conformity assessment	**Delhi**
☞ The Supreme Court directed the EC to increase random matching of VVPAT slips with EVMs to five polling booths per assembly segment. In VVPAT Word "A" Stands for_____	**Audit**
☞ _____ railway station has become the India's first ever railway station to get green ISO Certification	**Guwahati**
☞ Kaziranga National Park is Situated in _____ State	**Assam**
☞ India's _____ technology startup has been baged a USD 25000 Global Tech Prize	**Dost Education**
☞ _____ has been Honoured with 'order of St Andrew the Apostle'for Promoting the bilateral special and privileged strategic partnership	**Narendra Modi**
☞ West Bengal Education Minister Partha Chatterjee inaugurated a web portal. _____ is the name of it	**Banglar Shiksha**
☞ _____ Scheme has launched by Union HRD Ministers to provide apprenticeship opportunities to fresh graduates	**SHREYAS**
☞ Indian Railway Catering and Tourism Corporation (IRCTC), which handles catering, tourism and online ticketing operations for the Indian Railways, has launched its own payment aggregator. _____ is the name of it	**IRCTC iPay**

☞	Bajaj Finserv Chairman and Non-Executive Director _____ has resigned and will take over as the Chairman Emeritus.	*Rahul Bajaj*
☞	In _____ City 3rd Indo-Japan Workshop on Disaster Risk Reduction held	*New Delhi*
☞	_____ Former Supreme Court judge has been set to be India's First Lockpal	*Pinaki Chandra Ghose*
☞	Two day national convention of war decorarted india held in_____	*Chandimandir*
☞	_____ State government approved a rural development scheme"'Smart Village Campaign" worth Rs 384.40 crore to build village infrastructure and provide essential amenities	*Punjab*
☞	_____ State Government has imposed ban on import of pigs and piglets	*Mizoram*
☞	Jim Corbett National Park has situated in _____ State	*Uttarakhand*
☞	In _____ city Dance and Music festival Sopan 2019 has been started	*New Delhi*
☞	_____launched the 'Zero Fatality Corridor' (ZFC) to assess the cause for crashes on the stretch between urari Chowk and Bhalswa chowk on the outer ring road.	*Delhi*
☞	_____Campaign was launched by Swachh Bharat Mission (Grameen) on February 6, 2019 campaign for sustainability of the Open Defecation Free (ODF) status of villages across the country.	*'Darwaza Band -Part 2'*
☞	The government's push to provide clean cooking fuel to every household has turned India into the world's _____ largest LPG consumer whose demand is projected to rise 34 per cent by 2025	*Second*
☞	_____ among the following is the highest revenue generating monuments for 2015-2018	*Taj Mahal*
☞	The Institute of Chartered Accountants of India (ICAI) has signed a pact with _____Agency to promote foreign investments in the country and Indian investments abroad	*Invest India*
☞	The first IFSC in India was set up at GIFT City in _____, Gujarat	*Gandhinagar*

INTERNATIONAL NEWS

☞ _____country has announced tariffs on all goods coming from Mexico in a bid to curb illegal immigration recently.
USA.

☞ _____has been sworn-in as the President of El Salvador recently.
Nayib Bukele.

☞ The US will end preferential trade status for _____ next week, President Donald Trump has confirmed amid a deepening row over protectionism.
India.

☞ The World Health Organization has selected the _____ government's Medical & Health Department for its award this year in recognition of its achievements in the field of tobacco control.
Rajasthan

☞ _____has been named the world's first billionaire rapper by Forbes.
Jay-Z

☞ UAE's Federal Authority for Identity and Citizenship (ICA) has issued the _____ Golden Residence Permit in Abu Dhabi, as part of the Investors Permanent Residence System aimed to attract investors, entrepreneurs and qualified individuals who meet its criteria.
First.

☞ The _____ summit of the Organisation of Islamic Cooperation (OIC) held in Mecca, Saudi Arabia was hosted by Saudi King Salman bin Abdul Aziz Al Saud.
14th

☞ The Sustainable Development Goals Gender Index has been developed by _____ based Equal Measures 2030, a joint effort of regional and global organizations.
UK

☞ _____country has toppedamong 163 countries in the recently released Global Peace Index 2019.
Iceland

☞ _____was elected as Prime Minister of Thailand.
Prayuth Chan-ocha

☞ As per Forbes Magazine,_____is named as the World's 1st Billionaire Rapper.
Jay-Z

☞ _____nation's researchers have developed a new type of cooling vest for sports athletes.
Japan

☞ _____has been appointed as India's representative in the council of International Civil Aviation Organisation (ICAO).
Shefali Juneja

☞ The 3rd Asian Leadership Summit held in_____.
Thimphu, Bhutan

☞ Ashleigh Barty becomes world No.1 women tennis player after winning the Birmingham Classic. She belongs to_____country.
Australia

☞ _____become the New Prime Minister of Denmark.
Mette Frederiksen

☞ _____country has recently withdrawn from the U.N. Arms Trade Treaty.
USA

☞ Wipro Consumer Care announced that it is acquiring personal care company_____,which is based in the Philippines.
Splash

☞ _____country has emerged as the third largest foreign direct investor in India during 2017-18.
The Netherlands

☞ _____country has formed a new law that aims to expand government control over the Internet.
Russia

☞ Xavi Hernandez has announced that he will retire from professional football at the end of the current season. He plays for _____.
Spain

☞ _____ is appointed as next Ambassador of India to the State of Eritrea.
Subhash Chand

☞ _____has been appointed as the next High Commissioner of India to the Republic of Nauru.
Padmaja

☞ _____ nation's President has declared a national emergency to protect its computer networks.
United States

☞ Nation has banned headscarf in primary schools_____.
Australia

☞ _____Indian actor is being honored by Council of European Chambers of Commerce(CEUCC) for promoting Children's Rights.
Anil Kapoor

☞ The country that Approved Permanent Residency For First Time_____.
Saudi Arabia

☞ _____is the Largest City of US.
New York City

_____system has been Unveils By US President Donald Trump.	**Merit-Based Immigration System**
Nicolas Maduro was re-elected as the President of _____nation in a controversial election.	**Venezuela**
_____was been recently elected as the President of Indonesia	**Joko Widodo**
Starbucks recently opened 'silent cafe' in which country_____.	**China**
The Recycling Hub, the world's largest e-waste recycling facility at a total cost of Dh120 million has opened in _____ City	**Dubai**
_____ Submarine is going to participate in maritime and aerospace exhibition in Malaysia	**INS Kadmatt**
Shambhu S. Kumaran appointed as the next Ambassador of India to the Republic of _____.	**Morocco**
_____ Country's Govt has approved a proposal to establish a corridor that will allow Hindu pilgrims from India to visit Sharada Peeth	**Pakistan**
_____ is the Currency of Croatia	**Croatian Kuna**
In _____ Field Cabinet approves Memorandum of Understanding between India and Croatia	**Tourism**
India- _____sign pact for exchange of reports to check tax evasion by MNCs	**US**
_____ Country's Airport has been crowned the world's best aviation hub for the seventh time in a row	**Singapore**
_____ Sector was Strengthen by agreement signed between India and the African Union	**Health**
'AUSINDEX-19' bilateral maritime exercise began on 2 April between India and _____ country	**Australia**
_____ Country has approved the sale of 24 multi-role MH-60 Romeo Seahawk helicopters to India at an estimated cost of 2.4 billion US dollars	**US**
_____ is the Currency of Chile	**Chilean Peso**
_____ Country unveils 5G networks early to secure world first	**South Korea**
_____ is the Currency of Moracco	**Moroccan Dirham**
The International Chamber of Commerce is the largest, most representative business organization in the world. Headquarters of ICC is situated in _____ Country	**France**
_____becomes first city to implement 24x7 pollution charge zone.	**London**
_____ is the Currency of Netherland	**Euro**
_____ Country's equity market surpasses Japan as world's third largest in value recently	**Hong Kong**
_____ projects have won the prestigious World Summit on the Information Society (WSIS) awards under the aegis of the United Nations.	**Both A & B**
_____ is the Currency of Uganda	**Ugandan Shilling**
In _____ City Nepal India Franchise Investment Expo and Conclave held	**Kathmandu**
In _____ City India's first foreign interactive and exotic world park was inaugurated	**Mumbai**
_____ Country and India signed an agreement for the exchange of information in tax matters which will help curb tax evasion and tax avoidance	**Brunei**
India, Brunei Sign Agreement to Exchange Information on Tax And Banking Matters._____ is the Currency of Brunei	**Brunei Dollar**
_____ Country tops Global Consumer Confidence Survey 2019	**India**
According to the Delta ranking report released by NITI Aayog, Assam's _____ district has become the top aspirational district among the 112 aspirational districts of the country	**Hailakandi**
Home Minister Rajnath Singh inaugurated the project BOLD-QIT on India-_____ border in Dhubri District of Assam	**Bangladesh**
Kaja Kallas, the leader of the Reform Party has been appointed as the first female Prime Minister of _____ Country	**Estonia**
_____ Country is Planning to release a digital currency called SOV	**Marshall Islands**

☞ The National Association of Software and Services Companies (NASSCOM) entered into a partnership with China's Xuzhou city from Jiangsu Province in China to help develop the IT corridor. _____ is the aim of it	**Strong Partnerships between India and Chinese companies**
☞ India and _____ country plan to revive the USD 44 bn West Coast refinery project in Maharashtr	**Saudi Arabia**
☞ _____country announced a donation of Rs 22 lakh ($31,800) to the Rabindra Bharati Museum	**Japan**
☞ With _____ country Prime Minister Narendra jointly inaugurated four projects, via video conferencing, in the areas of transport, health and education	**Bangladesh**
☞ _____ country has dropped down to be the second largest importer of weapons	**India**
☞ _____ is the Currency of Netherland	**Euro**
☞ In _____ Country United States has been set up six nuclear power plants recently	**India**
☞ _____ Position India hold in report released by World Gold Council	**11**
☞ _____ Country has announced successfully test-firing an indigenously developed "smart weapon" from a JF-17 Thunder fighter	**Pakistan**
☞ In _____ Country 9th round of India-US Strategic Security Dialogue held	**USA**
☞ _____ City has been ranked the most liveable city in the world for the 10th year in a row	**Vienna**
☞ UNESCO recently announced _____ year as The International Year of the Periodic Table of Chemical Elements in Paris	**2019**
☞ Qatar defeated _____ country to secure first-ever Asian Cup crown	**Japan**
☞ _____ Country makes Siamese fighting fish national aquatic animal	**Thailand**
☞ India takes _____ position on the International Intellectual Property (IP) Index, the highest gain for any country this year	**36th**
☞ _____ is the Secretary General of Association of South East Asian Nations (ASEAN)	**Lim Jock Hoi**
☞ Headquarters of International Monitory Fund are situated in _____City	**Washington DC**
☞ _____ language has included as third official court language in Abu Dhabi	**Hindi**
☞ _____ Country's President has been elected as the Chairman of the African Union recently	**Egypt**
☞ India and _____ country launch 'India-Norway Marine Pollution Initiative' to combat Marine Pollution	**Norway**
☞ World Radio Day observed on 13 February . _____ is the aim of World Radio Day 2019	**Dialogue, Tolerance and Peace**
☞ Australia spin legend_____ was named as brand ambassador of Rajasthan Royals for the upcoming Indian Premier League	**Shane Warne**
☞ In _____ of the following is the Currency of Argentina	**Peso**
☞ _____ became the 72nd country to sign the Framework Agreement of the International Solar Alliance (ISA)	**Argentina**
☞ _____ country has won the team event at the first Mallakhamb World Championship 2019	**India**
☞ _____ mammal becomes first to go extinct due to climate change	**Australian**
☞ India and _____ country Signed MoU to establish business centre for ICT incubators in Jaffna	**Srilanka**
☞ In _____ City International Vision Zero Conference 2019 has been held	**Mumbai**
☞ _____ Multinational Company has been ranked by the Top Employers Institute as global Top Employer for the third year in a row	**TCS**
☞ _____ opens new export route to India through Iran's Chabahar port	**Afghanistan**
☞ Muhammadu Buhari re-elected as President of _____ Country	**Nigeria**
☞ Indian government had decided to stop sharing of Indus water with _____ of the following country	**Pakistan**
☞ _____ has been wins third term as PM in Bangladesh recently	**Sheikh Hasina**

BANKING & ECONOMY

☞ According to FICCI's survey, country's median GDP is forecast at _____ percent for Financial Year 2020 and _____ bpercent for Financial Year 2021 by FICCI. **7.10% and 7.20%**

☞ Centre has approved the Pradhan Mantri Kisan Pension Yojana under which small and marginal farmers will get a minimum fixed pension of _____ rupees per month on attaining the age of 60 years. **Rs 3,000**

☞ _____Small Finance Bank has appointed Flipkart founder Sachin Bansal as its independent director recently. **Ujjivan Small Finance Bank**

☞ Axis Bank stated that the Reserve Bank of India has approved the appointment of _____ as chairman of the bank. **Rakesh Makhij**

☞ Financial Literacy Week 2019 to be observed from June 3-7 on the theme of _____ and how they benefit by being a part of the formal banking system. **Farmers**

☞ L&T Financial Services' (LTFS) 'Digital Sakhi', an educational programme aimed at digital financial inclusion of rural women, was launched in two villages of Villupuram district in_____. **Tamil Nadu**

☞ RBI's second Bi-Monthly Monetary Policy Rates for 2019-20 was held in _____. **Mumbai**

☞ _____Bank has launched centre for MSMEs in Bengaluru. **Axis Bank**

☞ _____launched 'Selfie Wala KYC' feature for first-time mutual fund investors, recently. **Fundz Bazar**

☞ _____Committee was set up by RBI to review the entire gamut of security of treasure in transit in 2016. **Committee on Currency Movement**

☞ RBI imposes Rs.1 crore penalty for this bank for violating its KYC, AML norms_____. **HDFC Bank**

☞ SEBI sets up panel to review margins on derivatives. It was headed by_____. **NSE Clearing Ltd**

☞ Flipkart's co-founder Binny Bansal sold his equity shares valued at USD 76 million to _____. **Walmart**

☞ World Bank commits _____ million loan for Uttarakhand Public Financial Management Strengthening Project. **$31.58**

☞ India Ratings & Research (A Fitch Group Company) has lowered the country's growth forecast for the current fiscal to _____. **7.3%**

☞ Markets regulator SEBI directed _____to pay more than Rs 625 crore in the case of misuse of its co-location facility. **NSE**

☞ _____bank had announced that it will link its interest rate on savings account with a balance above Rs1 lakh and short-term loans like overdraft and cash credit facility to Reserve Bank of India's repo rate, effective 1 May 2019. **SBI**

☞ According to the Asian Development Outlook 2019 report Asia-Pacific region is projected to grow by _____ in 2019. **5.7%**

☞ Common Service Centre's (CSC) e-Governance Services India Limited has tied up with _____ to upscale 'Unnat Bharat Abhiyan'. **IIT- Kanpur**

☞ Bank credit grew by_____in the financial year 2018-19 as compared to 10.3% in the previous financial year, mainly aided by loans to services and retail sector. **13.2%**

☞ _____institution recently launched the 'Vision 2021' document for e-payment system. **RBI**

☞ _____the app Launched by BSE For Its Mutual Fund Platform. **BSE StAR MF**

☞ _____is the US' Next Deputy Attorney General **Jeffrey Rosen**

☞ _____Bank appointed Nitin Chugh as next MD and CEO. **Ujjivan Small Finance Bank**

☞ _____is the CEO OF BSE. **Ashishkumar Chauhan.**

☞ State became first state to list Masala Bond in overseas market_____. **Kerala**

☞ the Kolkata Class Destroyers Indian Naval ships namely INS Kolkata and INS Shakti are participating in _____. **SIMBEX-2019.**

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☞ _____is one of the following states' dams hit zero water storage level.	**Maharashtra**
☞ Bank has been named among India's top three Regional Rural Banks_____.	**Tripura Gramin Bank**
☞ UPI payments app BharatPe appointed _____personality as its Brand Ambassador.	**Salman Khan**
☞ company acquired 72% stake in Bhushan Steel_____.	**Tata Steel**
☞ _____is the motto of World Bank.	**Working for a World Free of Poverty**
☞ _____ Bank has signed a memorandum of understanding (MoU) with the agriculture services companies in order to create an agriculture digital platform known as 'Baroda Kisan'	**Bank of Baroda**
☞ _____Prudential Mutual Fund launches Bharat Consumption Scheme	**ICICI**
☞ The Reserve Bank of India will now issue the guidelines just within the coming two months for the fintech companies to test their new products. _____ is the Governor of RBI	**Shaktikant Das**
☞ _____ has recorded cargo movement of more than 200 million metric tonnes (MMT) at nine ports along the east and west coasts, becoming the first Indian port operator to achieve the milestone	**Adani Ports**
☞ _____ Bank became the second largest state-owned lender after merging Dena Bank and Vijaya Bank into itself as part of the first three-way amalgamation	**Bank of Baroda**
☞ _____Mutual Fund customers can now carry out voice-based transactions.	**Reliance**
☞ _____ of the following bank becomes the 3rd largest bank after it merged with Dena Bank & Vijaya Bank	**Bank of Baroda**
☞ _____ Bank TIEs up with Bharti Axa Life Insurance Company Limited for Life Insurance Business	**Karnataka Bank**
☞ The BSE has signed a memorandum of understanding (MoU) with _____ Bank with an objective to strengthen the BSE Startups platform	**HDFC**
☞ _____ Banking Institute Come up with guidelines for banks to set up new currency chests, which include minimum area of 1,500 square feet for strong room	**Reserve Bank of India**
☞ _____ is the headquarter of Asian Development Bank (ADB) located	**Philippines**
☞ _____ Bank has partnered with credit profiler CreditVidya to improve the lender's customer experience	**RBL**
☞ With _____ Bank Paisalo Digital signed the first co-origination loan agreement for Introducing a platform for the last mile customer	**State bank of India**
☞ _____ bank has been identified as number 1 bank by customers in India, as per Forbes World's Best Bank survey	**HDFC**
☞ _____ bank has associated with AI-based credit underwriting platform CreditVidya to enhance the customer experience	**RBL**
☞ _____ Bank has launched the 'NRI-Insta-Online' account-opening process for NRIs residing in Financial Action Task Force (FATF) member countries	**IDBI**
☞ _____ Bank has been ranked first among public sector banks in the implementation of 'reforms agenda', followed by Bank of Baroda and State Bank of India.	**Punjab National Bank**
☞ Reserve Bank of India and _____ Bank have signed a Bilateral Swap Arrangement (BSA)	**Bank of Japan**
☞ The Asian Infrastructure Investment Bank (AIIB) will provide a loan of USD 455 million to finance the Andhra Pradesh Rural Roads Project. In _____ city Headquarters of AIIB Situated	**Beijing**
☞ _____ Insurance company launches India's first policy to protect bank locker	**IFFCO Tokio**
☞ The Union Cabinet approved Rs1,450 crore for the share capital of Reserve Bank of India in the _____.	**National Housing Bank**
☞ The Asian Development Bank (ADB) signed a $926 million loan agreement with India to operationalise two lines for the _____ metro rail system	**Mumbai**
☞ The RBI has imposed a total monetary fine of Rs 11 crore on four banks for non-compliance of directions on Swift messaging software. _____ banks are included in it	**All of the Above**

PERSONS IN NEWS

☞ Former Indian President _____was bestowed on the highest civilian award of Mexico for foreigners recently. *Pratibha Patil*

☞ Abu Dhabi-based Indian retail tycoon _____ has become the first expat to get the UAE's first gold card permanent residency. *MA Yusuff Al*

☞ Malayalam Actor Sheela J.C. has won the J.C. Daniel Award, the highest honour in Malayalam cinema. She is only the _____ woman to get it. *Second*

☞ In Tennis, world number two Rafael Nadal has lifted the French Open Men's Singles title for the 12th time. In the summit clash, he defeated _____. *Dominic Thiem*

☞ The Squash player who made a record for the most number of national titles_____. *Joshna Chinappa*

☞ The 8-year old Indian girl who has honoured in UAE's waste recycling campaign_____. *Nia Tony*

☞ The new speaker of Lok Sabha is_____. *Om Birla*

☞ The_____was honoured with 'Star Of Jerusalem' medal by Palestine. *Munir Ansari*

☞ The Indian engineer who wins Innovation for Sustainable Development Award_____. *Nitesh Kumar Jangir*

☞ Recently,_____sportsman has been awarded the USA's Presidential Medal of Freedom. *Tiger woods*

☞ _____ has set a record with the most wins ever, taking home 12 honours at the Billboard Music Awards. *Drake*

☞ _____was conferred with France's highest civilian honour, Chevalier de l'Ordre national de la Legion d'Honneur, for his contribution to India-France space cooperation. *A S Kiran Kumar*

☞ _____, president at Paytm, has resigned from his post. *Bhushan Patil*

☞ _____ has been sworn in as the top military officer of the 29-nation NATO military alliance *Tod D. Wolters*

☞ First Black Woman To Climb Mount Everest is_____. *Saray Khumalo*

☞ RajanAnandan, vice president for Google India and South East Asia, and essentially heading Google in India, is leaving the company after an eight-year stint. In _____ Year Anandan had joined Google from *2010*

☞ _____ Bollywood Actor receives honorary doctorate from The University of Law in London *Shah Rukh Khan*

☞ _____ was sworn-in as the new Chief Justice of Calcutta High Court recently *T B N Radhakrishnan*

☞ 'My Music, My Life' is the autobiography of _____ person *Pt.Ravi Shankar*

☞ _____ is the Chairman of 14th Finance Commission *NK Singh*

☞ Software firm Adobe has partnered with Niti Aayog's Atal Innovation Mission (AIM) to collaborate on enhancing digital literacy and creativity skills._____ is the CEO of NITI Aayog *Amitabh Kant*

☞ The Defence Research and Development Organisation (DRDO) has developed a range of combat drugs can extend the golden hour till the trooper is shifted to hospital. _____ is the Chairman of DRDO *Kailasavadivoo Sivan*

☞ A distinguished Scientist and Director of physics group of the Bhabha Atomic Research Centre (BARC), Dr _____ took over as BARK Director. *AK Mohanty*

☞ Bank of India raises Rs 660 crore by selling shares to employees._____is the CEO of BOI *Dinabandhu Mohapatra*

☞ _____ became only the second Indian woman to win on Ladies European Tour after clinching the South African Open *Diksha Dagar*

☞ _____ has been named EY Entrepreneur of the year 2018 *Siddhartha Lal*

☞ _____ is the appointed as Band ambassador of PepsiCo's Kurkure *Taapsee Pannu*

☞ _____ is the India's first woman flight engineer inducted by IAF *Hina Jaiswal*

☞ Digital Payments firm PayU India CEO has been getting into a larger role at South Africa-based parent firm. _____ is the CEO of PayU *Amrish Rau*

☞ _____ has been named African Footballer of the Year for a second successive year recently *Mohamed Salah*

NEW APPOINTMENT

☞ _____has not been included in the NITI Aayog as an ex-officio member.   **Piyush Goyal**

☞ _____has been retained as the Vice Chairman of NITI Aayog.   **A.Amitabh Kant**

☞ Indian Government has appointed Padmaja as the next High Commissioner of India to _____nation.
Republic of Tuvalu

☞ _____country has appointed Faiz Hameed as the new Director General of the Inter-Services Intelligence (ISI).
Pakistan

☞ _____has been appointed as the brand ambassador of Hero MotoCorp Ltd, recently.   **Yerry Mina**

☞ _____has been sworn-in as the second Chief Justice of Telangana High Court.   **Raghvendra Singh Chauhan**

☞ The chair person of SBI (State Bank of India) is_____.   **Rajnish Kumar**

☞ BSE has appointed its first independent woman director_____.   **Jayshree Vyas**

☞ _____ has been named as the next President of Marylebone Cricket Club (MCC), becoming the first non-British President of the club.   **Kumar Sangakkara**

☞ The Bill & Melinda Gates Foundation has appointed_____ as its policy director for India.   **Sanjay Ubale**

☞ _____has been appointed as the head coach of the men's national team.   **Dragan Mihailovic**

☞ Who has been appointed as the first head of India's first tri-services Special Operations Division_____
Major General AK Dhingra.

☞ _____ has been appointed as chief of Naval Staff   **Karambir Singh**

☞ _____ has appointed as MD and CEO of Tata Coffee   **Chacko Purackal**

☞ _____ has been appointed as the Deputy Chief Minister of Goa   **Manohar Ajgonkar**

☞ ____ is appointed as the next Ambassador of India to the Republic of Benin   **Abhay thakur**

☞ _____ has been appointed as an additional director and as a Managing Director and CEO of the ICICI Securities
Vijay Chandok

☞ _____ has been appointed as has been confirmed as the fifth President of Slovakia, making her the country's first female head of the State   **Zuzana Caputova**

☞ _____ has been appointed as India men's hockey team head coach   **Graham Reid**

☞ _____ has been appointed as First Chief Justice of Andhra Pradesh High court   **Vikram Nath**

☞ _____ has been appointed as MD & CEO of Indian Overseas Bank recently   **Karnam Sekar**

☞ _____ has been recently appointed as brand ambassador of redBus   **Mahendra Singh Dhoni**

☞ _____ has appointed as the Non-Executive Chairman of Bank of Baroda for a period of three years
Hasmukh Adhia

☞ _____ has been appoointed as chairman of 2022 Asian Games   **Randhir Singh**

☞ _____ Bank has appointed Ashu Kullar as its CEO of India Business   **Citibank India**

☞ _____ Indian- American Personality has been appointed as new UNDP Goodwill Ambassador   **Padma Lakshmi**

☞ _____ has been appointed as the Finance Secretary by Appointments Committee of the Cabinet headed by Prime Minister Narendra Modi   **Subhash Chandra Garg**

☞ President Ram Nath Kovind has appointed _____ Governor of Assam, to discharge the functions of the Governor of Mizoram, until regular arrangements for the office of the Governor of Mizoram is made.   **Jagdish Mukhi**

☞ _____ has appointed as India's Ambassador to Mexico   **Manpreet Vohra**

☞ _____ has been appointed as Chairman of Agricultural Scientific Recruitment Board recently
Aditya Kumar Misra

☞ _____ has been appointed as Chairman of LIC   **M. R. Kumar**

☞ _____ is appointed as Next Ambassador of India to Republic of Uzbekistan   **Santosh Jha**

OBITUARIES

☞ Actor-singer _____, who featured in films such as Jwar Bhata, Ganga and 36 Chowringhee Lane while straddling an equally successful playback career, died aged 84. ***Ruma Guha Thakurta***

☞ _____the noted actor, filmmaker and playwright who passed away recently. ***Girish Karnad***

☞ Grammy-Winning Musician who passed away recently_____. ***Malcolm John Rebennack***

☞ Legendary 'Romeo and Juliet' Director Franco Zeffirelli passed away recently. He belongs to_____ country. ***Italy***

☞ Prominent writer and academician _____ passed away following a cardiac arrest recently. ***Maramraju Satyanarayana Rao***

☞ Former Prime Minister of Australia passed away__ _____ ***Bob Hawke.***

☞ Veteran Telugu actor passed away in Hyderabad_____ ***Rallapalli Venkata Narasimha Rao.***

☞ Austrians former Formula One driver passed away_____ ***Niki Lauda.***

☞ American architecture who designed the Louvre's crystal pyramid passed away_____ ***I M Pei.***

☞ Scott Walker who rose to fame as part of The Walker Brothers, has died aged 76. _____was famous ***Singer-songwriter***

☞ Goa Chief Minister Manohar Parrikar had passes away at the age of 63 . Before his appointment as CM of Goa he hold_____Ministry in Modi Cabinet ***Ministry of Defence***

☞ Darryl D'Monte passed away at age of 74 years. He is Famous for_____ ***Journalism***

☞ Goa Chief Minister Manohar Parrikar had passes away at the age of 63. _____ is appointed as new Chief Minister of Goa ***Pramod Sawant***

AWARDS

☞ _____university will confer the distinguished alumni award to Union Ministers Nirmala Sitharaman and Subrahmanyam Jaishankar. ***Jawaharlal Nehru University***

☞ _____conferrs Prime Minister Narendra Modi with 'Nishan Izzuddin' ***Maldives***

☞ 10. _____won the inaugural George H. W. Bush Award for Statesmanship. ***Jimmy Carter***

☞ 'Save Water Hero Award' in Maharashtra is Won By_____. ***Makarand Tilloo***

☞ Suman Rao won Femina Miss India World 2019 Title. She hails from _____Indian state. ***Rajasthan***

☞ _____country topped in the FIFA World Rankings. ***Belgium***

☞ World Day to Combat Desertification and Drought was observed on _____. ***June 17***

☞ 44th Matri Shree Media Awards was held in _____. ***New Delhi***

☞ _____won the outstanding achievement as a player award at the fourth edition of the annual India Golf Industry Association (GIA) awards at the Delhi Golf Club. ***Gaganjeet Bhullar***

☞ _____has been honoured in the UK with 2019 V K Krishna Menon award for his outstanding contribution as a pioneer of decolonised journalism. ***GD Robert Govender***

☞ _____actress, was honoured with a star on the Hollywood Walk Of Fame in Los Angeles, US recently. ***Anne Hathaway***

☞ McCain Institute Award is given for_____ ***Courage and Leadership***

☞ The 64th Vimal Filmfare Awards 2019 kicked off at the Jio Garden in BKC, Mumbai. _____ bag the award for best Actor ***Ranbir Kapoor***

☞ President of _____ Country has won the Croatia's highest civilian award -- the Grand Order of the King of Tomislav ***India***

☞ _____ won Life Time Achievement Award in the 64th Film Fare Awards 2019 ***Sridevi***

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BOOKS & AUTHOR'S

☞ "Cricket World Cup: The Indian Challenge" -a book on the history of the tournament from an Indian perspective by veteran broadcaster and writer _____ has been formally unveiled by the chief executive of the Englandand Wales Cricket Board, Tom Harrison.	**Ashis Ray**
☞ The book "My Life, My Mission" is the autobiography of _____.	**Baba Ramdev**
☞ Lessons Life Taught Me, Unknowingly is the Auto-Biography of_____Veteran Actor.	**Anupam Kher**
☞ Omani writer_____wins Man Booker literature prize.	**Jokha Alharthi**
☞ Upon A Burning Throne is written by_____	**Ashok K. Banker**
☞ _____ is the author of the book 'Every Vote Counts- The Story of India's Elections	**Navin Chawla**
☞ _____ is the author of the book "Saffron Swords: Centuries of Indic Resistance to Invaders"	**Manoshi Sinha Rawal**
☞ _____ is the author of the book 'The Future of Freedom'	**Fareed Zakaria**
☞ _____ launches book "What Marx Left Unsaid" on economic justice	**Manish Tewari**
☞ Famous Industrialist and Philanthropist Mr. Dinesh Shahra's book was launched at Parmarth Ashram in Kumbh Mela. _____ is the name of the book	**Simplicity & Wisdom**
☞ Ramakrishnan is a full-time writer who has been active over the last 27 years in diverse areas of Tamil literature like short stories, novels. He recently Sahitya Akademi award for _____ novel	**Sancharam**
☞ The Republican Ethic" and "Loktantra ke Swar" books released by Shri M. Venkaiah Naidu. The books contain selected Speeches of _____ Indian Politician	**Ram Nath Kovind**
☞ Yoga And Mindfulness' launched by VP Venkaiah Naidu is written by _____	**Mansi Gulati**
☞ Noted writer Kavita Mahajan passes away at 51.She wrote books in _____ language	**Marathi**
☞ _____ wrote final book "brief answers to big questions	**Stephen Hawking**
☞ Bhagwati Kumar Sharma who passed away recently was renowed author of _____ language	**Gujarati**
☞ Union HRD Minister Prakash Javadekar has launched _____ book on Gandhi ji's basic education	**Nai Talim**

SPORTS

☞ Cancer-hit badminton star Lee Chong Wei announced his retirement. He is a retired _____ professional badminton player.	**Malaysian**
☞ _____ Organisation has changed its name to "World Athletics" in its 217th council meeting which took place in Monaco.	**International Association of Athletics Federations**
☞ The ICC has requested_____Indian cricketer to remove army insignia from uniform.	**MS Dhoni**
World food safety day observed on_____.	**June 7th**
☞ Indian men's recurve team bagged a _____ medal in the Archery World Championships.	**Silver**
☞ _____won the 2019 Pacific International Billiards Championship.	**Peter Gilchrist**
☞ _____team wins FIH Series Finals 2019.	**India**
☞ _____ team has won the first ever international Rugby 15s victory.	**India**
☞ _____country has been chosen to host the 2026 Olympic Winter Games.	**Italy**
☞ _____country topped the Asian Wrestling Championship 2019 medal tally.	**Iran**
☞ _____is set to become the first wrestler from India to fight at the iconic Madison Square Garden in New York.	**Bajrang Punia**
☞ _____was named Professional Footballers' Association (PFA) Players' Player of the Year for the 2018-19 season.	**Virgil van Dijk**
☞ _____the first Indian to break into the top-25 of world rankings in Table Tennis.	**G Sathiyan**

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☞ Indian shooting ace_____ has been ranked the world number one in the women's 10 metres air rifle.	**Apurvi Chandela**
☞ _____the first Indian to win gold at the Ali Aliev wrestling tournament.	**Bajrang Punia**
☞ Will host the 8th Asian Youth Women Handball Championship in which 10 teams will be participating in August 2019.	**Jaipur**
☞ _____Player of Sunrisers Hyderabad got Orange Cap for scoring the highest runs in the IPL in 2019.	**David Warner**
☞ _____Pakistan Player Became Highest Wicket-Taking Spinner In ODI.	**Sana Mir**
☞ Lasith Malinga will retire from international cricket after next year's T20 World Cup. Lasith Malinga Played Cricket for _____ Country	**Srilanka**
☞ _____ Sports Person has named as sportsperson of the year by Telangana Sports Journalist Association	**Saina Nehwal**
☞ _____ City is going to host Olympic and Paralympic Games in 2020	**Tokyo, Japan**
☞ _____ has won the men's singles title at the title at the 2019 Miami Open tennis tournament	**Roger Federer**
☞ _____ is the first Indian woman to win a medal in Paralympic Games and won a Silver medal at the 2016 Summer Paralympics in the shot put	**Deepa Malik**
☞ _____ clinches 54kg gold medal in Cologne Boxing World Cup	**Meena Kumari**
☞ _____ was named as the leading male cricketer of the year 2019 for the third consecutive time by the Wisden Cricketers' Almanack 2019	**Virat Kohli**
☞ _____ has been named as goodwill ambassador of Team India at the Street Child Cricket World Cup	**Mithali Raj**
☞ In _____ State Capital 2nd Marshal Arjan Singh Memorial International Hockey Tournament is being organised by Air Force Sports Control Board	**Chandigarh**
☞ _____has been Clinched the Dutch International badminton title 2019 recently	**Harsheel Dani**
☞ _____ Batsman reached 10,000 ODI runs and became 1st batsman in the world to hit 500 sixes recently	**Chris Gayle**
☞ National champion Deepak Singh was the lone Indian boxer to notch up a gold in Makran Cup boxing tournament. In _____ country Makran Cup 2019 Held	**Iran**
☞ _____ Country has scored highest-ever T20 international Score	**Afghanistan**
☞ _____ Country will host the 2020 ICC Women's T20 World Cup	**Australia**
☞ _____ Player was recently honoured by Barbie for "breaking boundaries to inspire" the next generation girls	**Dipa Karmakar**
☞ A social entrepreneur from _____ bagged the Commonwealth Youth Award for the Asian region from among hundreds of nominations for his technology-based food rescue organisation	**Tamil Nadu**
☞ According to ESPN World Fame 100 list, _____ Indian Player bagged the seventh position and is the only Indian athlete in the top 10	**Virat Kohli**
☞ JP Duminy announces retirement from ODIs after 2019 World Cup. JP Duminy played Cricket for _____ Country	**South Africa**
☞ _____ has been appointed as advisor of Delhi Capitals for IPL 2019	**Sourav Ganguly**
☞ _____ Country will host the U-17 Women's World Cup in 2020 announced by International Football Federation (FIFA) President Gianni Infantino	**India**
☞ National record holder KT Irfan became the first Indian from athletics to qualify for the next year's Olympics. _____ Country will host Olympics 2020	**Japan**
☞ K.T Irfan became the first Indian athlete to qualify for Tolyo Olympics 2020 He belongs to _____ Sports	**Racewalking**

SCIENCE & TECHNOLOGY

☞ The Hypersonic Technology Demonstrator Vehicle (HSTDV) is an unmanned scramjet (allowing supersonic combustion) demonstration vehicle that can cruise up to a speed of mach 6 (or six times the speed of sound) and rise up to an altitude of _____ km in 20 seconds.	**32 km**
☞ Social networking giant Facebook has picked up a minority stake in which social-commerce company in its first startup investment in India_____	**Meeshi**
☞ _____ metro becomes India's 1st Project to Receive Power From Waste-To-Energy.	**Delhi Metro**
☞ As per announcement by ISRO chief K Sivan, in_____year India is planning to launch its own Space Station.	**2030**
☞ _____ department has partnered with Cisco & Accenture for skilling programme.	**Directorate General of Training**
☞ At _____mountain, Scientists from National Geographic Society and Tribhuvan University have installed two highest weather stations in the world.	**Mount Everest**
☞ The World Elder Abuse Awareness day is observed on 15 June every year. The theme of 2019 World Elder Abuse Awareness is _____.	**Lifting Up Voices**
☞ The Centre is demanding _____ for fingerprinting of messages to trace the origin of all content shared through it.	**WhatsApp**
☞ _____country will host the COP-14 of UNCCD.	**India**
☞ India's first fully electric motorbik was unveiled recently. It was named as_____.	**Revolt RV 400**
☞ NASA plans to shut down this telescope in January 30, 2020_____.	**Spitzer Space Telescope**
☞ _____incubators are sets for startups in the information and communications technology space across India.	**51**
☞ This state cabinet sanctioned Rs 11.68 crore for preparation of a Detailed Project Report (DPR) for construction of a multi-purpose 130-MW Dagmara hydel power project.	**Bihar**
☞ _____Indian institutions tops in the QS World University Ranking 2020.	**IIT-Bombay**
☞ "AWaRe" a new tool to reduce the spread of antimicrobial resistance (AMR) was launched by_____.	**WHO**
☞ This state government makes mandatory for trekkers to carry a GPS device_____.	**Himachal Pradesh**
☞ _____ is the first satellite launched by Sri Lanka from the International Space Station (ISS) along with two other BIRDS 3 satellites from Japan and Nepal.	**Ravana-1**
☞ NASA's First Astrobee Robot starts flying in the space, recently. It was named as_____	**Bumble**
☞ Indias first solar cruise vessel will debut in _____	**Kerala**
☞ _____entity launched India's first drone "Patang", with the NP-NT (No permission - No take-off) protocol under the Digital Sky regulatory framework for drones.	**Skylark Drones**
☞ The scientists of_____CSIR institute has developed a Cancer cell detection 'dots' from coal.	**NEIST**
☞ The administrator of American space agency 'NASA' is_____.	**Jim Bridenstine**
☞ SIPRI is an international institute dedicated to research into conflict, armaments, arms control and disarmament. It was based in_____.	**Sweden**
☞ First AH-64E (I)- Apache Guardian helicopter was formally handed over to the Indian Air Force at Boeing production facility in_____	**USA**
☞ _____ many missions have been announced by ISRO to be conducted in next 10 years	**7**
☞ Google has restricted its services with technology giant_____.	**Huawei**
☞ _____is the name of farthest place in universe where NASA's spacecraft has recently found evidence of water	**Ultima Thule**
☞ _____the 'cloud-proof' earth observation spy satellite launched by ISRO to keep an eye on Pakistan	**RISAT-2B**

DEFENCE AND SECURITY

☞ India is to celebrate the _____ anniversary of victory in 'Operation VIJAY'.	**20th**
☞ _____armed force co-hosts 12th ReCAAP ISC capacity building workshop.	**Indian Coast Guard**
☞ Indian Navy launches Operation Sankalp in_____.	**Gulf of Oman**
☞ ACC appoints _____as the as Director of Research and Analysis Wing.	**Samant Goel**
☞ the collaborative initiative launched by Bhagwan Mahaveer Viklang Sahayata Samiti (BMVSS) and South Korea recently_____.	**Jaipur Foot Korea**
☞ _____countries is not a member country of BIMSTEC.	**Pakistan**
☞ The new IB(Intelligence Bureau), India chief is_____.	**Arvind Kumar**
☞ The Defence Ministry has awarded a contract of worth_____ to Garden Reach Shipbuilders & Engineers Limited (GRSE) to build eight anti-submarine warfare shallow watercraft (ASWSWC) for the Indian Navy.	**Rs 6,311 crore**
☞ The first part of the Indo-French joint naval exercise _____ was kicked off the Goa coast.	**Varuna 19.1**
☞ Defence ministry has approved the procurement of 10 Kamov Ka-31 Airborne Early Warning and Control helicopters for the Indian Navy. The cost of the deal would be around _____.	**Rs 3,600 crore**
☞ Tech Mahindra signs Rs 300 crore defence contract with which Indian force_____.	**Navy**
☞ India successfully conducted the flight test of Highspeed Expendable Aerial Target (HEAT). It has been named as _____.	**Abhyas**
☞ The Australian flight carrier, _____has operated the world's first zero-waste commercial flight from Sydney to Adelaide.	**Qantas**
☞ The _____ police for the first time has inducted women commandos in the District Reserve Guard (DRG), its frontline anti-Naxal force.	**Chhattisgarh**
☞ The fourth of Indian Navy's stealth Scorpene class Submarines of Project 75, _____ was launched at the Kanhoji Angre Wet Basin of Mazagon Dock Limited at Mumbai in Maharashtra.	**INS Vela**
☞ Which of the following city hosted the 5th Asia Pacific Broadcasting Union (ABU) Media Summit on Climate Action & Disaster Preparedness?	**Kathmandu**
☞ _____ and Morocco conduct F-16 training during African Lion 2019.	**US**
☞ _____ is the name of the military exercise that held between Morocco -US in Morocco	**African Lion 2019**
☞ Military forces of India and _____ Country together participate in a joint exercise in Babina Cantonment in Jhansi	**Singapore**
☞ The first bi-annual Commanders' Conference of IAF for the year 2019 began at the Air Headquarters Vayu Bhawan. _____ is the theme of it	**Enhancing our operational capability in the short and long term**
☞ Indian Air Force Wing Commander Abhinandan Varthaman will be the first recipient of _____ award instituted by the Akhil Bharatiya Digambar Jain Mahasamiti	**Bhagwan Mahavir Ahimsa Puraskar**
☞ The United States and _____, announced the inauguration of a new exercise known as Dong Maeng	**South Korea**
☞ _____ rocket launcher is test Fired by Defence Research and Development Organisation (DRDO) at Pokhran ranges after two successful trials	**Pinaka**
☞ Al Nagah 2019 is Joint Exercise between India and _____ Country	**Oman**
☞ _____ has appointed as Director General of NCC recently	**LT Gen Rajeev Chopra**
☞ India test-fired its helicopter-launched version of one of the most-advanved anti-tank weapon from the Odisha Coast. _____ is the name of it	**Helina**

☞ In _____ country ,one of the world's largest and longest-running international military exercises 'Cobra Gold'officially began

Thailand

☞ _____ exercise is carried out by Air force involving 140 fighter jets and attack helicopters that came two days after the Pulwama attack

Vayu Shakti

☞ _____ Country launched a new locally-made submarine capable of firing cruise missiles, in the country's latest show of military

Iran

☞ Twenty-nine countries, including Indonesia, concluded the biggest Asia-Pacific military joint exercise ever in Thailand. _____ is the name of exercise

Cobra Gold

☞ _____ surface-to-air Missile has test fires by India successfully, amid tensions with Pakistan

QRSAM

☞ Army Day is celebrated on 15 January every year in India. _____ was first Commander-in-Chief of the Indian Army from General Sir Francis Butcher

Kodandera M. Cariappa's

☞ Raksha Mantri Launches _____ mission, aimed to provide a boost to IPR culture in indigenous defence industry

Mission Raksha Gyan Shakti

☞ Air forces of India and _____ country are scheduled to participate in a 12-day joint exercise 'Cope India 2019' at two air force stations in West Bengal

United States

☞ Air forces of the United States and India are scheduled to participate in a 12-day joint exercise. _____ is the name of exercise

Cope India 2019

☞ The first Directorate General Armed Forces Medical Services (DGAFMS) Military Medicine Conclave was held in New Delhi. _____ week is observed as Armed Forces week

December

☞ The Indian Navy will conduct a large-scale coastal defence exercise next month to test the robustness of the entire coastal security apparatus. _____ is the name of exercise

Exercise sea vigil

IMPORTANT DAYS

☞ As the World Environment Day is approaching, Ministry of Environment, Forest and Climate Change launched a theme song '_____' on air pollution.

Hawa Aane De

☞ World Health Organization (WHO) and global partners celebrate World No Tobacco Day (WNTD) on_____.

31st May

☞ Telangana Formation Day is celebrated on the formation of Telangana State on _____-June every year since 2014.

02nd

☞ The Food and Agriculture Organisation of the United Nations (FAO) selected June 1st as World Milk Day, which celebrates the important contributions of the dairy sector to sustainability, economic development, livelihoods, and nutrition. The theme for World Milk Day 2019 is_____.   *Drink Milk: Today & Everyday*

☞ The United Nations General Assembly declared _____ as International World Bicycle Day.

03rd June

☞ Since its inception in 1974, World Environment Day is celebrated every year on_____   *05th June*

☞ The World Bank retained its forecast of India's growth rate at _____ for the current financial Year 2019-20.

7.5%

☞ _____ is the theme of World Environment Day 2019.   *Beat Air Pollution*

☞ The International Day of Innocent Children Victims of Aggression is a United Nations observance each on_____.

04th June

☞ Oceans Day takes place every year on_____.   *08th June*

☞ _____ is the theme of World Oceans Day 2019.   *Gender and the Ocean*

☞ _____is the theme of World Blood Donor Day for year 2019.   *Safe Blood For All*

☞ _____day is celebrated as "World Blood Donor Day" by World Health Organization.   *14th June*

☞ _____is the theme for World Day Against Child Labour 2019.

Children shouldn't work in fields, but on dreams!

JUNE 2019

MALDIVES TO CONFER ITS HIGHEST AWARD NISHAN IZZUDDIN ON PRIME MINISTER NARENDRA MODI

✧ Shri Narendra Modi is conferred with Maldives highest award 'Nishan Izzuddin'.

✧ The main aim of the visit is to further cement ties with the Indian Ocean archipelago.

✧ Earlier, Prime Minister Modi and President Solih held delegation-level talks as the two countries signed a slew of agreements to strengthen bilateral ties in a number of key areas including defence.

✧ His last was in November 2018 to attend President Solih's swearing-in, this visit is the first by an Indian prime minister at a bilateral level in eight years.

MAHINDRA WINS GOLD AWARD IN SOUTH AFRICA

✧ The automobile Giant Mahindra Group won the Gold Award in South Africa. It clinches the top spot among 29 vehicle brands for the award.

✧ Mahindra Group received the Gold award from National Automobile Dealers Association (NADA).

✧ Satisfaction among its dealers and being fair and responsive in the way allocated vehicles to its dealers gave the Mahindra group at the top honor.

✧ It has 60 dealers in South Africa.

PRIYANKA CHOPRA AWARDED DANNY KAYE HUMANITARIAN AWARD BY UNICEF

✧ Indian actress Priyanka Chopra was selected for "Danny Kaye Humanitarian Award" by United Nations International Children's Fund's (UNICEF) American chapter.

✧ She will be presented with this award at UNICEF American chapter's Snowflake Ball which is to be held in December 2019 in New York.

✧ She is the National and Global UNICEF Goodwill Ambassador for Child Rights in 2010 and 2016, respectively.

✧ She was part of United Nation's global "Girl Up" Campaign.In India, she is also associated with several NGOs (Non-governmental organizations) to raise awareness about ways to improve the education, health and safety of girl child in India.

FOUR INDIAN MOVIES SELECTED TO BE SCREENED AT SOUTH KOREA'S FILM FESTIVAL 2019

✧ Among 288 movies from over 29 countries, four Indian movies to be screened at the Bucheon International Fantastic Film Festival 2019.

✧ The Bollywood movies which will be screened include Gully Boy, Andhadhun and Manikarnika: The Queen of Jhansi and one Tamil movie which will be screened is Super Deluxe.

✧ Gully Boy, Andhadhun, Manikarnika & Super Deluxe selected for Bucheon International Fantastic Film Festival

DR GAURAV NIGAM CONFERRED WITH THE 'INNOVATIVE RESEARCH EXCELLENCE AWARD 2019'

✧ A well-known educationist, pediatrician and author, Dr Gaurav Nigam was conferred with the 'Innovative Research Excellence Award 2019' by Lyonpo Ugyen Dorji, Minister for Labour and Human Resources of Bhutan at the Asian Leadership Summit held at Thimphu, Bhutan.

✧ He was conferred this award for his excellence in school education on the basis of his excellent performance, splendid achievement and outstanding contribution towards the innovative development and research activities in the field of school education in South Asian Region. He is the author of the book titled 'Devil Inside My Mind'.

✧ The event was organized by Global Leaders Foundation.

LEWIS HAMILTON WINS MONACO GRAND PRIX

picture-alliance/PA Wire/D. Davies

✧ Lewis Hamilton won the Monaco Grand Prix to extend his championship lead over Mercedes teammate Valtteri Bottas. Hamilton struggled with grip in the latter stages and was under constant pressure from Red Bull's Max Verstappen.

✧ But Verstappen had earlier picked up a five-second time penalty. So even though he finished just behind Hamilton, Verstappen was fourth overall behind Bottas in third and Ferrari's Sebastian Vettel in second.

VEYIL MARANGAL BECAME THE FIRST INDIAN FILM TO WON 'OUTSTANDING ARTISTIC ACHIEVEMENT' AWARD

✧ Veyil Marangal (Trees Under the Sun) have become the first Indian film to won 'Outstanding Artistic Achievement' award at the Shanghai International Film Festival.

✧ The film is directed by Bijukumar Damodaran.This was the 22nd edition of the Shanghai International Film Festival.

✧ The film was the only Indian entry at the biggest film festival in China this year.

THE TRIBUNE'S REPORTER WINS THE 'JOURNALIST OF THE YEAR' REDINK AWARD

✧ The RedInk Awards for Excellence in Journalism are conferred to encourage good quality reporting and analysis, fair play and high ethical standards in Indian journalism.

✧ The following are the winners of awards in different categories :Rachna Khaira of The Tribune has bagged the prestigious RedInk Award for 'Journalist of the Year'. She won it for exposing the functioning of the UIDAI and its Aadhaar data cache.

✧ Two retired senior journalists Dinu Ranadive from the Maharashtra Times, and Sebastian D'Souza, from the Mumbai Mirror, have jointly received the Lifetime Achievement Award for this year.

CHINA BEAT JAPAN TO WIN 2019 SUDIRMAN CUP

✧ China won the badminton world mixed-team championship, Sudirman Cup 2019 in Nanning, China. They beat Japan in men's doubles, women's singles and men's singles to clinch the title for the 11th time.

✧ In the latest Men' singles match, Shi Yuqi stunned world champion Kento Momota 15-21, 21-5,21-11. Japan have never won the Sudirman Cup.

APURVI CHANDELA BAGS GOLD MEDAL IN 10M AIR RIFLE IN ISSF WORLD CUP

✧ Indians had a good day at the year's third International Shooting Sport Federation (ISSF) World Cup Rifle and Pistol tournament in Munich, Germany. Apurvi Chandela grabbed a gold, winning the women's 10m Air Rifle

✧ competition after a closely-fought contest. She shot a score of 251 in the final to outshine Wang Luyao of China, who shot 250.8. This was Apurvi's second ISSF World Cup gold of the year followed by a world record score in New Delhi in February. This was also her career's fourth ISSF medal.

SAURABH CHAUDHARY WINS 10M AIR PISTOL GOLD; BEATS OWN WORLD RECORD

✧ In ISSF shooting World Cup, in Munich Germany, India's Saurabh Chaudhary has won 10m Air Pistol Gold beating his own World Record.

✧ The 17-year old Chaudhary scored 246.3 bettering his previous best of 245 points that was set in New Delhi World Cup Shooting in February this year.

✧ Chaudhury has already secured a berth for the Tokyo Olympics. This is India's second Gold in the championship.

FORMER INDIAN PRESIDENT OF INDIA PRATIBHA PATIL CONFERRED THE ORDEN MEXICANA DEL AGUILA AZTECA AWARD

✧ Former Indian President Pratibha Patil has been conferred the "Orden Mexicana del Aguila Azteca" (Order of the Aztec Eagle), the highest civilian award of Mexico given to foreigners, on 1 June 2019.

✧ The Ambassador of Mexico to India, Melba Pria, conferred the award on Patil, who created history as this country's first woman President (2007-2012), at a special ceremony held in the MCCIA Bhavan, Pune.

MAY 2019

INDIAN-ORIGIN JOURNALIST CONFERRED WITH V K KRISHNA MENON AWARD

- ✧ G D 'Robert' Govender, an Indian-origin journalist in South Africa, has been honoured in the UK with 2019 V K Krishna Menon award for his outstanding contribution as a pioneer of decolonised journalism.

- ✧ The South Africa-born journalist was awarded posthumously during an event to mark the 123rd birth anniversary of Indian diplomat and politician V K Krishna Menon.

- ✧ Govender's books include 'The Martyrdom of Patrice Lumumba' which exposed the role of Western intelligence agencies in the murder of the Congolese independence leader.

AIFF RECOMMENDS GURPREET SANDHU AND JEJE FOR ARJUNA AWARD

- ✧ All India Football Federation (AIFF) has recommended the names of Gurpreet Singh Sandhu and Jeje Lalpekhlua for the prestigious Arjuna Award this year.

- ✧ Both Sandhu and Jeje are the national team's longest serving footballers after Sunil Chhetri, who has received both the Arjuna and Padma Shri.

- ✧ Sandhu is the only second footballer (the other being Sunil Chhetri) in India to play the Asian Cup final rounds twice in 2011 and 2019.

SUNNY PAWAR WON THE BEST CHILD ACTOR AWARD FOR HIS PERFORMANCE IN 'CHIPPA' AT 19TH NEW YORK INDIAN FILM FESTIVAL

- ✧ Child actor, Sunny Pawar aged 11, won the Best Child Actor Award for his performance in 'Chippa' at the 19th New York Indian Film Festival. He hails from a slum in Kunchi Kurve Nagar in Mumbai, Maharashtra.

- ✧ His film 'Lion' directed by Australian Garth Davis', which was nominated for Oscars 2017, had awarded him the Australian Academy of Cinema and Television Arts Awards (AACTA Awards). He has also won a Special Mention Grand Jury Prize at the Asia Pacific Screen Award

2ND INDIA OPEN INT'L BOXING TOURNAMENT BEGINS IN GUWAHATI

- ✧ The Second India Open International Boxing Tournament began at Karmabir Nabin Chandra Bordoloi Indoor Stadium in Guwahati from Monday. The five-day boxing tournament will continue till Friday.

- ✧ With the international boxing tournament being held in a northeastern state of the country, the people of the region awaiting participation of a lot star boxers like Mary Kom, Shiva Thapa and Lovlina Borgohain.

FORMER ISRO CHIEF AS KIRAN KUMAR CONFERRED FRANCE'S HIGHEST CIVILIAN AWARD

- ✧ The former chairperson of the Indian Space Research Organisation, was conferred France's highest civilian award - Chevalier of Order of the Legion of Honour - for his contribution to India-France space cooperation.

- ✧ The National Order of the Legion of Honour was set up in 1802, and is the highest civilian award given by the French government for outstanding service to the country, regardless of the nationality of the recipient.

- ✧ France's highest civilian honour comes in recognition of AS Kiran Kumar's invaluable contribution to the development of India-France space cooperation.

APRIL 2019

DR RAJENDRA KUMAR JOSHI CONFERRED WITH PRAVASI BHARATIYA SAMMAN AWARD IN SWITZERLAND

✧ Dr Rajendra Kumar Joshi, has been awarded with the Pravasi Bharatiya Samman Award for his contributions in the field of science, education and medicine, promoting the honour and prestige of India.

✧ Dr Joshi, who belongs to Rajasthan, is a scientist of Indian origin and is based in Switzerland.

✧ The theme of 2019 Pravasi Bharatiya Divas convention was 'Role of Indian Diaspora in building New India.'

GENERAL INSURANCE CORPORATION (GIC) INDIA CHIEF AWARDED FREEDOM OF THE CITY OF LONDON

✧ The Chairman and Managing Director of the General Insurance Corporation (GIC) of India Alice G. Vaidyanwas nominated for the traditional honour by the Lord Mayor of London, Peter Estlin, and City of London Corporation Policy Chair Catherine McGuinness.

✧ The event, which delved into areas such as India's low insurance penetration and density, was aimed as a precursor to the Global InsurTech Summit in Mumbai later in the year.

✧ The City of London Corporation noted that companies in the UK manage 1.8 trillion pounds worth of investments, making it the third-largest insurance industry in the world.

MEENA KUMARI MAISNAM CLINCHES 54KG GOLD MEDAL IN COLOGNE BOXING WORLD CUP

✧ Meena Kumari Maisnam continued her fine run to win gold medal in the 54 kg at the Boxing World Cup in Cologne.

✧ This was the only bout of the tournament for the Manipur pugilist as she had been directly placed in the final due to a smaller draw.

✧ Meena, the 2014 Asian Championships bronze medallist with three National Championships titles to her credit, edged Thailand's Machai Bunyanut on points in the summit clash.

"GLOBAL SLAG COMPANY OF THE YEAR" AWARD WAS WON BY TATA STEEL

✧ Tata Steel has been named as the 'Global Slag Company of the Year' at the 14th Global Slag Conference and Exhibition 2019.

✧ The conference held recently in Aachen, Germany is one of the largest global annual slag event, attended by major steelmakers, steel mill service providers & associated companies.

✧ The award has been presented to Tata Steel for its innovative practices in development of new applications for Steel by-products (Slag). The award demonstrates global recognition of Tata Steel's commitment towards sustainability & circular economy principles.

PM MODI AWARDED ZAYED MEDAL, UAE'S TOP CIVILIAN HONOUR

✧ Prime Minister Narendra Modi was awarded Zayed Medal, the United Arab Emirates' highest civilian award, on Thursday as a mark of appreciation for his efforts to boost bilateral ties between the two nations.

✧ The 'Order of Zayed' is the highest civil decoration instituted by the UAE.

✧ It consists of a collar cantered by a medallion bearing the name 'Zayed' who is the founding father of the United Arab Emirates.

NEW APPOINTMENTS

JUNE 2019

Justice Raghvendra Singh Chauhan appointed as the second Chief Justice of Telangana High Court

✧ Raghvendra Singh Chauhan appointed as the second Chief Justice of Telangana High Court in Hyderabad. He succeeded Chief Justice T.B. Radhakrishnan in April, 2019

✧ He belongs to Rajasthan and took oath before Governor E.S.L. Narasimhan.

✧ Chief Secretary S.K. Joshi initiated swearing-in ceremony.The Registrar General of Telangana High Court A. Venkateswar Reddy read out the warrant.

Vinit Goenka pens new book titled "Data Sovereignty - The Pursuit of Supremacy'

✧ The book, "Function of Data Sovereignty - The Pursuit of Supremacy. It is written by Vinit Goenka, Author, Secretary.He is a member of the Governing Council- CRIS (Centre for Railway Information Systems) and Ministry of Railways.

✧ The book focuses on steps and concrete actions required to build highly capable data centers to ensure data security.

✧ The book tells aspect of data generation and consumption.It encourages policymakers on data localization and creates awareness among the people on the potential of data and implications of data.

First-time TMC MPs Nusrat Jahan, Mimi Chakraborty take oath as Lok Sabha members

✧ The first-time parliamentarians, TMC MPs Nusrat Jahan Ruhi Jain and Mimi Chakraborty took oath as members of the 17th Lok Sabha on June 25, 2019. Both the actresses were not present on the day that the oath of the office was administered to all the Lok Sabha MPs, due to Nusrat Jahan' s wedding.

✧ So, as soon as the Lok Sabha convened for the day, the two actresses took oath as first-time MPs in Bangla. Both of them ended their oath by saying "Jai Hind, Vande Mataram and Jai Bangla". The two later touched Lok Speaker Om Birla's feet before taking their seat.

Qu Dongyu the first Chinese to head the United Nation's Food and Agriculture Organization.

✧ China's agricultural deputy minister, Qu Dongyu (55) elected as the new director general of the United Nation's Food and Agriculture Organization (FAO) at Rome, Italy for a period of 4 years w.e.f. August 2019. He will succeed Brazil's Jose Graziano da Silva.

✧ He won 108 votes, followed by Catherine Geslain-Laneelle of France (the first woman to run for the post, a former head of the European Food Safety Authority) with 71 votes and Georgia's Davit Kirvalidze(a former agriculture minister) with 12 votes in the first round of voting.

✧ The election held as the fight to eradicate world hunger is threatened by global warming and wars, as FAO has sounded the alarm over rising food insecurity and high levels of malnutrition.

'Binny Bansal sells Flipkart shares worth Rs 530 crore to Walmart'

✧ Binny Bansal, the co-founder of India's leading e-tailer Flipkart, sold around 54 lakh of his equity shares valued at $76 million (?531 crore) to world's retail giant Walmart's Luxembourg entity FIT Holdings SARL, business intelligence platform Paper.

✧ The current sale is estimated to have reduced Bansal's holdings.

Narinder Batra elected as IOC member

✧ Indian Olympic Association president Narinder Batra has been elected as a member of the International Olympic Committee. He secured 58 votes out of 62.

✧ Narinder Batra now has a rare distinction of becoming a member of the IOC, while heading a National Olympic Committee as well as an international federation.

✧ He is the first Indian to have this distinction.

Padmanabha Balakrishna Acharya sworn in as Governor of Manipur.

✧ Padmanabha Balakrishna Acharya sworn in as Governor of Manipur.

✧ Nagaland Governor PB Acharya taking oath during the swearing-in ceremony as the Governor of Manipur at Raj Bhavan.

✧ He will serve as Governor of Manipur as an additional charge during the absence, on leave, of Dr Najma Heptulla, Governor of Manipur.

Nirmala Sitharaman among 100 most influential women in UK power list

✦ Finance Minister Nirmala Sitharaman is among the 100 most influential women driving the UK-India relationship forward alongside one of Britain's senior-most Cabinet ministers Penny Mordaunt.

✦ The '100 Most Influential in UK-India Relations: Celebrating Women' list was launched by UK Home Secretary Sajid Javid to mark India Day in the Houses of Parliament in London.

✦ It credited Sitharaman, also the Minister of Corporate Affairs, as one of India's most "powerful women" who plays a "pivotal" role in the bilateral relationship - as India's former defence minister and now finance minister.

Indian Army officer appointed the commander of UN Mission in South Sudan

✦ UN Secretary, General Antonio Guterres, has appointed Indian Army officer, Lieutenant General Shailesh Tinaikar, as the new Force Commander of the United Nations Mission in South Sudan.

✦ The UN chief made the announcement that 57-year-old Lieutenant General Tinaikar will succeed Lieutenant General Frank Kamanzi of Rwanda who completes his assignment.

✦ The decorated Indian Army officer "has had a long and distinguished career with the Indian Armed Forces spanning over 34 years," a statement by the UN Spokesperson said. He has won the Sena Medal and the Vishisht Seva Medal for his service.

Maldives Ex-Leader Mohamed Nasheed Tipped As New Speaker

✦ The former Maldives president Mohamed Nasheed has been nominated as the country's parliamentary speaker and is set to be sworn in Tuesday, a party official said.

✦ Nasheed was unanimously chosen to head the People's Majlis, or the parliament, by his Maldivian Democratic Party (MDP) which won a near three quarter majority in the 87-member assembly in April.

✦ "He is unanimously chosen as the Speaker," a party official told AFP. "He will be sworn in at the inaugural session of the new parliament elected at the historic April vote."

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MAY 2019

Vice president issued Postage Stamp to commemorate 750th Birth Anniversary of Sri Vedanta Desika

✦ The Vice President, Shri. M. Venkaiah Naidu released a postage stamp to commemorate the 750th birth anniversary of Sri Vedanta Desikan in New Delhi.

✦ Sri Vedanta Desikan is one of the most prominent preceptors in the Srivaishnava tradition and one of the most effulgent luminaries to have graced this land.

✦ He had authored brilliant poems, prose, drama, epics, commentaries, scientific texts and philosophical treatises in many languages, mainly Sanskrit, Tamil, Prakrit and Manipravalam.

Myntra appoints Virat Kohli, Anushka Sharma as first brand ambassadors

✦ Flipkart-owned fashion e-commerce platform Myntra announced that it had appointed celebrity couple Virat Kohli and Anushka Sharma as its first brand ambassadors.

✦ Myntra has launched an integrated campaign called 'Go Myntra-la-la' which will be promoted across television, print, digital and outdoor.

✦ According to the 2018 Duff & Phelps celebrity brand valuation report, Kohli and Sharma, or 'Virushka' as they are popularly known, are the biggest 'power couple' it terms of brand promotions after Deepika Padukone and Ranveer Singh.

Paytm president Bhushan Patil quits

✦ Bhushan Patil, president at Paytm, has quit the company.

✦ Patil, who joined Paytm after a five year stint with Alibaba, had initially joined the Noida-based company to look after its cross border commerce business.

✦ With Paytm focusing on its domestic commerce business, he was one of the key executives for Paytm Mall. Patil joined Paytm in March 2016.

Bombay Stock Exchange appoints first independent woman Director Jayshree Vyas to board

✦ BSE, formerly known as the Bombay Stock Exchange, has finally appointed its first independent woman director Jayshree Vyas.

✦ BSE already has two non-executive women directors namely Usha Sangwan and Rajeshree Sabnavis on its Board.

✦ The Companies Act of 2013 mandates a certain class of companies to have at least one woman director on board.

Sanjiv Puri appointed as ITC's New Chairman on May 14, 2019 by ITC Group'

✧ FMCG major ITC Ltd on Monday said its board of directors has appointed company Managing Director Sanjiv Puri as its Chairman with immediate effect following the demise of Y. C.

✧ Deveshwar, who was the company's longest-serving corporate head, died on Saturday. He was 72.

✧ He was first appointed as an Executive Director in April, 1984 and became Chairman in 1996.

India's GS Lakshmi became the first woman female ICC match referee

✧ India's GS Lakshmi became thewoman female ICC match referee

✧ A 51-year old former Indian cricketer GS Lakshmi became the first ever female match referee to be included into the International Cricket Council (ICC)'s International Panel of Match Referees

RBI has published 'Payment and Settlement Systems in India: Vision 2019 – 2021

✧ The Reserve Bank of India (RBI) released its statement on 'Payment and Settlement Systems in India: Vision 2019–2021', which notifies the steps that RBI will take to promote innovation, cyber-security, financial inclusion, customer protection, and competition through which the vision looks forward to achieve a 'highly digital' and 'cash-lite' society.

✧ The RBI has notified the requirement for a self-regulatory organisation for the digital payment space, that would serve as a 2-way communication channel between the players and the regulator.The number of digital transactions would rise over 4 times, from 20.69 billion in December 2018 to 87.07 billion in December 2021.

BSE Launches BSE StAR MF App For Its Mutual Fund Platform

✧ Leading stock exchangeBSE said it has launched 'BSE StAR MF' app to enable more participation and help mutual fund distributors process transactions faster.

✧ As per the BSE, this mobile app supports real-time client registration and paperless transactions, creates and uploads mandate for SIPs, generates the basket of multiple orders, tracks and allows the distributor to analyse his business at his fingertips.

Ujjivan Small Finance Bank appoints Nitin Chugh as next MD and CEO

✧ Ujjivan Small Finance Bank Limited has appointed Nitin Chugh as its next Managing Director and Chief Executive Officer (CEO) from December 1, 2019.

✧ The bank has received the approval of its application for Chugh's appointment, from the Reserve Bank of India (RBI) on May 14, 2019. Nitin Chugh will join the bank by August 2019 as President and will work closely with Samit Ghosh, existing MD and CEO to ensure a smooth transition

Kapil Sharma is the Most Viewed Stand-up Comedian in India and Abroad

✧ The King of Comedy, Kapil Sharma, has been named as most viewed stand-up comedian in India and abroad by World Book of Records London.

✧ He had started his career as a stand-up comedian from different comedy shows and got fame from "Comedy Nights with Kapil".

Saray Khumalo First Black Woman To Climb Mount Everest Says It "Needed To Be Done"

✧ South African climber Saray Khumalo, 47, reached the peak of the 8,848-metre mountain last week after three previous failed bids to conquer the world's highest peak.

✧ She has also climbed Mount Kilimanjaro in Tanzania, Aconcagua in Argentina and Mount Elbrus in Russia.

✧ In 2003, South African park ranger Sibusiso Vilane became the first black person to summit Mount Everest.

Volodymyr Zelensky sworn in as the 6th President of Ukraine

✧ Ukrainian TV star Volodymyr Zelensky won the presidential election in April 2019 and sworn in as 6th President of Ukraine recently. He succeeded Petro Poroshenko.

✧ According to the Central Election Commission, Zelensky won the second round with 73.22% of the votes.

✧ In his speech, he announced the dissolution of the parliament. It is a strategic move to bring the October 27 parliamentary elections forward to boost his party's chances of securing a majority at the height of his popularity.

IBT
Institute
Pvt. Ltd

APRIL 2019

Rima Das becomes Ambassador of Toronto International Film Festival's 'Share Her Journey'

✧ Rima Das joins Toronto International Film Festival's Share Her Journey as their official ambassador.

✧ TIFF launched the 5-year campaign in 2017 with a view to increase participation, skills, and opportunities for women behind and in front of the camera.

✧ The woman behind 'Village Rockstars', India's Official Entry to Oscars 2019 would like to see more and more women in the industry break the glass ceiling.

Google India Head Rajan Anandan Resigned

✧ RajanAnandan, vice president for Google India and South East Asia, and essentially heading Google in India, is leaving the company after an eight-year stint.Anandan had joined Google from Microsoft India in 2010.

✧ VikasAgnihotri, who is currently serving as Google's country director for sales, will take on the interim responsibility until the company finds a new managing director.

Chinese Grand Prix 2019: Lewis Hamilton wins F1's 1000th race

✧ Lewis Hamilton of Mercedes wonChinese Grand Prix, beating teammate and pole sitter Valtteri Bottas with a quicker start from his No. 2 spot on the grid. It was his sixth victory in the Shanghai race.

✧ Hamilton, the five-time and defending champion, led for the entire race after the quick start for his 75th career victory. It also moved him into the lead in the overall standings after three races.

Collegium recommends Justice Vikram Nath as First Chief Justice of Andhra Pradesh HC

✧ The Supreme Court Collegium has recommended that Allahabad High Court judge, Justice Vikram Nath be appointed the first Chief Justice of the recently constituted Andhra Pradesh High Court at Amaravati.

✧ Justice Vikram Nath obtained his law degree in 1986. Following his enrolment in 1987, he practised in the Allahabad High Court.

✧ He was appointed an additional judge of the Allahabad High Court in 2004. He was made a permanent judge of the High Court in 2006.

Mithali Raj named goodwill ambassador of Team India at the Street Child Cricket World Cup

✧ Indian women's cricket team captain Mithali Raj has been named the goodwill ambassador of Team India at the Street Child Cricket World Cup (SCCWC).

✧ The Street Child Cricket World Cup 2019 SCCWC is the first cricket world cup for street-connected children.

✧ The tournament is being organised by Street Child United (SCU), a UK based organization.

Jamia Millia Islamia gets its first woman vice-chancellor

✧ National Institute of Educational Planning and Administration Professor Najma Akhtar was appointed Vice Chancellor of New Delhi's Jamia Millia Islamia, becoming the first woman to head the 99-year-old university.

✧ Akhtar's appointment was approved by President Ram Nath Kovind, who also cleared the appointments of Sanjiv Sharma as Vice Chancellor of the Mahatma Gandhi Central University in Bihar.

✧ Professor Najma Akhtar is a gold medallist from Aligarh Muslim University. She has a Ph.D in Education from Kurukshetra University.

SPORTS

JUNE 2019

IAAF TO BE RENAMED WORLD ATHLETICS

✧ The IAAF Council approved the global governing body's new name and logo at the 217th IAAF Council Meeting in Monaco.

✧ The athletics body's new name, 'World Athletics', builds upon the organization's restructuring and governance reform agenda of the past four years to represent a modern, more creative and positive face for the sport.

ICC LAUNCHES CRIIIO CAMPAIGN ON EVE OF WORLD CUP

✧ The ICC has launched the criiio campaign on the eve of the men's World Cup, bringing together 460 million people playing cricket globally to celebrate the magnificent diversity of cricket.

✧ The ICC asked the fans to join the social cricket tribe by sharing pictures and videos of where and how they play cricket across the world using the newly launched #criiio and visiting criiio.com.

✧ This builds on the success of the recent user-generated social media initiative #WorldWideWickets and is the first of a series of programs that will be launched by the ICC over the next 12 months.

THE INTERNATIONAL OLYMPIC COMMITTEE HAS FORMALLY OPENED NEW HEADQUARTERS

✧ The International Olympic Committee has formally opened its 145 million Swiss francs ($145 million) new headquarters exactly 125 years after the Olympic Games was revived.

✧ The International Olympic Committee was founded by Pierre de Coubertin, who was a great visionary and brought together entire world together in one peaceful competition.The Olympic Games are a symbol of hope and peace for all humankind, to signify this rooftop of headquarters takes the shape of a dove which is another universal symbol of peace.

✧ The new headquarters costs 145 million US Dollars.

ICC ASK DHONI TO REMOVE ARMY INSIGNIA FROM KEEPING GLOVES

✧ India's opening game in the ongoing World Cup saw former skipper M.S. Dhoni once again profess his love for the security forces after he was spotted with regimental dagger insignia of the Indian Para Special Forces on his wicket-keeping gloves. But the International Cricket Council (ICC) has asked the Board of Control for Cricket in India (BCCI) to get the symbol removed from Dhoni's gloves.

✧ Speaking to IANS, Claire Furlong, ICC General Manager, Strategic Communications, said that the BCCI has been asked to get the symbol removed from Dhoni's gloves. "We have requested the BCCI to get it removed," she said.

✧ The "Balidaan Badge" or the Army insignia was spotted on Dhoni's gloves as television replays showed him stumping Phehlukwayo in the 40th over of the innings bowled by Yuzvendra Chahal.

PANKAJ ADVANI CLINCHES MEN'S ASIAN SNOOKER CHAMPIONSHIP

✧ India's ace cueist Pankaj Advani has clinched the 35th men's Asian Snooker Championship in Doha to complete a career grand slam in cue sports.

✧ Advani defeated Thanawat Tirapongpaiboon 6-3 in the final on Friday to become the only one to win the Asian and World championships in all formats.

✧ He conquered the ACBS Asian Snooker events - 6-red (short format) and 15-red (long format) - along with the IBSF World Championships in both formats too.Pankaj will now take part in IBSF World Cup next week in Doha.

ICC MEN'S CRICKET WORLD CUP 2019 BEGINS ON 30 MAY

✧ The ICC Men's Cricket World Cup 2019 has started on 30th May 2019.England has open the tournament at The Oval in London when they will take on South Africa.

✧ The World Cup will span 48 matches in all, of which 45 will make up the group stage. Each team will play nine group stage matches, and the top four will progress to the semifinals, similar to how the 1992 World Cup was held.

IOC LIFTS SANCTIONS AGAINST INDIA TO HOST INTERNATIONAL SPORTING EVENTS

✧ On June 20, 2019, A non-governmental sports organization based in Lausanne, Switzerland, IOC (International Olympic Committee) lifted its sanctions imposed on Indian Olympic Association (IOA) hosting international sports events.

✧ The decision was taken after finally receiving a letter of guarantee from the Government that it will allow all eligible athletes, sportspersons, and officials in events held in the country. The restriction imposed under points 2 and 3 of the IOC EB decision in relation to giving permission to host sports events, lifted by the IOC.

✧ Background: Pakistan shooters were denied visa by the Indian government for participation in the International Shooting Sport Federation Shooting World Cup 2019 that was held in New Delhi in the wake of the terror attack in Pulwama, Kashmir.

INDIA REMAINED AT 101 IN THE LATEST FIFA RANKINGS, BELGIUM ON TOP

✧ The Indian men's football team remained static at the 101 position in the latest FIFA rankings. India recently participated in King's Cup in Thailand, in which it lost one match and won the other in the tournament.

✧ Belgium remained to top the overall FIFA world rankings, followed by France, Brazil, England, and Portugal.

✧ The Indian team is at the 18th spot among the Asian countries. Iran has become the only Asian country to feature in the top 20 as they moved one spot to finish at the 20th rank.

✧ FIFA President is Gianni Infantino and Headquarter is Zürich, Switzerland

VIRAT KOHLI FINED 25% OF MATCH FEE FOR EXCESSIVE APPEALING DURING INDIA VS AFGHANISTAN MATCH

✧ Indian skipper Virat Kohli has been fined 25 per cent of his match fee for excessive appealing during India's fifth ICC World Cup 2019 tie, against Afghanistan in Southampton.

✧ Kohli has been found guilty of breaching Level 1 of the ICC Code of Conduct and has received one demerit point to his disciplinary record, for whom it was his second offence since the introduction of the revised Code in September 2016.

✧ "Kohli was found to have breached Article 2.1 of the ICC Code of Conduct for Players and Player Support Personnel, which relates to excessive appealing during an International Match", an ICC release said.

IOC SUSPENDS OLYMPIC STATUS FROM AIBA

✧ International Olympic Committee (IOC) suspended the Olympic status from the International Boxing Association (AIBA) and took over the responsibilities of the qualifying and final tournaments for the 2020 Tokyo Games. In May 2019, IOC members had voted to support the executive board's recommendation to suspend AIBA's Olympic status.

✧ AIBA had created "very serious reputational, legal and financial risks" for the IOC and its American stakeholders.

✧ AIBA has debts of about $17 million and it may be bankrupt in the near future. It is cut off from future income from Tokyo revenues.

✧ In 2018, IOC had started to investigate AIBA's governance, debts and integrity of Olympic bouts after the election of AIBA president Gafur Rakhimov, who is under United States federal sanctions for suspected links to eastern European organized crime.

MAY 2019

BADMINTON WORLD FEDERATION LAUNCHED 2 NEW FORMATS OF BADMINTON

✧ Recently, Badminton World Federation (BWF) launched two new formats of Badminton named as Air Badminton & Triples. BWF launched Air Badminton at Guangzhou with new dimensions of the court and an innovative shuttlecock called Air shuttle.

✧ The Air Badminton will be an outdoor game as compared to traditional badminton which is indoor games.

✧ In new Triples format, the match will be played between a team which consists of three players each with at least one female player in both the team.

SHAKIB TOPS ODI ALL-ROUNDERS LIST, NO INDIAN IN TOP 10

✧ Senior Bangladesh cricketer Shakib Al Hasan jumped to the top of the latest MRF Tyres ICC ODI rankings for all-rounders, which doesn't feature a single Indian in the top-10 chart.

✧ In the three matches of the series, Shakib totalled 140 runs, including two unbeaten half-centuries and also picked up two wickets.

✧ Shakib now has 359 points, 20 clear of Afghanistan's Rashid Khan, the previous holder of the top ranking, who has now slipped to No. 2.

PANKAJ ADVANI WINS INAUGURAL ASIAN SNOOKER TOUR TITLE

✧ India's ace cueist Pankaj Advani defeated Ehsan Heydari Nezhad of Iran 6-4 to claim the inaugural Asian Snooker Tour title.

✧ Advani, a 21-time world snooker and billiards champion, beat Nezhad in the final.

✧ Advani was leading the ranking before the final leg of the Tour in Bengaluru.

AUSTRALIA'S CLAIRE POLOSAK BECAME FIRST FEMALE UMPIRE TO STAND IN MEN'S ODI

✧ Australia's Claire Polosak will create history as the first woman umpire ever to stand in a men's One-Day International when she takes the field in the final of the ICC World Cricket League Division 2.

✧ The 31-year-old, who is breaking new ground for women cricket officials has previously stood in 15 women's ODIs, the first one in November 2016 between Australia and South Africa.

✧ She was the first woman to stand in a men's domestic fixture in Australia in her first List A match in Australia in 2017.

BAJRANG PUNIA TO BECOME FIRST INDIAN WRESTLER TO FIGHT AT NEW YORK'S ICONIC MADISON SQUARE GARDEN

✧ Bajrang Punia is set to become the first wrestler from India to fight at the iconic Madison Square Garden in New York.

✧ The 25-year-old, who won the gold medal in the 65-kg category at the ongoing Asian Wrestling Championships earlier this week, is the first Indian wrestler to be invited by the American governing body.

✧ Bajrang Punia has eight gold medals from his previous nine international tournaments including last year's Commonwealth and Asian Games.

FORMER INDIAN FOOTBALLER PUNGAM KANNAN DIES OF PROLONGED ILLNESS

✧ Former India footballer Pungam Kannan, who was facing acute financial crisis, died at a city hospital Sunday evening following prolonged illness.

✧ A forward, Kannan played 14 matches for India and suffered a cardiac arrest earlier this month.

✧ Kannan lived with his two daughters and wife in a one-bedroom apartment in a narrow bylane of Jawpur road in Dumdum.

APRIL 2019

LUCKY HAMILTON GRABS FIRST WIN AFTER LECLERC'S FERRARI FACES ENGINE TROUBLE

- ✦ Five times world champion Lewis Hamilton took a lucky Bahrain Grand Prix win for Mercedes after engine trouble in the dying stages denied Ferrari's Charles Leclerc a first Formula One victory.
- ✦ The luckless Leclerc had looked like becoming Ferrari's youngest ever race winner, at 21, after starting on pole position and leading comfortably.
- ✦ The race finished with the field following the safety car, deployed as marshals removed Daniel Ricciardo's stranded Renault.

2ND MARSHAL ARJAN SINGH MEMORIAL INTERNATIONAL HOCKEY TOURNAMENT 2019 KICKS OFF AT CHANDIGARH

- ✦ 2nd Marshal Arjan Singh Memorial International Hockey Tournament is being organised by Air Force Sports Control Board at Astro Turf Hockey Ground.
- ✦ The conduct of this Hockey Tournament is a befitting tribute to the legend and way to express our gratitude towards his contribution to the nation.
- ✦ Air Officer Commanding-in-Chief, Maintenance Command as the Chief Guest and declared the tournament open.

MUMBAI SHUTTLER DANI CLINCHES DUTCH INTERNATIONAL BADMINTON TITLE 2019

- ✦ Former junior national champion Harsheel Dani rallied from a game down against Mads Christophersen of Denmark to clinch the Dutch International badminton title in The Hague, Netherlands.
- ✦ The 22-year-old won the Ghana international crown in 2018 second Karvy All India junior-ranking badminton tournament in 2012.

BAJRANG REGAINS TOP SPOT IN WORLD WRESTLING RANKINGS

- ✦ India's Bajrang Punia has regained the world number one spot in the men's 65-kilogram freestyle category rankings.
- ✦ Punia, who won Gold in the Asian Games and Commonwealth Games as well as a silver in the World Championships last year, secured 58 points ahead of Akhmed Chakaev of Russia.
- ✦ The rankings were released by United World Wrestling. He won gold at the Dan Kolov-Nikola Petrov tournament in Bulgaria last month.

CHAMPION SHOT PUTTER MANPREET KAUR BANNED FOR 4 YEARS FOR FAILING DOPE TESTS

- ✦ Asian champion shot putter Manpreet Kaur has been banned for four years by the National Anti-Doping Agency (NADA) for flunking four dope tests in 2017.
- ✦ The period of suspension would begin from July 20, 2017, the date of her provisional suspension, according to an order of the anti-doping disciplinary panel (ADDP) of the NADA dated March 29.
- ✦ Manpreet had failed for an anabolic steroid in the Asian Grand Prix and for a stimulant in the Federation Cup, Asian championships and National inter-state championships.

GRAHAM REID APPOINTED AS INDIA MEN'S HOCKEY TEAM HEAD COACH

- ✦ The Sports Authority of India (SAI) gave its nod for the appointment of former Australian Graham Reid as the head coach of Indian men's hockey team.
- ✦ The 54-year-old Reid is likely to join the team midway through its national camp in Bengaluru, which commenced on Monday.
- ✦ His first big assignment would be the Hockey Series Finals in June, one of the qualifying events for the Tokyo Olympics.

PANKAJ ADVANI WINS INAUGURAL ASIAN SNOOKER TOUR TITLE

- ✦ India's ace cueist Pankaj Advani defeated Ehsan Heydari Nezhad of Iran 6-4 to claim the inaugural Asian Snooker Tour title.
- ✦ Advani, a 21-time world snooker and billiards champion, beat Nezhad in the final.
- ✦ Advani was leading the ranking before the final leg of the Tour in Bengaluru.

Banking & Financial Awareness

JUNE 2019

UAE LAUNCHES UN-DEVELOPED ANTI MONEY LAUNDERING PLATFORM 'GOAML'

✧ The UAE has become the first country in the Gulf to launch 'goAML', a new anti money laundering reporting platform developed by the United Nations Office on Drugs and Crime to curb organised crimes.

✧ All financial entities and Designated Non Financial Businesses or Professions have to register on 'goAML'.

✧ The platform will help the Financial Intelligence Unit of UAE to prevent money laundering, financing of terrorism and other illicit financial activities.

MARUTI SUZUKI INKS PARTNERSHIP WITH BOB FOR DEALER FINANCING

✧ Maruti Suzuki, an Automobile manufacturer in India signed 'Preferred Financier' MoU(Memorandum of understanding) with Indian multinational with Bank of Baroda(BOB) in order to improve credit for dealership inventory financing.

✧ The partnership with Bank of Baroda allows Maruti Suzuki to finance opportunities to dealers as well as customers. The financing will work in line with the Bank of Baroda's product program of Supply Chain Finance.

✧ The tight liquidity situation in the financial system of the IL&FS crisis and rising bad loans prompted the banks.Lenders introduced strict credit norms for automobile dealers due to the rising cases of bad loans in this segment of the automobile industry.The dealers were asked to provide collateral extended by banks.

RBI DEPUTY GOVERNOR VIRAL ACHARYA QUITS 6 MONTHS BEFORE HIS TERM ENDS

✧ RBI Deputy Governor Viral Acharya, who was in-charge of the monetary policy department, has resigned six months before the scheduled end of his term.

✧ This is the second high profile resignation in the past six month at the Reserve Bank of India (RBI).

✧ In December, governor Urjit Patel resigned nearly nine months before the end of his schedule term over differences with the government.

SAUDI ARABIA BECAME THE FIRST ARAB COUNTRY TO GET FATF MEMBERSHIP

✧ Saudi Arabia became the first Arab country to get membership of the Financial Action Task Force (FATF). The number of permanent members of the Financial Action Task Force (FATF) is 39.

✧ The membership admitted into the global money laundering after the Annual General Meeting in Orlando, Florida.FATF celebrated their 30th anniversary of its first meeting.

✧ Saudi Arabia received an invitation from FATF in 2015 and they joined as an "observer member'.

KOREAN AMBASSADOR TO INDIA BONG-KIL SHIN SIGNED AGREEMENT WITH BMVSS AND LAUNCHED 'JAIPUR FOOT KOREA'

✧ South Korean Ambassador to India Bong-kil Shin launched a collaborative initiative between South Korea and Bhagwan Mahaveer Viklang Sahayata Samiti (BMVSS) named 'Jaipur Foot Korea'. An agreement was also signed by the Korean Ambassador with BMVSS to provide assistance in prosthetic limbs sector.

✧ Korea will grant financial and technical assistance for research and development collaboration in the med-tech sector in the area of prosthetic limbs, bionic arms, 3-D printing-based Flat foot solution and mobility solutions.It will provide opportunities to the Korean med-tech students to join the various prosthetic fitment camps in various countries and participate in certificate programmes offered by Jaipur Foot.

✧ It will provide overseas development assistance and grants from the Government of Korea and donations from private institutions and corporations from Korea to India.

IOB LAUNCHES 'BANK ON WHEELS' IN 13 TN DISTRICTS

- ✦ Indian Overseas Bank (IOB) on Monday launched 'Bank on Wheels' in all its 13 Lead Districts in Tamil Nadu, for enhancing customer service and bringing banking services on wheels to rural and semi urban areas of the State.

- ✦ The 'Bank on Wheels' has been launched in Kanyakumari, Karur, Nagapattinam, Perambalur, Pudukottai, Ramanathapuram, Sivaganga, Thanjavur, Tiruchirapalli, Tirunelveli, Tiruvarur, Virudhunagar and Chennai. It has been launched in Vijayawada, Kakinada and Thiruvananthapuram regions.

- ✦ The facility will enable the public, especially the senior citizens of the society, to conveniently get doorstep banking facility available at identified locations of the Lead Districts.

RBI'S COMPLAINT MANAGEMENT SYSTEM TO IMPROVE CUSTOMER EXPERIENCE IN GRIEVANCE REDRESSAL PROCESS

- ✦ The newly launched Complaint Management System (CMS), symbolizes Reserve Bank of India or RBI's commitment to improve customer experience in grievance redressal process by ensuring timely resolution of complaints received at the Reserve Bank, noted the RBI Governor Shaktikanta Das.

- ✦ Sustaining the confidence of consumers in banks and other Financial Service Providers (FSPs) through prompt and effective grievance redressal, together with empowering customers through education is pivotal for maintaining trust in the banking system.

- ✦ CMS envisages improved customer convenience by providing a single window on Reserve Bank's website for lodging complaints against any regulated entit

MOBIKWIK PARTNERED WITH MAX BUPA TO LAUNCH 'SHAMPOO-SACHET' HEALTH PLAN

- ✦ Max Bupa and MobiKwik launched a HospiCash plan which has an annual premium of Rs 135.

- ✦ It provides daily cash allowance of Rs 500 for up to 30 days during the hospital stay.

- ✦ There is an inbuilt accident insurance cover of Rs 1 lakh. The higher variants with annual premium of Rs 225 and Rs 400 will provide cash allowance of Rs 1,000 and Rs 2,000 per day respectively.

CANARA BANK UPDATES NEW RULES FOR CASH DEPOSITS OF UP TO RS 50,000

- ✦ From July 1, Canara Bank customers can deposit cash of up to Rs 50,000 for free only thrice a month. From the fourth transaction or for cash deposits of over Rs 50,000, there will be a service charge of Rs 1 per thousand, with a minimum of Rs 50 and a maximum of Rs 5,000 plus GST.

CORPORATION BANK LAUNCHES LOAN SCHEME FOR MSME SECTOR

- ✦ State-owned Corporation Bank has launched 'SMESuvidha' scheme to provide loans to the GST-registered MSMEs at affordable interest rates.

- ✦ The product is designed as a part of the lender's efforts to improve service and provide the best products to the MSME sector. This is a unique product for GST-registered Micro, Small and Medium Enterprises (MSMEs).

- ✦ The bank is actively participating in the government's flagship programmes including 'MUDRA' and 'Stand-up India' to provide the much-needed push to the MSME sector.

L&T FINANCE LAUNCHES 'SABSE KHAAS LOAN' FOR TWO-WHEELER CUSTOMERS

- ✦ L&T Finance, a subsidiary of L&T Finance Holdings, launched 'Sabse Khaas Loan' for two-wheeler customers.

- ✦ The scheme not only provides hassle-free and low-cost finance for two-wheelers but also eliminates the need for hypothecation of vehicle to the financier over the tenure of the loan, the company said in a statement.

- ✦ The borrowers can choose from 3 different EMI tenures 6, 12 and 18 months with interest rates between 7.99 per cent and 8.99 per cent.

Defence & Technology

COMMUNICATION GADGETS TO FISHING VESSELS

✧ The Indian Space Research Organisation has distributed 250 NavIC Messaging Receivers to fishermen of Kerala on a trial basis.

✧ The device will provide Emergency Warning Alerts like cyclone, high waves and Tsunami and also provides information on Potential Fishing Zone and International boundary crossing based on the position information from NavIC.

BSES YAMUNA POWER LTD LAUNCHES BEHAVIOURAL ENERGY SAVING APP 'SUSTHOME'

✧ BSES Yamuna Power Ltd launches behavioural energy saving app 'Susthome'. The app was launched as part of its Demand Side Management programme.

✧ BSES partners with energy resources institute TERI, Panasonic India and the Council on Energy, Environment and Water to launch the app.

✧ The other two initiatives are "Green Division concept and solar micro grids with battery storage".With the launch of the initiative, the discom aims to save around 72 million units (MUs) and help consumers save up to 10% in energy bills.

NASA UNVEILS SCHEDULE FOR 'ARTEMIS' 2024 MOON MISSION

✧ NASA unveiled the calendar for the "Artemis" program that will return astronauts to the Moon for the first time in half a century, including eight scheduled launches and a mini-station in lunar orbit by 2024. The original lunar missions were named for Apollo - Artemis was his twin sister in Greek mythology, and the goddess of hunting, wilderness, and the Moon.

✧ Administrator Jim Bridenstine confirmed that Artemis 1 will be an uncrewed mission around the Moon planned for 2020. Next will come Artemis 2, which will orbit Earth's satellite with a crew around 2022; followed finally by Artemis 3 that will put astronauts on lunar soil in 2024, including the first woman.

DRDO SUCCESSFULLY TEST FIRES NEW VERSION OF AKASH AIR DEFENCE MISSILE

✧ DRDO successfully test fired the new version of the Akash surface to air defence missile system with a new indigenously-developed seeker.

✧ The medium range multi-target engagement capable missile was developed as part of the Integrated Guided-Missile Development Programme (IGMDP) other than Nag,

✧ Agni, Trishul, and Prithvi missiles. The supersonic missile has a range of around 25km and up to the altitude of 18,000 meters.

US-UAE DEFENCE AGREEMENT COMES INTO FORCE

✧ The United States and the United Arab Emirates have announced that mutual defense cooperation agreement had come into force, amid increasing tensions between Washington and Tehran.

✧ The DCA (Defense Cooperation Agreement) will enhance military coordination between the United States and the United Arab Emirates, further advancing an already robust military, political, and economic partnership at a critical time.

✧ US President Donald Trump bypassed Congress to sell USD 8.1 billion in arms to Saudi Arabia and other Arab allies, citing the alleged threat from Iran.

IIT GUWAHATI SIGNS MOU WITH ISRO TO SET UP SPACE TECHNOLOGY

✧ Indian Institute of Technology (IIT), Guwahati has signed an MoU with The Indian Space Research Organisation (ISRO) to set up an IITG-ISRO Space Technology Cell (STC) at the institute where Assam Governor Jagdish Mukhi inaugurated a new academic complex and research and development.

✧ IITG-ISRO STC would be first of its kind in the North-east region to augment research and capacity building processes in the field of space technology.

IAF CHIEF'S SQUADRON TO BE FIRST RAFALE COMBAT AIRCRAFT UNIT

✧ The first Rafale combat aircraft would be inducted into the Indian Air Force's 'Golden Arrows' 17 Squadron which was commanded by Air Chief Marshal BS Dhanoa during the Kargil war in 1999.

✧ The first unit to receive the Rafale combat aircraft would be the 17 Squadron which was earlier located in Bhatinda in Punjab and will now be shifted to Ambala in Haryana.

✧ The first Rafale is expected to be handed over to the Indian Air Force in September 2019 but it would be required to undergo intensive 1,500 hours of testing to validate the India Specific Enhancements on it. So, the first batch of the four planes is likely to arrive at Ambala around May 2020.

RS 21,738 CRORE NAVAL HELICOPTERS TO BE NEW GOVT'S FIRST DEFENCE BUY

✧ The Rs 21,738-crore procurement of 111 light Naval Utility Helicopters (NUH) for the Navy is on track to be the first big procurement of the new National Democratic Alliance (NDA) government. At least three international original equipment manufacturers (OEMs) submitted proposals to build their helicopters through an Indian industry designated as "strategic partner" (SP).

✧ The proposal for building 111 helicopters allows the OEM to deliver the first 16 from its home production facility, but at least 95 helicopters must be manufactured in India with an ambitious level of 60 per cent indigenisation stipulated.This NUH acquisition, which the defence ministry green lighted on August 25, is the first one being processed under the SP procurement model.

A NEW WAY OF USING MRI SCANNERS TO LOOK FOR EVIDENCE OF MULTIPLE SCLEROSIS IN THE BRAIN

✧ A new way of using MRI scanners to look for evidence of multiple sclerosis in the brain has been successfully tested by researchers at The University of Nottingham and Nottingham University Hospitals NHS Trust.

✧ Multiple sclerosis (MS) is a neurological condition which affects around 100,000 people in the UK. It is notoriously difficult to diagnose as it has many symptoms but not all sufferers experience all of them and the disease can progress at different rates.

✧ MRI scans have been used as a diagnostic tool to detect white matter lesions in the brain but these are not always an indicator of the disease.

IAF AIRCRAFT WITH 13 PEOPLE ON BOARD GOES MISSING

✧ The disappearance of an Indian Air Force AN-32 transport aircraft with 13 people onboard in Arunachal Pradesh's West Siang district bears an uncanny resemblance to the 2009 crash of another AN-32 carrying an equal number of passengers in the same region.

✧ IAF AN-32 had crashed over Rinchi Hill near Heyo Village (also located near Tato) in West Siang district, killing 13 personnel. The plane's wreckage was found about 30 km away from the Mechuka Advanced Landing Ground (ALG). It had taken off from the ALG and was headed towards Mohanbari Air Force Station in Assam, but disappeared within minutes of becoming airborne.

INDIAN ARMY COMMISSIONED AIR QUALITY MONITOR AT FORT WILLIAM AS A PART OF 'GO GREEN' INITIATIVE

✧ Go Green' initiative,a "Continuous Ambient Air Quality Monitoring System (CAAQMS)" at Fort William Military Station.

✧ Lt Gen M M Naravane, General Officer Commanding-in-Chief, Eastern Command, commissioned the system, which monitors air pollution on a real time basis.

✧ The CAAQMS at the Eastern Command headquarters will measure air pollution including particulate matter throughout the year.

✧ It also displays wind speed, direction, ambient temperature, relative humidity, solar radiation, barometric pressure and rain gauge.

✧ The data can be remotely monitored on internet and collated into various desired formats.

STUDY NOTES
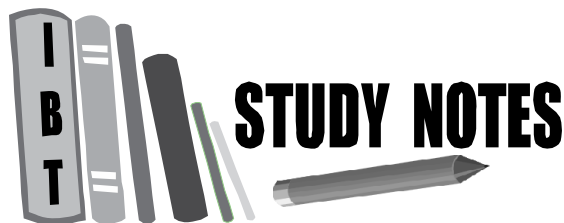
Quantitative Aptitude

TRAINS

INTRODUCTION

Train Problems form an interesting portion of the time-distance problems. The Train Problems are a bit different than the regular problems on the motion of the objects. This is due to the finite size of the trains. As a result of the length of the trains, many interesting train problems originate. Here we will learn certain tricks and see the various forms of the train problems.

IMPORTANT POINTS:

1. When two trains are going in the same direction, then their relative speed is the difference between the two speeds.

2. When two trains are moving in the opposite direction, then their relative speed is the sum of the two speeds.

   In both the above cases, the total distance is the sum of the length of both the trains.

3. When a train crosses a stationary man/ pole/ lamp post/ sign post- in all these cases, the object which the train crosses is stationary and the distance travelled is the length of the train.

4. When it crosses a platform/ bridge- in these cases, the object which the train crosses is stationary and the distance travelled is the length of the train and the length of the object.

5. When a train crosses a car/ bicycle/ a tower - in these cases, the relative speed between the train and the object is taken depending upon the direction of the movement of the other object relative to the train- and the distance travelled is the length of the train.

6. When two trains X and Y start moving towards each other at the same time from points A and B and after crossing each other the train X reaches point B in 'a' seconds and train Y reaches points A in 'b' seconds, then

$$\frac{\text{Speed of X}}{\text{Speed of Y}} = \sqrt{\frac{b}{a}}$$

CONVERSION OF SPEED

Keep same units for all values mentioned in the problem i.e. as per the units of the given answers convert kilometre per hour (km/hr) to meters per second (m/s) and vice versa. In a similar way, convert meter (m) into centimetre (cm) and vice versa. See the examples given below:

km/hr to m/sec conversion: $(x)\frac{km}{hr} = \left\{x \times \frac{5}{18}\right\}\frac{m}{sec}$

m/sec to km/hr conversion: $(x)\frac{m}{sec} = \left\{x \times \frac{18}{5}\right\}\frac{km}{hr}$

EXAMPLES

Now let's take some examples to understand the concept better.

1. A certain train is 125 m long. It passes a man, running at 5 km/hr in the same direction . It takes the train 10 seconds to cross the man completely. Then the speed of the train is:

   A) 50 km/h   B) 66 km/h   C) 60 km/h   D) 55 km/h

   Ans. (A) If x kmph is speed of train then relative speed
   = (x – 5) kmph

   ATQ, $\frac{125}{(x-5) \times \frac{5}{18}} = 10$ sec

   x = 50 kmph

2. Two trains running in opposite directions cross a man standing on the platform in 25 seconds and 15 seconds respectively and they cross each other in 23 seconds. The ratio of their speeds is:

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

   Ans. (A) Let the speeds of the two trains be = x m/s and y m/s respectively.

   Then, the length of the first train = 25x meters, and length of the second train = 15y meters.

   Using second condition we get,

   (27x + 15y) / (x+ y)= 23

   Or 25x + 15y = 23x + 23y,

   therefore we have: 2x = 8y

   and (x/y) = (4/1)

3. A train 300 m long is running at a speed of 45 km/hr. In what time will it pass a bridge 200 m long?

   A) 20 s   B) 30 s   C) 40 s   D) 50 s

   Ans. (C) Speed of train = [45 x (5/18) m/sec = (25/2)m/sec.

   Thus the total distance to be covered = (300 + 200) m = 500 m.

   Hence, the required time = [(500 x 2)/25] = 40 sec.

4. A jogger running at 18 km/h alongside a railway track in 300 meters ahead of the engine of a 60 meters long train running at 54 km/h in the same direction. In how much time will the train pass the jogger?

A) 66 s   B) 72 s   C) 63 s   D) 36 s

Ans. (D) Distance to be covered = 300 + 60 = 360 m

Relative speed = 54 – 18 = 36kmph

$$\text{Time} = \frac{360}{36 \times \frac{5}{18}} = 36 \text{ sec}$$

5. Two trains are moving in opposite directions at a speed of 100 km/hr and 50 km/hr respectively. Their lengths are 1.5 km and 0.5 km respectively. The time taken by the slower train to cross the faster train in seconds is:

A) 44 s   B) 48 s   C) 52 s   D) 200 s

Ans. (B) Distance to be covered = 2000 m.

Relative speed = (100 + 50) × 5/18 = 150 × 5/18

$$\text{Time} = \frac{2000 \times 18}{150 \times 5} = 48 \text{ sec}$$

6. Two trains of equal length are running on parallel lines in the same direction at 33 km/hr and 43 km/hr. The faster train passes the slower train in 54 seconds. The length of each train is:

A) 25 m   B) 50 m   C) 75 m   D) 100 m

Ans. (C) Let length of each train be = x metre.

Therefore total distance to be covered = 2x m.

Relative speed = (43 – 33) × 5/18 = 10 × 5/18

$$\text{ATQ,} \quad \frac{2x}{10 \times \frac{5}{18}} = 54 \text{ sec}$$

x = 75m

7. A train travelling at 60 kmph crosses another train travelling in the same direction at 50 kmph in 30 seconds. What is the combined length of both the trains?

A) 250/3 m   B) 350/3 m   C) 75 m   D) 100 m

Ans. (A) Speed of train A = 60 kmph = $60 \times \frac{5}{18} = \frac{300}{18}$ m/sec

Speed of train B = 50 kmph = $50 \times \frac{5}{18} = \frac{250}{18}$ m/sec

The relative speed = $\frac{300}{18} - \frac{250}{18} = \frac{50}{18}$ m/s

Time taken by train A to cross train B = 30 secs

Distance (Combined length of both trains) = Speed × Time

$$\text{Distance} = \frac{50}{18} \times 30 = \frac{250}{3} \text{ metres}$$

8. Train A, 700m long is running at 100 kmph will take how much time to cross another train which is 300 meters long, running at 44 kmph in the opposite direction?

A) 44 s   B) 48 s   C) 52 s   D) 25 s

Ans. (D) Distance to be covered = 700+300 meters =1000,

Total Speed = 100 + 44 = 144 km/h

In m/sec, speed = $144 \times \frac{5}{18} = 40$ m/sec

Distance = Speed × Time

1000 = 40 × Time

Therefore, Time = 25 seconds

9. Two trains start at the same time from New Delhi and Jalandhar proceed towards each other at 90 kmph and 105 kmph respectively. When they meet, it is found that one train has travelled 180 km more than the other. Find the distance between New Delhi and Jalandhar.

A) 2350 m   B) 3503 km   C) 2340 km   D) 2000 m

Ans. (C) Let t be the time after they meet

Distance 1 = Speed × Time = 90 × t = 90t

Distance 2 = Speed × Time = 105 × t = 105t

As the distance gap between both trains is 180 km

Therefore, we can say that:

105t – 90t = 180

15t = 180

t = 12 seconds

Total Distance, (105+90) t = 195 * 12 (t = 12)

Distance = 2340 km

10. The distance between two places A and B is 570 km. A train starts from A at 50 kmph at 1 pm and another starts from B at 80 kmph at 2 pm towards each other. At what time will they meet?

A) 6 am   B) 6 pm   C) 7 pm   D) 5 pm

Ans. (B) Let the two trains meet at a distance x km from place A

Time required by the train starting from A to cover is

Time taken by the other train starting from B to cover

But the first train has started 1 hr early. So, it has travelled 50 km in this 1 hr.

Therefore On Solving, = 250

So, they will meet at a distance of 250 km from place A

So the time at which they will meet will be = 5 hrs (after 1 pm)

Hence, they will meet at 6 pm.

Reasoning Ability

INTRODUCTION:

In this we study about the distance and direction of one variable from the another one. Displacement is the measurement of distance between the starting and final point and direction is a measurement of position of one thing with respect to another thing.

North

West ← → East
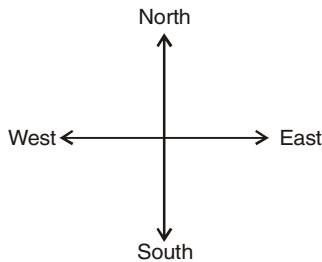
South

We find distance or direction with-

(i) Basic Direction
(ii) Pythagoras theorem
(iii) Joint Direction

(i) **Basic Direction:** North, South, West and South are the basic directions of distance and direction. Symbolic representation of basic direction is as follows:

(a) A is to the North of B.

A
↑
B

(b) A is to the South of B.

B
↑
A

(c) A is to the east of B.

B → A

(d) A is to the west of B.

A → B

(ii) **Pythagoras Theorem:**

B   C

A
$A^2 + B^2 = C^2$
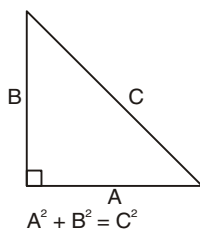
For e. g:

Rohan facing north walk 10 km straight and reach point P. After that he turns towards his right and walks 6 km and reached point Q and finally turns towards his left and walk 8 km to reach point R. What is the shortest distance between Point P and Point R?

Sol. 10 km

R

$8^2 + 6^2 = 10^2$ 8km

P   6km   Q

10km

Rohan

(iii) Joint Direction:

North
L ↑ R
North-West   North-East

West ←   → East

South-West   South-East
R ↓ L
South
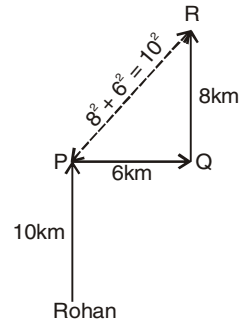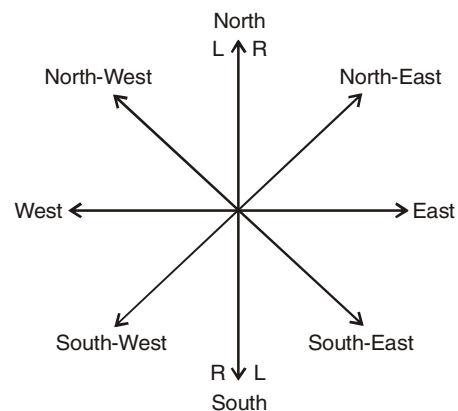
In this figure, directions are discussed, besides this right turn and left turn of a particular direction. i.e. The direction is called Clockwise when it turns towards right side and the direction is called Anti- clockwise when is turns towards left side.
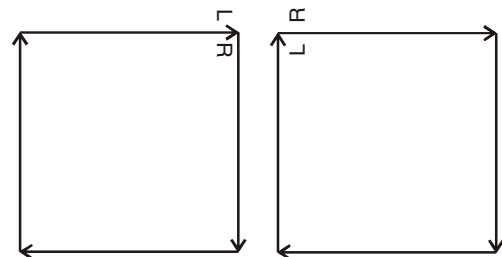
Important Point:

• One key point that should be kept in mind is that If not mentioned we always assume that the person is facing north.

Angle of movement:

Angle of movement is the rotation of one thing towards another thing.

(i) **Clockwise Movement**

(ii) **Anti-Clockwise Movement**

(i) **Clockwise Movement:** Movement towards right direction is called clockwise movement.
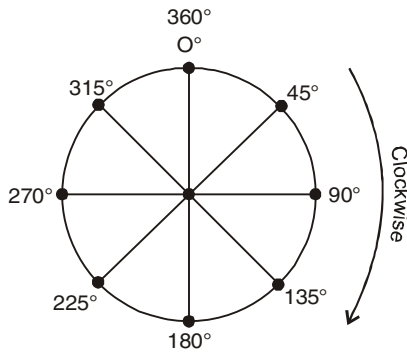
For e.g:

A person facing east direction walks 8 m and moves 90° Clockwise and cover 5m then moves 135° clock-wise. In which direction he is from starting point?

Sol. South East
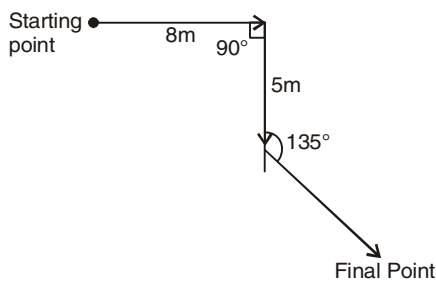
(ii) **Anti-Clockwise Movement:** Movement towards left direction is called Anti-clockwise movement.
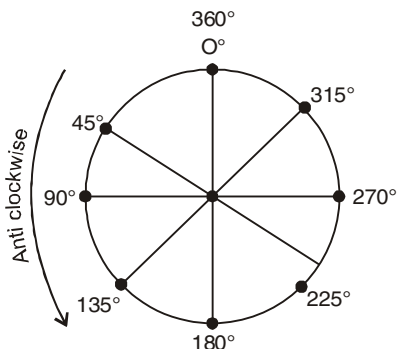
For e. g:

A person facing north direction walks 8 m and moves 90° Anti-Clockwise and cover 5m then moves 135° Anti-clock-wise. He is in which direction at the last turn, with respect to starting point?

Sol. North - West
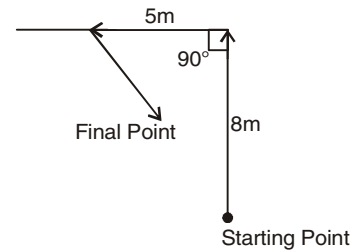
SHADOW BASED CONCEPT:

(i) Shadow at the time of Sunrise (morning)

(ii) Shadow at the time of Sunset (Evening)

(iii) No Shadow (at 12'o clock)

(i) **Shadow at the time of Sunrise (morning):**
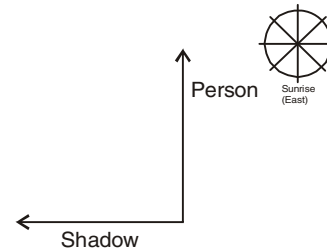
For e. g:

One morning, Sonakshi and Alia were standing facing each other. Sonakshi's shadow fell towards her right. Which direction was Alia facing?

Sol. North

(ii) Shadow at the time of Sunset (Evening):
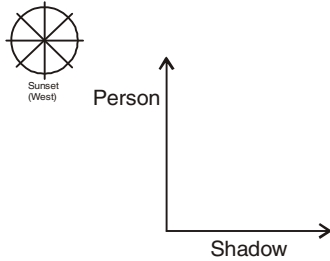
For e. g:

One evening, Naina and Nisha were standing facing each other. Naina's shadow fell towards her left. Which direction was Nisha facing?

Sol. North

(iii) No Shadow (at 12'o clock):

For e. g:

At 12'o clock , Neetu and Reetu were standing facing to each other. In which direction was Reetu shadow falls, if Neetu was facing north direction ?

Sol. No shadow formed at noon.

TYPES OF QUESTION: Different types of questions based on distance and direction:

1. Based on Directions
2. Based on Degree
3. Based on Shadow

1. Based on Directions:

For e. g:

(a) Suman travels 7 km toward North, then she turns to her right and walks 3 km. She again turns to her right and moves 7 km forward. Now in which direction is she from her starting point?

Sol. East
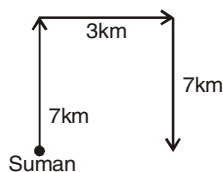
(b) Liza walks 7 km in the east. Then she turns to his left and moves 10 km, then she turns to her right and moves 15 km, then she turns to her right and moves 13 km. and then again she turns to her right and moves 18 km. Now in which direction is she from her starting point?

Sol. South **-** East
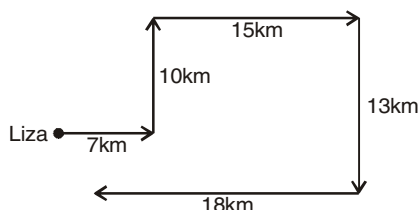
2. Based on Degree:

For e. g:

(a) Shivangi is facing North. She turns to 180 degrees in the clockwise direction and another 45 degrees in the same direction and 270 degrees in the anti-clockwise direction. Which direction is she facing now?

Sol. North-West

Clockwise = 225°
Anti-Clockwise = 270°
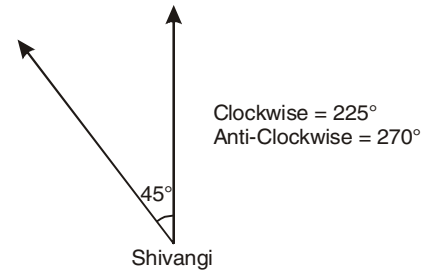
Degrees can only be judged towards the direction in which a person is facing instead of the path covered by him.

3. Based on Shadow:

For e. g:

(a) One evening before sunset Piya and Heena were talking to each other face to face. If Heena's shadow was exactly to the right of Heena, which direction was Piya facing?

Sol. South
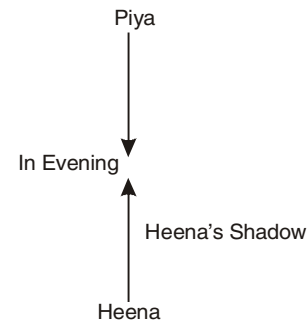
(b) One day morning, Annu and Manisha were sitting in a garden and facing each other. Manisha's shadow fall exactly towards Annu's right, Which direction was Manisha facing?

Sol. South
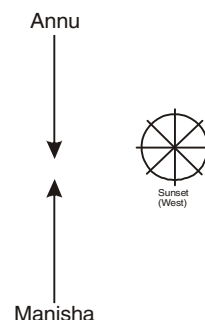
ENGLISH LANGUAGE

PHRASAL VERBS

A phrasal verb is a verb combined with a preposition or adverb (or both) that means something different from each of the words that make up the verb. Questions related to phrasal verbs are asked in examinations to test how familiar you are with the language.

TIPS TO ATTEMPT QUESTIONS BASED ON PHRASAL VERBS

- Increase your knowledge regarding phrasal verbs by reading newspaper regularly.
- Have sound knowledge of tricky words.
- Stay involved in reading phrasal verbs and making your own list.
- Revise the list regularly.
- If you do not know the exact meaning of the phrasal verb, try to understanding it in the context of the paragraph/sentence.

SOME IMPORTANT PHRASAL VERBS ARE LISTED HERE

1. **Act up**

   Meaning: behave or function improperly

   Usage: You must take your computer to the repair shop as it is acting up.

2. **Add up**

   Meaning: make sense, calculate a sum

   Usage: The story of the minister doesn't add up. He is completely lying.

3. **Ask out**

   Meaning: To invite someone to a social event or special occasion

   Usage: When Riya asked me out for the party, I had to deny because I was busy.

4. **Ask around**

   Meaning: ask many people the same question

   Usage: I asked around but nobody has seen my wallet.

5. **Ask Over**

   Meaning: invite to one's home

   Usage: We should ask over Rita as she is alone in her home.

6. **Back down**

   Meaning: stop defending your opinion in a debate

   Usage: Raman never backs down and wins almost all cases.

7. **Bawl out**

   Meaning: criticize, reprimand

   Usage: The minister bawled him out for arriving late.

8. **Bear on**

   Meaning: have to do with

   Usage: Those facts do not bear on this matter at all.

9. **Bear up**

   Meaning: withstand

   Usage: I did not know that Karan would bear up so well in that hard situation.

10. **Beef up**

    Meaning: Improve or make more substantial

    Usage: He beefed up his presentation with diagrams and statistics.

11. **Blow over**

    Meaning: pass without creating a problem

    Usage: All this negative publicity will blow over in a couple of weeks.

12. **Blow up**

    Meaning: explode, make explode, suddenly become very angry

    Usage:
    - The bomb blew up before they could defuse it.
    - When Kavita heard the news, she blew up and rushed out of the room.

13. **Bog Down**

    Meaning: Get caught up in something and be unable to make progress.

    Usage: Try not to get bogged down with/in unimportant details.

14. **Break down**

    Meaning: stop working properly; analyze in detail; become mentally ill

    Usage:
    - The truck broke down in the desert.
    - We need to break this problem down in order to solve.
    - She broke down after her husband died.

15. **Break in / Break into**

    Meaning: interrupt/enter a place unlawfully

    Usage: While we were discussing the situation, the little girl broke in to give her opinion.

16. **Break off**

    Meaning: end something

    Usage: We had to break off our holiday and return home immediately.

17. **Break out**

    Meaning: appear violently

    Usage: Violent protests broke out in response to the military coup.

18. Bring around
Meaning: change someone's mind, convince someone
Usage: She doesn't want to go, but we'll eventually bring her around.

19. Bump into
Meaning: Meet by accident or unexpectedly
Usage: Raman bumped into his English teacher at the supermarket.

20. Buy out
Meaning: purchase of a controlling share in a company
Usage: Flipkart was bought out by Walmart.

21. Buy up
Meaning: purchase the entire supply of something
Usage: He has enough money to buy out the company.

22. Call for
Meaning: require (as in a recipe)
Usage: This recipe calls for milk, not milk powder.

23. Call off
Meaning: cancel something
Usage: They called the picnic off because of the rain.

24. Call on
Meaning: visit/invite someone to speak in a meeting or a classroom
Usage: I had occasion to call on him last year.

25. Carry on
Meaning: continue something
Usage: Carry on your conversation, I just came here to take the water bottle.

26. Carry out
Meaning: complete and/or accomplish something
Usage: The secret agent carried out his orders exactly as planned.

27. Drift apart
Meaning: Become less and less close.
Usage: We were childhood friends but we drifted apart over the years.

28. Do over
Meaning: repeat
Usage: You made many mistakes, so I want you to do the report over.

29. Drop Over
Meaning: visit someone casually
Usage: Do not feel alone in this city, you can drop over any time you feel like talking.

30. Drown out
Meaning: Be louder in order to cover another sound.
Usage: They turned up the music to drown out the noise of the children outside.

PRACTICE EXERCISE

Direction: *Read the sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). Ignore errors of punctuation, if any.*

1. The take in stage of (1)/ industrialisation indicates radical changes (2)/ in methods of production (3)/ in an economy (4)/. No error (5)
   A. 1   B. 2   C. 3   D. 4
   E. 5

2. Burglars broke out (1)/ my neighbour's (2)/ house when they (3)/ were not at home. (4)/ No Error (5)
   A. 1   B. 2   C. 3   D. 4
   E. 5

3. Two coaches of a passenger train (1)/ derailed after the soil under the railway tracks (2)/ was washed and trains running (3)/ on the route were diverted. (4)/ No error (5)
   A. 1   B. 2   C. 3   D. 4
   E. No error

4. The organization gave in (1)/ the prizes to the best (2)/ school that won in almost (3)/ all the competitions that were held (4)/. No Error (5)
   A. 1   B. 2   C. 3   D. 4
   E. 5

5. A leading textile manufacturer(1)/, one of the fastest growing in the country(2)/, is looking for a marketing manager(3)/ to look up the affairs of the company(4)/ No errors (5)
   A. 1   B. 2   C. 3   D. 4
   E. 5

6. I could not (1)/ put up in the hotel room (2)/ being so messy (3)/ and so I left.(4)/ No error (5)
   A. 1   B. 2   C. 3   D. 4
   E. 5

7. On hearing the news(1)/ about her son's(2)/ accident, she (3)/broke out in tears.(4)/ No Error (5)
   A. 1   B. 2   C. 3   D. 4
   E. 5

8. She felt that (1)/she would never (2)/be able to live in the (3)/ expectations of her father (4)/ No Error (5)
   A. 1   B. 2   C. 3   D. 4
   E. 5

ANSWERS

1. **(A)** 'to take in' means 'to grant admittance or make something smaller' and its use is wrong here according to the sentence. Here, instead of 'in' we need to use 'off'. As "take off" means 'to make a start'. Thus the error is in the first part of the sentence.

2. **(A)** The error is in the verbal phrase 'broke out'. The correct sentence should be, 'Burglars broke into my neighbor's house when they were not home'. The phrase 'to break out' means 'to suddenly start' or 'to escape from'. For instance, a disease may 'break out' or a prisoner can 'break out' from a jail. The given sentence implies that the burglar's entered the neighbour's house forcefully. This can be represented by the expression 'break into'.

3. **(C)** The error is in the third part of the sentence. The use of 'washed' implies that the soil was 'cleaned', hence providing no reason for the derailment to take place. 'Washed' should be followed by the adverb 'away' in order to convey that the soil was removed/ cleared away due to water. Hence 'washed away' is the correct term that should be used in the context of the sentence.

4. **(A)** The correction is in the preposition used in the sentence. The correct preposition would be 'away' instead of 'in'. The preposition 'in' refers to the inner side or part would be incorrect and hence the appropriate preposition would be 'away' with the verb 'give' which means 'to distribute'.

5. **(D)** The correct sentence will be 'look after the affairs of the company. To 'look up' means 'to find or search for something', 'look after' means 'to take care of something'. Since the marketing manager has to take care of the affairs of the company, we use 'look after'.

6. **(B)** Here in this sentence, use of preposition 'in' is incorrect which should be replaced by 'with' because the phrasal verb 'put up with' means 'to tolerate'. Thus, option B has the error. The correct sentence will be 'I could not put up with the hotel room being so messy and so I left.'

7. **(D)** The phrasal verb 'broke out' is wrong as it means 'coming out from a confined place like a jail'. The correct phrase should be 'broke down' as she is crying due to shock and sadness.

8. **(C)** The correct phrasal verb needed here is 'live up to', as 'live in' is a relationship category. So the error is in option C. And you have to 'live up to' someone's expectations, which are usually high.

BANKING AWARENESS

ASSET RECONSTRUCTION COMPANIES (ARCS)

BUSINESS MODEL

Banks are financial institutions that are engaged principally in the business of money lending and money borrowing. The customer base of the banking sector is very large and there is also a substantial risk involved in lending money. While the bank always has the option of taking legal action on the defaulting borrowers, it is not always economically feasible to do so. The bank sometimes decides to just cut its losses, clean up its balance sheet and keep the business moving towards better avenues. This is where an asset reconstruction company comes in.

ABOUT ASSET RECONSTRUCTION COMPANY.

An Asset Reconstruction Company is a specialized financial institution that buys the NPAs or bad assets from banks and financial institutions so that the latter can clean up their balance sheets. Or in other words, ARCs are in the business of buying bad loans from banks.

As per amendment made on the SARFAESI Act in 2016, an ARC should have a minimum net owned fund of Rs 2 crore. The RBI plans to raise this amount to Rs 100 crore by end March 2019. Similarly, the ARCs have to maintain a capital adequacy ratio of 15% of its risk weighted assets.

ASSET RECONSTRUCTION COMPANY (ARC) IN INDIA

Accordingly, Asset Reconstruction Company (Securitization Company / Reconstruction Company) is a company registered under Section 3 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SRFAESI) Act, 2002. It is regulated by Reserve Bank of India as a Non Banking Financial Company (u/s 45I (f) (iii) of RBI Act, 1934).

RBI has exempted ARCs from the compliances under section 45-IA, 45-IB and 45-IC of the Reserve Bank Act, 1934. ARC functions like an AMC within the guidelines issued by RBI.

ARC has been set up to provide a focused approach to Non-Performing Loans resolution issue by:-

(a) Isolating Non Performing Loans (NPLs) from the Financial System (FS),

(b) Freeing the financial system to focus on their core activities and

(c) Facilitating development of market for distressed assets.

FUNCTIONS OF ASSET RECONSTRUCTION COMPANY (ARC)

As per RBI Notification No. DNBS.2/CGM (CSM)-2003, dated April 23, 2003, ARC performs the following functions:-

(i) Acquisition of financial assets (as defined u/s 2(L) of SRFAESI Act, 2002)

(ii) Change or takeover of Management / Sale or Lease of Business of the Borrower

(iii) Rescheduling of Debts

(iv) Enforcement of Security Interest (as per section 13(4) of SRFAESI Act, 2002)

(v) Settlement of dues payable by the borrower

How an Asset Reconstruction Company (ARC) actually works

PROCESS OF ASSET RECONSTRUCTION

The main intention of acquiring debts / NPAs is to ultimately realise the debts owed by them. However the process is not a simple one. The ARCs have the following options in this regard:

• Change or takeover of the management of the business of the borrower

• Sale or lease of such business

• Rescheduling the payment of debts – offering alternative schemes, arrangements for the payment of the same.

• Enforcing the security interest offered in accordance with the law

• Taking possession of the assets offered as security

• Converting a portion of the debt into shares

The ARC transfers the acquired assets to one or more trusts (set up u/s 7(1) and 7(2) of SRFAESI Act, 2002) at the price at which the financial assets were acquired from the originator.

BENEFITS OF ARC

1. **Benefit to Investors :** Many leading investment banks in the west perform the functions of asset management, as there is a lot of scope for such a business. In India, there is no equivalent of the Glass-Steagall Act, and consequently no wall of separation between commercial and investment banking. Asset Management or Reconstruction is sometimes performed by specialized companies setup for that end, at other times performed by other miscellaneous financial institutions or by banks. The major or key business skill involved here is to be able to spot the right company for acquisition and restructuring.

2. **Usefulness of ARC to the MacroEconomy**

   Distressed Debt and Securitization is the asset instrument of the future. Investors with their detailed knowledge of the market environment and internal and external conditions will be more easily able to spot an

undervalued product, acquire it at low cost, work to restoring it to somewhere nearer to its true value and sell it off for a healthy profit.

3. Confidence Booster to Entrepreneurs

That such an option exists itself is a means of boosting entrepreneur's confidence, and gives other options than filing for bankruptcy or insolvency in times of stress.

ASSET RECONSTRUCTION COMPANY (INDIA) LIMITED (ARCIL)

- ASREC (India) Limited
- Pegasus Assets Reconstruction Private Limited
- Alchemist Asset Reconstruction Company Limited
- Reliance Asset Reconstruction Company Limited
- India SME Asset Reconstruction Company Limited (ISARC)

PERFORMANCE OF ARCS

- During the early period of 2008 – 13 where reconstruction business was in infancy stage, the conversion of NPAs was slow. According to an ASSOCHAM report, the average recovery rate for ARCs in India is around 30% of the principal and the average time taken is between four to five years.
- During 2013-14, because of multiple positive factors, the reconstruction business was booming as ARCs bought large quantity of bad assets from banks.
- But after 2014, the performance of ARCs in settling the NPAs became below par. Especially in the recent periods, ARCs became underperformers in the context of the present rising tide of bad assets. This has caused steep rise in NPAs in the banking sector.
- The declining asset reconstruction activity was started from the second half of 2014, when the RBI has raised certain norms for securitization businessIt suggested a corrective action plan to fight NPAs. Later, the RBI raised the cash payment to banks from 5% to 15%. Similarly, the it removed special asset classification benefits to asset restructuring from April 1, 2015 to align with international norms. As a result of these, the asset reconstruction business witnessed a slow-down.
- At present, there are 19 ARCs in India. But collectively, their capital base is also insufficient to tackle the country's nearly Rs 8 lakh crores NPAs. The main problems in the sector are: low capital base of ARCs, low funds with the ARCS, valuation mismatch of bad assets between banks and ARCs etc.

- Several steps were taken by the RBI and the government to bring life into the asset reconstruction activities. In one such step, the Government raised FDI in the sector to 100%. Similarly, the ARCs may get a vital role for asset restructuring under the new Insolvency and Bankruptcy Code. In 2016, the RBI has amended the SARFAESI Act to give make the ARCs more efficient.

QUESTIONS

1. The first asset reconstruction company (ARC) of India,was set up under Which act?
   A.The Industrial Finance Corporation of India Act-1948.
   B.The Banking Regulation(Companies) Rules-1949
   C.Banking Regulation Act
   D.SRFAESI Act, 2002

2. Which of the following is the first Asset Reconstruction Company in India ?
   A.ASREC (India) Limited
   B.Pegasus Assets Reconstruction Private Limited
   C.ARCIL
   D.Alchemist Asset Reconstruction Company Limited

3. Non-performing loans are also known as_____.
   A) Unpaid loans
   B) Over dues
   C) Bad loans
   D) Collateralised loans

4. A loan is considered to be a NPA when it has not been serviced for a period upto-
   A) 14 Days   B) 30 Days
   C) 45 Days   D) 90 Days

5. A doubt-full asset refers to-
   A) Remaining NPA for less than or equal to 18 months
   B) Remaining NPA for more than 18 months
   C) Where the loss has been identified by the bank
   D) When loan is overdue for a period of 1 year

ANSWER KEY

1. (D)   2. (C)   3. (C)   4. (D)   5. (B)

TRICKY QUESTIONS

Quantitative Aptitude

1. The list price of an article is Rs. 1200. The selling price after two consecutive discounts is Rs. 816. If first discount is 15% then what will be the rate of second?
   (1) 10%   (2) 15%   (3) 20%   (4) 25%

2. Aman bought two articles for Rs. 2400. He sold one article at a profit of 19% and the other at a loss of 15%. Find the cost price of each box if selling price of both articles is same?
   (1) 800 and 1600   (2) 900 and 1500
   (3) 1200 and 1200   (4) 1000 and 1400

3. A person who has a certain amount with him goes to market. With this amount he can buy either 50 oranges or 40 mangoes. He retains 10% of the amount for taxi fares and buys 20 mangoes and of the balance, he purchases oranges. Number of oranges he can purchase is:
   (1) 36   (2) 40   (3) 15   (4) 20

4. A clock was sold for 144. If the percentage of profit was numerically equal to the cost price, the cost of the clock was -
   (1) 72   (2) 80   (3) 90   (4) 100

5. A trader had 960 kg of rice. He sold a part of it at 20% profit and the rest at 8% profit, so that he made a total profit of 12%. How much rice (in kg) did he sell at 8% profit?
   (1) 460   (2) 560   (3) 540   (4) 640

6. A sum of money lent on simple interest and becomes 4 times itself in 16 years. In how many years it will be doubled?
   (1) 4 years   (2) 4 years and 6 months
   (3) 5 years   (4) 5 years and 4 months

7. Vijay borrowed Rs. 1200 at 6% p.a. and Rs. 1600 at 5% p.a. for the same duration. He had to pay Rs. 364 in all as interest. What is the time period in years?
   (1) 5 years   (2) 3 years   (3) 2 years   (4) 4 years

8. A sum of money was borrowed for 4 years at simple interest. Find the rate of interest, if the borrowed sum is 60% less than the payable amount after 4 years?
   (1) 27.5%   (2) 32.5%   (3) 37.5%   (4) 42.5%'

9. A certain sum becomes ` 1020 in 5 years and ` 1200 in 8 years at simple interest. What is the value of principal?
   (1) 820   (2) 780   (3) 700   (4) 720

10. The simple interest on a certain sum for 8 months at 4% per annum is Rs.129 less than the simple interest on the same sum for 15 months at 5% per annum. The sum is?
    (1) Rs.2,580   (2) Rs.2,400
    (3) Rs.2,529   (4) Rs.3,600

11. A man can row three-quarters of a kilometer against the stream in 11¼ minutes and down the stream in 7.5 minutes. The speed (in km/hr) of the man in still water is:
    (1) 4   (2) 5   (3) 8   (4) 2.5
    (E) None of these

12. A man covers a certain distance downstream in a river in 6 hours. He covers the same distance upstream in 7 hours. If the speed of the water is 3 km/hr, then the speed of the man in still water is -
    (1) 19.5 km/hr   (2) 51 km/hr
    (3) 39 km/hr   (4) 52 km/hr

13. The speed of a boat is 5.5 kmph and that of stream's speed is 3.5 kmph .The boat goes to a place and comes back in a total time of 22 hours. Find the total distance travelled?
    (1) 36 km   (2) 18 km   (3) 39 km   (4) 72 km

14. While travelling downstream, a boat can travel 5 km more in 2 hours as compared to travelling upstream. What is the speed of the stream?
    (1) 1 km/hr.   (2) 1.25 km/hr.
    (3) 1.5 km/hr.   (4) 1.75 km/hr.

15. A boat, whose speed in 10 km/hr in still water goes 45 km downstream and comes back in a total of 12 hours. The speed of the stream (in km/hr) is:
    (1) 10   (2) 8   (3) 5   (4) 2.5

16. In the given figure, PB is one-third of AB and BQ is one-third of BC. If the area of BPDQ is 20 cm^2 then what is the area (in square cm) of square ABCD?
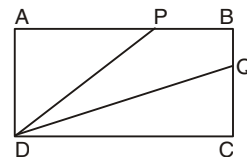
    (1) 45   (2) 30   (3) 40   (4) 60

SOLUTIONS

1. (C) Discount = 1200 – 816 = 384

$$Dis\% = \frac{384}{1200} \times 100 = 32\%$$

Successive discount $= -a - b + \dfrac{ab}{100}$

$$-32 = -15 - x + \frac{15 \times x}{100}$$

$$-32 = -15 - x + .15x$$

$$0.85x = 17$$

$$x = \frac{17}{85} \times 100$$

$$x = 20$$

2. (4) Let C.P of one article = 100x

Let C.P of second article = 100y

S.P of both the articles is same.

So, 119x = 85y

7x = 5y

x = 5

y = 7

C.P of both articles = 2400

$$First = 2400 \times \frac{5}{12} = 1000$$

$$Second = 2400 \times \frac{7}{12} = 1400$$

3. (D) Let CP of 50 Orange = 40 mangoes = 100

then keeping 10% for taxi are he is left with = 90

C.P. of 20 mangoes = 50

Money left to day oranges = 90 – 50 = 40

Now, for 100

he can bug = 50 oranges

$$\therefore \text{ with Rs. 40 he can bug} = \frac{50 \times 40}{100}$$

= 20 oranges

4. (2) SP = 144

Let CP be = x

$\Rightarrow (100 + x)\%$ of x = 144

$= (100 + x) x = 14400$

$x^2 + 100x - 14400 = C$

$\Rightarrow x = 80$

5. (D) By alligation Method
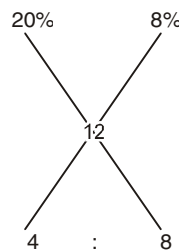
$\Rightarrow$ So rice sold at the

$$8\% \text{ profit} = \frac{8}{12} \times 960$$

$\Rightarrow 640\,kg$

6. (D) Let initial sum of money be P,

Then A = 4P

T = 16 years

S.I = A – P = 3P

$$P \times 16 \times \frac{R}{100} = 3P$$

$$R = \frac{3 \times 100}{16}$$

$$R = \frac{75}{4}\%$$

Let the sum of money doubled in T1 years.

So, SI = 2P – P = P

$$T1 = \frac{SI \times 100}{P \times R}$$

$$T1 = \frac{P \times 100 \times 4}{P \times 75}$$

$$= \frac{16}{3}$$

5 years and 4 months

7. (4) Amount @ 6% = 1200

Amount @ 5% = 1600

S.I on both = 608

$$\frac{1200 \times 6 \times T}{100} + \frac{1600 \times 5 \times T}{100} = 608$$

72T + 80T = 608

152T = 608

T = 4 years

8. (C) Let P = 40

According to Question

$\frac{1}{40} \times P$ = Amount

$2.5 \times P = P + S.I.$

Rate = $\frac{1.5 \times 100}{4} = 37.5\%$

9. (D) Difference of sum = Difference in time

(1200 – 1020) = 3 years

180 = 3 years

1 years = 60

So, Principal amount

= Principal + 5 year interest

1020 = P + (5 × 60)

P = 1020 – 300 = 720

10. (D) Let the sum be x

ATQ

$(x \times 5 \times 15)/(100 \times 12) - (x \times 4 \times 8)/(100 \times 12) = 129$

$x/(100 \times 12)(75 - 32) = 129$

$x = (129 \times 1200)/43 = Rs. 3600$

11. (B) $x - y = \dfrac{3}{4 \times \dfrac{45}{4 \times 60}} = 4$ kmph

$x + y = \dfrac{3}{4 \times \dfrac{75}{60}} = 6$ kmph

x = 5 kmph

12. (C) Let speed of man = x km/hr

Let speed of stream = 3 km/hr

According to question

D = (x + 3) × 6

Also D = (x – 3) × 7

$\Rightarrow 6x + 18 = 7x - 21$

x = 39 km/hr

13. (D) We know,

$D = \dfrac{(B+W)(B-W)}{2B} \times (Total\, time)$

$D = \dfrac{9 \times 2 \times 22}{\dfrac{11}{2} \times 2} = 36$ km

Total distance travelled = 36*2 = 72 km

14. (B) Let downstream and upstream a an b

According to Question

$\Rightarrow 2a = 5 + 2b$

$\Rightarrow 2a - 2b = 5$

$\Rightarrow a - b = \dfrac{5}{2}$

speed of stream = $\dfrac{5}{4} \Rightarrow 1.25$

15. (C) Let the speed of the stream = x

Speed downstream = (10 + x) km/hr

Speed upstream = (10 – x) km/hr

$\dfrac{45}{(10+x)} + \dfrac{45}{(10-x)} = 12$

$45(10-x) + 45(10+x) = 12(100 - x^2)$

$900 = 1200 - 12x^2$

$12x^2 = 300$

$x = 5$ km/hr

16. (D) ABCD is square

Then, PB = $\dfrac{1}{3} AB$

BQ = $\dfrac{1}{3} BC$

Area of BPDQ = 20 cm²

Let DC = 3 cm

AB = 3 cm

AP = 2 cm

PB = 1 cm

CQ = 2 cm

BQ = 1 cm

So, the area of ABCD = 3 × 3 (let)

= 9 unit square

& Area of ADP = $\dfrac{1}{2} \times 3 \times 2$ = 3 unit square

Area of DQC = $\dfrac{1}{2} \times 3 \times 2$ = 3 unit square

So, given that

Area of DPBQ is given = 20 cm²

So, that is the value of = 9 – (3 + 3) = 3 unit square

So, 3 ratio = 20 cm²

9 ratio = 60 cm²

So, area of square ABCD = 60 cm²

Reasoning Ability

1. Pointing to a Man, Saloni said, "His only brother is the father of my son's father." How is the man related to Saloni?
   (a) Grandfather   (b) Uncle
   (c) Brother   (d) Father
   (e) None of these

2. Pointing towards a picture, a woman says, "This man's son's sister is my mother-in-law." How is the woman's husband related to the man in the picture?
   (a) Grandson   (b) Son
   (c) Son in law   (d) Cousin
   (e) None of these

3. A gentleman pointing to a picture says, "The lady in the picture is my nephew's maternal grandmother." How is the lady in the picture related to the gentleman's sister who has no other sister?
   (a) Cousin   (b) Sister-in-law
   (c) Mother   (d) Mother-in-law
   (e) None of these

4. K is J's brother, I is J's mother, H is I's father, G is H's mother. What is the relation of K with G?
   (a) Granddaughter   (b) Great Grandson
   (c) Grandson   (d) Grandmother
   (e) None of these

5. C is B's brother, B is A's wife, A is D's son, D is E's wife. What is the relation of E with B?
   (a) Mother-in-law   (b) Brother-in-law
   (c) Father-in-law   (d) Son-in-law
   (e) None of these

6. Waves: Air:: Ripples: ?
   (a) Sound   (b) water
   (c) light   (d) wind
   (e) None of these

7. Austria: Vienna:: Denmark : ?
   (a) Copenhagen   (b) Tirana
   (c) Buenos Aires   (d) Yerevan
   (e) None of these

8. Sonnet : Poem :: Monster : ?
   (a) Story   (b) Poet
   (c) Novel   (d) Rhyme
   (e) None of These

9. G-10: Argentina:: G-15 ?
   (a) Yugoslavia   (b) Turkey
   (c) Germany   (d) Japan
   (e) None of these

10. Hypsiphobia: Height:: Hylophobia : ?
    (a) City   (b) Village
    (c) Forest   (d) River
    (e) None of these

11. How many such pairs of letters are there in the word 'POWERFUL' each of which has as many letters between them in the word as they have between them in English alphabetical-series?
    (a) Five   (b) One
    (c) Two   (d) Three
    (e) None of these

12. In a certain code language 'KIRTI' is written as 'QOIQF' and 'PAIRS' is written as 'YJRGH'. How will 'NAKSH' be written in that code language?
    (a) YLPGR   (b) YLPRG
    (c) YPLRG   (d) PYLRG
    (e) None of these

13. How many such pairs of digits are there in the number "673574842" each of which has as many digits between them in the number as when they are arranged in ascending order?
    (a) One   (b) Two
    (c) Three   (d) None of these
    (e) Five

14. If 'green' is called 'yellow', 'yellow' is called 'blue', 'blue' is called 'black', 'black' is called 'pink', 'pink' is called 'brown'. What is the colour of lady finger?
    (a) white   (b) yellow
    (c) black   (d) green
    (e) None of these

15. If I is denoted as Q, O is denoted as D, S is denoted as Z, R is denoted as J, F is denoted as U, M is denoted as N, T is denoted as G and C is denoted as X then MICROSOFT is written as?
    (a) NDZJUQDGX   (b) NDZDQXJUG
    (c) NQXJDZDUG   (d) NQXJDZUDG
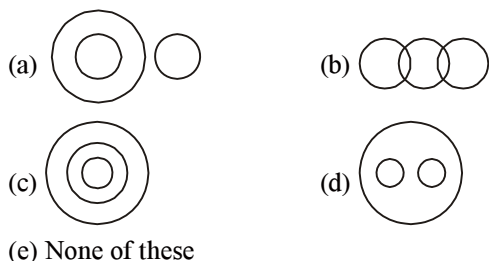   (e) None of these

Direction (16-20): The following elements can be fitted in one of the following diagrams. Select the appropriate option.
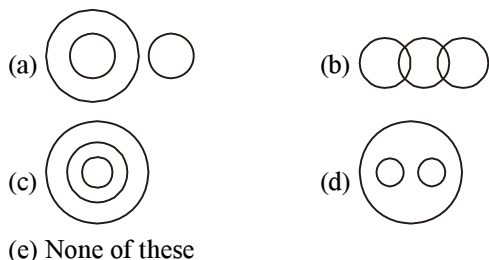
16. Police, doctor and Man.

    (a)   (b)

    (c)   (d)
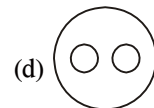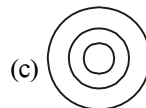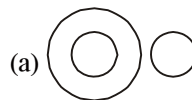
    (e) None of these

17. Capsule, Antibiotics and Injections.

(a)

(b)

(c)

(d)

(e) None of these

18. Earh, House and Birds.

(a)

(b)

(c)

(d)

(e) None of these

SOLUTIONS

1. **(b)** Uncle

    Father of my son's father -> Saloni's Father in law.

    Saloni's Father-in-law brother -> Saloni's Uncle.

2. **(a)** Grandson

    Man's son Sister: Man's daughter.

    So Man's daughter is the mother of woman's husband. Thus, the woman's husband is the grandson.

    So the woman's husband is the grandson of the man in picture.

3. **(c)** Mother

    Gentleman's Nephew maternal grandmother will be gentleman's mother.

4. **(d)** Great Grandson

5. **(c)** Father-in-law
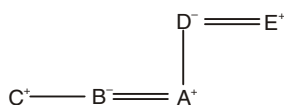
6. **(b)** water

    waves travel in air while ripples travels in water.

7. **(a)** Copenhagen

    Countries name and their Capital. i.e. Austria's Capital is Vienna and Denmark's Capital is Copenhagen.

8. **(a)** Story

    Sonnet is a type of poem.

    Monster is a type of story.

9. **(a)** Yugoslavia

    G- 15 summit held in Yugoslavia.

10. **(c)** Forest

    Hypsiphobia is a fear of height.

    Hylophobia is a fear of forest.

11. **(c)** Two

12. **(b)** YLPRG

13. **(d)** None of these

    6 7 3 5 7 4 8 4 2

    2 3 4 4 5 6 7 7 8

14. **(b)** yellow

    Lady finger is green in color and green is called yellow.

15. **(c)** NQXJDZDUG

    M I C R O S O F T

    N Q X J D Z D U G

16. **(d)**

17. **(d)**

18. **(d)**

IMPORTANT QUESTIONS

English Language

QUESTIONS BASED ON SENTENCE JUMBLES

Direction (1-20): In each of the following Questions a sentence is divided into five parts (a), (b), (c), (d), and (e). Rearrange these parts in the proper sequence to form a meaningful sentence and then answer the question given below. One of the parts given in a question is extraneous.

1. moods and expressions(a)/ different child at different times(b)/ hard to discipline(c)/ she has such a variety of(d)/ that she appears to be a(e)

   (a) abdc   (b) bdae   (c) daeb   (d) baed
   (e) aebc

2. the price of liquor is expected to come down(a)/ move to set up a state liquor corporation(b)/ since we have not hiked(c)/ taxes and the number of contractors remains the same,(d)/ due to increased competition(e)

   (a) baed   (b) cdae   (c) bade   (d) abdc
   (e) aebc

3. her presence would stand in the way(a)/ she is not considered(b)/ growing child of three years(c)/ to be a good(d)/ influence on a (e)

   (a) bdec   (b) dcba   (c) abcd   (d) badc
   (e) dacb

4. the local central jail on Saturday(a)/ in jail for killing his wife and two(b)/ was seen praying in his cell(c)/ children at his house committed suicide at (d)/ a 38-year-old man, an undertrial lodged(e)

   (a) ecbd   (b) bdac   (c) bdec   (d) dacb
   (e) ebda

5. light in the dark sky(a)/ it cast a powerful(b)/ a meteor, but(c)/ it might have been(d)/ light flashed in the sky(e)

   (a) dacb   (b) dcbe   (c) dacb   (d) dcba
   (e) edcb

6. he has assured us that(a)/ would not be a hurdle in the(b)/ if need arises(c)/ candidate in any seat(d)/ the AAP can withdraw its(e)

   (a) adce   (b) bcde   (c) abcd   (d) cdea
   (e) aedc

7. they have only recently come(a)/ but without much success(b)/ as happy and colourful as possible(c)/ tried hard to look(d)/ on this festive day, people(e)

   (a) dcbe   (b) edcb   (c) bdae   (d) beda
   (e) adce

8. the boy had been killed(a)/ could alert other villagers,(b)/ who had accompanied him,(c)/ before his grandfather,(d)/ used to live and work in the fields(e)

   (a) dcba   (b) bdac   (c) dcba   (d) cade
   (e) cadb

9. his sense of guilt in relation with his forebears in(a)/ his attitude toward his forefathers(b)/ his critical awareness of their sinister aspect(c)/ for their achievements tempered with(d)/ is one of ambivalence, a respect(e)

   (a) cade   (b) cbad   (c) bedc   (d) dabe
   (e) badc

10. and was met with instant(a)/ among young people(b)/ with the emergence of full-motion video(c)/ the game was called death race,(d)/ criticism for promoting violence(e)

    (a) aedb   (b) adec   (c) dbae   (d) daeb
    (e) cade

11. drug de-addiction centres in the state,(a)/ there are at least 61(b)/ youths back into the mainstream(c)/ get rid of their drug problem(d)/ which have so far helped more than 25,000 youths(e)

    (a) abdc   (b) bdae   (c) bade   (d) baed
    (e) aebc

12. we are in favour of direct payment(a)/ the Haryana Bharatiya Kisan Union on Tuesday(b)/ produce at the minimum support price(c)/ them to sell their(d)/ to farmers as it would help(e)

    (a) aecd   (b) aedc   (c) dcea   (d) bced
    (e) bcde

13. on National Highway 44(a)/ the woman identified as Duo Jou Vireimi,(b)/ a resident of West Africa, was arrested(c)/ living in a rented accommodation(d)/ during a routine checking(e)

    (a) bcea   (b) cabe   (c) bcae   (d) dacb
    (e) caeb

14. in a truck on Monday(a)/ after recovering 18 oxen being illegally smuggled(b)/ of cruelty against animals(c)/ police registered a case(d)/ were transferred to a cowshed in Ambala(e)

    (a) dcab   (b) eadc   (c) ebdc   (d) eadc
    (e) dcba

15. drug addiction(a)/ more than 3 crore people(b)/ proper plan on how to bring these(c)/ with the problem of(d)/ in the country are struggling(e)

    (a) bead   (b) bdea   (c) dcba   (d) bade
    (e) beda

16. martyrs from Haryana(a)/ ensure all the support(b)/ provide all facilities and a government job(c)/ the state government should(d)/ to the family members of the(e)

    (a) dcea   (b) dbea   (c) dace   (d) dcea
    (e) Both (a) and (b)

17. given an opportunity by the party leadership(a)/ though my husband announced that he will not contest,(b)/ the constituency to do so(c)/ asked by the people of(d)/ I have been(e)

(a) bedc   (b) eabd   (c) becd   (d) eabc
(e) ebca

18. of oppressive secrets(a)/ wish to relieve themselves(b)/ dignity to a man(c)/ the secrets of others who(d)/ a secret man can discover(e)

(a) edba   (b) abdc   (c) eabd   (d) ebac
(e) abdc

19. due to certain government norms(a)/ I wanted to set up an(b)/ international stadium and a domestic airport(c)/ almost every village and development is(d)/ though I could not get them(e)

(a) ceab   (b) bcea   (c) dabc   (d) dacb
(e) abcd

20. if this service involves flattery, servility,(a)/ worse to seek wealth through(b)/ riches acquired through service(c)/ and cringing before others(d)/ is honest, but it is foul(e)

(a) ceda   (b) cbda   (c) cead   (d) cabd
(e) cabd

Direction (21-40): A number of sentences including blank(s) are given below which are followed by options labeled (a), (b), (c), and (d). Choose the most appropriate words from the given options to fill in the blanks to make sentences meaningfully complete. If no option is suitable; choose option (e).

21. While the company refused to comment on the notice, saying it was _____, the central drug controller appeared hopeful of _____.
(a) interminable, submission (b) unallied, confrontation
(c) sub judice, compliance (d) irrelevant, capitulation
(e) None of the above

22. I agree that Constitution has its own _____and _____, but society does not run only on the basis of the Constitution alone.
(a) modification, qualification (b) power, capability
(c) exhort, adaptation (d) prior, denounce
(e) None of the above

23. A murmuring _____ moved through the thick forest here.
(a) tarn (b) streamlet
(c) reservoir (d) Both (a) and (b)
(e) None of the above

24. While the child has been admitted to a hospital, _____ are on to nab the _____ accused.
(a) efforts, absconding (b) apprehensions, departed
(c) anticipations, atone (d) adequacies, fled
(e) None of the above

ANSWERS

1. (c)   2. (b)   3. (a)   4. (e)   5. (d)
6. (e)   7. (b)   8. (a)   9. (c)   10. (d)

11. (d) There are at least 61 drug de-addiction centres in the state, which have so far helped more than 25,000 youths get rid of their drug problem.

12. (b) We are in favour of direct payment to farmers as it would help them to sell their produce at the minimum support price.

13. (a) The woman identified as Duo Jou Vireimi, a resident of West Africa, was arrested during a routine checking on National Highway 44.

14. (e) Police registered a case of cruelty against animals after recovering 18 oxen being illegally smuggled in a truck on Monday.

15. (e) More than 3 crore people in the country are struggling with the problem of drug addiction.

16. (e) The state government should provide all facilities and a government job to the family members of the martyrs from Haryana.

17. (a) Though my husband announced that he will not contest, I have been asked by the people of the constituency to do so.

18. (a) A secret man can discover the secrets of others who wish to relieve themselves of oppressive secrets.

19. (b) I wanted to set up an international stadium and a domestic airport though I could not get them due to certain government norms.

20. (c) Riches acquired through service is honest, but it is foul if this service involves flattery, servility, and cringing before others.

21. (c) sub judice: under judicial consideration and therefore prohibited from public discussion elsewhere. compliance: the action or fact of complying with a wish or command.

22. (b)

23. (b) streamlet: a small stream.

24. (a) absconding: leave hurriedly and secretly, typically to escape from custody or avoid arrest.

BANKING AWARENESS

1. Which of the following terms is used in Banking?
   a) Epicentre   b) Pascal's Law
   c) Currency   d) Centre of Gravity
   e) Latitude

2. Teaser Rates are related to which of the following types of loans?
   a) Home Loans   b) Personal Loans
   c) Auto Loans   d) Reverse Mortgage Loans
   e) Crop Loans

3. Which of the following documents is/are considered as officially valid document to satisfy KYC norms for opening a Bank account?
   A. Passport
   B. P A N
   C. Aadhar number issued by Unique Identification Authority of India
   a) Only (A)   b) Only (B)
   c) Only (A) and (B)   d) All (A), (B) and (C)
   e) Only (B) and (C)

4. Which of the following is NOT a Govt-sponsored organisation?
   a) Small Industries Development Bank of India
   b) NABARD
   c) National Housing Bank
   d) ICICI Bank
   e) All are Govt-sponsored

5. Fiscal Policy is concerned with which of the following?
   a) Export and Import
   b) Public Revenue and Expenditure
   c) Issue of Currency
   d) Population Control
   e) Education for all

6. Which of the following is the apex institution that handles refinance for agriculture and rural development in India?
   a) RBI   b) SIDBI
   c) NABARD   d) SEBI
   e) None of these

7. Foreign Exchange Reserves of India are kept in the custody of which of the following?
   a) International Bank for Reconstruction and Development
   b) International Monetary Fund
   c) Government Treasury
   d) Reserve Bank of India
   e) State Bank of India

8. Which of the following services is NOT provided by the post offices in India?
   a) Savings Bank Scheme
   b) Retailing of Mutual Funds
   c) Sale of stamps
   d) Issuance of Demand Drafts
   e) Life Insurance cover

9. Which of the following is/are the objectives of Free Trade Agreement that India has done with many countries?
   A. To provide support to entrepreneurs for setting up new projects in tiny/SSI sectors
   B. For undertaking expansion of business
   C. To support technology upgradation
   a) Only (A) and (B)   b) Only (B) and (C)
   c) All (A), (B) and (C) d) Only (A) and (C)
   e) None of these

10. Which of the following organisations issues the rules of global trade?
    a) World Bank
    b) World Trade Organisaton
    c) Foreign Exchange Dealers Association
    d) Directorate General of Foreign Trade
    e) None of these

11. One single statement that depicts the financial position of a bank and/or business enterprise at a given point of time is called
    a) Statement of product details
    b) Reconciliation Statement
    c) Balance Sheet
    d) Quarterly returns submitted to RBI
    e) Trading and manufacturing account

12. Banks borrow money from the RBI on which of the following rates?
    a) Reverse Repo Rate   b) Repo Rate
    c) SLR   d) CRR
    e) Savings Rate

13. The Reverse Mortgage scheme is launched to give benefit to which of the following groups of the society?
    a) Govt employees   b) Senior citizens
    c) Unemployed youth   d) War widows
    e) None of these

14. What does the letter 'M' depict in the term SME as used in the financial world?
    a) Maximum   b) Medium
    c) Mercantile   d) Mutual
    e) Ministry

15. One of the major challenges banking industry is facing these days is deliberate efforts of some people to bring money earned through illegal activities in circulation. Which of the following acts has been passed to prevent this activity?
    a) Payment and Settlements Act
    b) Banking Regulation Act
    c) Negotiable Instruments Act
    d) Narcotics and Psychotropic Substance Act
    e) Prevention of Money Laundering Act

16. Which of the following organisations provides guarantee to the exporters?
    a) Exim Bank
    b) Export Credit Guarantee Corporation
    c) Director General Foreign Trade
    d) Reserve Bank of India
    e) Registrar of companies

17. Which of the following terms is not used in banking world?
    a) Credit   b) Rate
    c) Financial status   d) Discount
    e) Absolute zero

18. What is the full form of IRR as used in banking/financial sector?
    a) Internal Rate of Return
    b) Internal Revaluation Reserve
    c) Investment Reserve Ratio
    d) Internal Risk Return
    e) None of the above

19. Which of the following organisations provides credit history of the borrowers?
    a) CIBIL   b) ARCIL
    c) SEBI   d) RBI
    e) CCIL

20. Banks need liquidity to meet which of the following objectives of banking?
    A. To meet deposit withdrawal
    B. To fund loan demands
    C. To maintain public confidence
    a) Only (A)   b) Only (B)
    c) Only (C)   d) Only (A) and (B)
    e) Only (B) and (C)

21. Which of the following groups represent key industries?
    A. Crude oil and electricity
    B. Petroleum refining and finished steel
    C. Cement and coal
    a) Only (A)   b) Only (B)
    c) Only (A) and (B)   d) Only (C)
    e) All (A), (B) and (C)

22. Which of the following is covered in the list of services for service tax purposes?
    A. Insurance/health services
    B. Hotel accommodation/air travel services
    C. Money changers/legal services
    a) Only (A)   b) Only (B)
    c) Only (C)   d) Both (A) and (C)
    e) All (A), (B) and (C)

23. Which of the following agencies is providing Unique Identity Cards to all Indian Residents?
    a) Election Commission of India
    b) Ministry of Foreign Affairs
    c) Govt of Maharashtra
    d) Border Security Force
    e) None of these

24. Banks make frequent changes in their product profile including introduction of new products etc. This is called
    a) Product Control   b) Product enhancement
    c) Product marketing   d) Product enrichment
    e) None of these

25. Banking and financial services all over the world are regulated usually by the Monetary Authority of the land. Who controls this function in India?
    a) Ministry of Finance   b) SEBI
    c) RBI   d) IRDA
    e) FEDAI

26. FIMMDA stands for
    a) Foreign Investment Markets and Derivatives Market Association
    b) Fixed Income Money Markets and Derivatives Association
    c) Fixed Income and Money Market Development Association
    d) Floating Income and Money Markets Derivative Assets
    e) None of these

27. Which of the following terms is NOT used in banking?
    a) Debit Card   b) Credit Card
    c) Kisan Card   d) ELISA Test
    e) None of these

ANSWER KEY

1. (c)	2. (a)	3. (d)	4. (d)	5. (b)
6. (c)	7. (d)	8. (d)	9. (b)	10. (b)
11. (c)	12. (b)	13. (b)	14. (b)	15. (e)
16. (b)	17. (e)	18. (a)	19. (a)	20. (c)
21. (d)	22. (e)	23. (b)	24. (b)	25. (c)
26. (b)	27. (d)			

IBT Institute Pvt. Ltd

SBI PO (MAINS)

(Practice Test Paper)

REASONING ABILITY

DIRECTION (Q.1-4):- A word arrangement machine when given an input line of words rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.

Input- yhurkstijkcadxqzuprvefobl

Step I: cadxqyhurkstijkzuprvefobl

Step II: 14 efoblyhurkstijkzuprv

Step III: 14 7 stijkyhurkzuprv

Step IV: 14 7 8 14 4

Answer the following questions based on the following input:-

Input- swdergnoklaesxvuckmfthpbc

1. What will be the difference of the number which is first from the left end of step IV and which is second from the right end of step IV?

   (A) 21   (B) 4   (C) 7   (D) 11

   (E) None of these

2. What will be the step II of the given input?

   (A) Step II- 21 swdergnokluckmfthpbc

   (B) Step II- 21 gnokluckmfthpbcswder

   (C) Step II- 21 gnoklswderuckmfthpbc

   (D) Step II- 21 gnoklswderthpbcuckmf

   (E) None of these

3. Which of the following word/number will be third to the left of fifth from the left end in step III?

   (A) 14   (B) 21   (C) swder   (D) 5

   (E) None of these

4. What will be the twice of the difference of second number from the left end of step IV and fifth number from right end of step IV?

   (A) 34   (B) 42   (C) 28   (D) 32

   (E) None of these

5. **Statement-** "Just like your mobile number, you could soon move your account from one bank to another without having to change the account number" RBI deputy governor S .S. Mundra said.

   Argument I-Taking this step is not going to be an easy task for banks as there are many loopholes that need to be addressed on the technology and data-integration front

   Argument II-For unhappy banking customers, this could be a relief as it will save them the trouble of going through the process of opening a new bank account each time they want to switch banks.

   Argument III-The KYC and the due diligence done vary between banks and may not be accepted uniformly.

   Which of the following argument is strong?

   (A) All the above   (B) Only I

   (C) Only II and III   (D) Only III

   (E) None of these

Direction (Q. 6-10):- Study the following information carefully and answer the questions that follow.

Some bottles of perfumes of different companies like Fogg, Yardley, Wild Stone and some others are there next to each other with different prices (in Rupees).

Further, it is given that

1. There are two bottles between the bottles of Engage and Fogg. Also, there are two bottles between the bottles with price 450 and 630.

2. The perfume of Engage is placed next to the bottle with price 630, but the perfume of Fogg is not placed next to the bottle with price 450.

3. In this arrangement, there is just one bottle next to the bottle with price 450.

4. The number of bottles between the bottle with price 450 and Engage perfume is the same as the number of bottles between Fogg perfume and Wild Stone which has the price of 480.

5. There is just one bottle between Wild Stone perfume and Denver perfume which is placed at one of the extreme ends.

6. There are two bottles between Denver perfume and Yardley perfume which has the price, not below 460.

7. There is not more than one bottle between Fogg and Yardley perfumes.

8. Axe and Set Wet perfumes are placed next to each other and the sum of their price is 1080. Also, the price of Set Wet is less than the price of Adidas perfume which has the same price as Axe perfume.

9. There are just two bottles between Axe perfume and the perfume with price 320.

10. The sum of the prices of Fogg and Set Wet perfumes is the same as double the price of Axe perfume.

6. How many bottles are there in this arrangement?

   (A) 8   (B) 9   (C) 10   (D) 11

   (E) 13

7. What is the price of Fogg perfume?

   (A) 630   (B) 450   (C) 320   (D) 810

   (E) Can't be determined

8. How many bottles are there between Yardley and Axe perfumes?

   (A) Three   (B) Seven   (C) Five   (D) Six

   (E) None of the above

9. Which two perfumes among following are placed next to each other?

   (A) Wild Stone and Denver

   (B) Fogg and Wild Stone

   (C) Set Wet and Engage

   (D) Adidas and Axe

   (E) Engage and Adidas

10. If the Shot perfume is placed next to Adidas perfume, then how many bottles are there between Shot and the perfume with price Rs. 810?

   (A) One   (B) Two   (C) Five   (D) Zero

   (E) None of the above

DIRECTION (Q. 11-15):- Study the following information carefully to answer the given questions.

Eight people viz. P, Q, R, S, T, U, V and W of a family are sitting around a circular table. Four of them are facing inside and four of them are facing outside direction. There are only three married couples in the family. All of them like different places viz. Shimla, Manali, Dehradun, Kashmir, Jaipur, Agra, Kerala and Goa, but not necessarily in the same order.

P is the son of R and sits third to the left of Q who sits third to the right of the one who likes Kashmir. W is the son-in-law of Q. V likes Manali and is the maternal grandmother of T. S is the sister-in-law of the one who is married to R. P is an immediate neighbour of W. Q has only one daughter who is married to the one, who likes Kerala. The son of Q likes Agra and is facing same direction as that of Q. R is the maternal uncle of T. R sits second to the right of V, who is an immediate neighbour of her husband. The one who likes Dehradun sits third to the right of the grandson of Q. Q does not like Dehradun. P has only one cousin who likes Goa. Mother and aunt of T are immediate neighbours. The one who likes Jaipur sits third to the left of the one who likes Shimla. The daughter-in-law of V does not like Kashmir. The one who likes Kerala sits third to the left of the one who likes Manali. R is not facing inside direction and is facing same direction as that of T. Neither the grandmother nor the mother of T are immediate neighbours of T. P does not like Jaipur. W is facing same direction as T.

11. Who sits second to the right of R?

   (A) P   (B) U   (C) S   (D) V

   (E) None of the above

12. The one who sits forth to the left of U likes which of the following place?

   (A) Goa   (B) Manali   (C) Jaipur   (D) Kerala

   (E) None of the above

13. Who likes Shimla?

   (A) Q   (B) U   (C) V   (D) P

   (E) None of the above

14. Who is husband of the sister-in-law of S?

   (A) R   (B) Q   (C) P   (D) W

   (E) None of the above

15. Which of the following combination is true?

   (A) S-Kashmir   (B) Q -Kerala

   (C) R-Manali   (D) U-Jaipur

   (E) None of the above

Direction (Q. 16-20):- Study the following information carefully and answer the questions that follow.

Some batsmen are in the list of top run scorers of IPL in the decreasing order of total runs scored by them. These batsmen belong to four teams namely CSK, RCB, RR and SRH. Also there are not more than two batsmen of any one team in this list. They all scored different runs.

Further it is given that

1. There are two batsmen in the list between two RCB batsmen but neither of these RCB batsmen is the first or the last in the list.

2. There is one batsman in the list between one of the RCB batsmen and Q who is either the first or the last in this list. Also, Q doesn't belong to CSK.

3. There are two batsmen in the list between Q and the only batsman of SRH who scored 348 runs.

4. P scored 1 run less than the only batsman of SRH in the list but he scored more than S who doesn't belong to RCB.

5. The difference between the runs scored by the top two batsmen in the list is 19.

6. The batsman who belongs to CSK is neither the first nor the last in the list.

7. Both T and U scored more than P but less than N who scored 43 runs more than P. Also, neither T nor U belongs to SRH.

8. The batsman who is immediately next to U in the list doesn't belong to SRH.

9. The total runs scored by the two CSK batsmen in the list is 694.

16. How many batsmen are there in this list?

(A) Eight   (B) Seven   (C) Four   (D) Six

(E) Can't be determined

17. Select the correct option for the batsman who scored the highest runs among them.

(A) U – RCB   (B) N - RCB

(C) Q – RR   (D) U - CSK

(E) N - RR

18. If T scored 18 runs less than U, then what is the score of S?

(A) 353   (B) 331   (C) 341   (D) 371

(E) None of the above

19. How many batsmen have scored more than the only batsman of SRH?

(A) Two   (B) Five   (C) Four   (D) Three

(E) Can't be determined

20. Which team does S belong to?

(A) RR   (B) CSK   (C) SRH   (D) RCB

(E) Can't be determined

DIRECTION (Q. 21-22):- Read the following information carefully to answer the questions that follow. The questions are based on following coding formats -

P1Q means – P is in North of Q

P2Q – P is in South of Q

P3Q – P is in East of Q

P4Q – P is in West of Q

@ means – Either 2 or 7 m

– Either 5 or 10 m

& – Either 8 or 13 m

Conditions given are as -

(A) A @1 B   (B) A &3 D   (C) F #3 E   (D) G @4 F

(E) E #1 D

21. What could be the shortest distance between E and B considering the smallest among the given two-possible distances?

(A) $\sqrt{113}$ (B) $\sqrt{111}$ (C) $\sqrt{115}$ (D) $\sqrt{117}$

(E) none of these

22. In which direction is point G with respect to D?

(A) south west   (B) north west

(C) north   (D) north east

(E) can't be determined

23. **Statement-** Bahrain, Egypt, Saudi Arabia and the United Arab Emirates all announced they would withdraw their diplomatic staff from Qatar, further deepening a rift between Gulf Arab nations over that country's support for Islamist groups.

Which of the following could justify the above statement?

(I) Qatar, a gas-rich nation will host the 2022 FIFA World Cup.

(II) Qatar's media incitement, support for armed terrorist activities and funding linked to Iranian groups to carry out sabotage and spreading chaos.

(III) Qatar is the single country which had the capacity to tackle the menace alone and can tackle terrorism.

(A) Only I and III   (B) Only II

(C) Only II and III   (D) Only III

(E) None of these

24. **Statement-** Internet companies use technology plus teams of human reviewers to flag and remove posts from people who engage in extremist activity or express support for terrorism.

Which of the following statement abrogates the given statement?

(I) Google says it employs thousands of people to fight abuse on its platforms.

(II) Google's YouTube service removes any video that has hateful content or incites violence, and its software prevents the video from ever being reposted.

(III) Apple and Facebook's Whats App refused, noting that they didn't hold the keys needed to unscramble such messages.

(IV) Twitter says in the last six months of 2016, it suspended a total of 376,890 accounts for violations related to the promotion of extremism.

(A) Only I and IV   (B) Only II

(C) Only II and III   (D) Only III

(E) None of these

25. **Statement-** Russian President Vladimir Putin has said Americans must stop their "hysteria" about an alleged Russian deal with US President Donald Trump before US elections.

"This is simply some kind of hysteria. You can't seem to stop. Do we need to give you a tablet?" he said in a debate at the St Petersburg Economic Forum.

Which of the following could be the reason for Putin's comment?

(i) He studied medicine during graduation.

(ii) He has made a secret deal with Donald.

(iii) He got furious over continuous blame by US people for making a deal with Donald.

(iv) He disliked the fact that American people blame Russia for everything.

(A) Only (iii)　　　　(B) Both (i) and (ii)

(C) All (i) , (ii) and (iii)　　(D) Both (iii) and (iv)

(E) None follows

Direction (Q. 26-28):- The following question is followed by information given in three statements. You have to decide the data in which statement (s) is/are sufficient to answer the question and mark your answer accordingly.

26. Seven people: Nimesh, Hitesh, Anu, Ciya, Deepak, Tilak and Shilpa have their weekly offs on seven different days of the week – started from Monday to Sunday (not necessarily in the same order). On which day does Deepak get a weekly off?

I. Deepak gets a weekly off immediate after Shilpa but three days before Nimesh.

II. Deepak does not get a weekly off on Thursday.

III. Shilpa neither gets a weekly off on Monday nor on Wednesday.

(A) Only I is sufficient

(B) Only II is sufficient

(C) Only I and II are sufficient

(D) Only I and III are sufficient

(E) Only II and III are sufficient

27. 8 females A, B, C, D, E, F, G and H were sitting around a circular table all facing towards the center. They all were there to attend a kitty party wearing different colored saree: White, Blue, Pink, Red, Black, Green, Yellow and Grey. Who was sitting third to the right of F and was wearing which colored saree?

I. A and G were sitting opposite each other wearing Red and Pink not necessarily in the same order. E was sitting third to the right of A.

II. F was sitting opposite E. D sits beside G wearing Blue colored saree. While B was sitting beside E. F was wearing Grey colored saree.

III. C wearing Green colored saree cannot sit beside B. Person sitting opposite C wears White colored saree.

(A) All the statements are required

(B) Only I and II are sufficient

(C) Only II and III are sufficient

(D) Only I and III are sufficient

(E) Question cannot be answered even with the information in all three statements.

28. There are six persons P, Q, R, S, T and U, who likes different number of colors from 1 to 6 but not necessarily in the same order. Who is the tallest and how many colors does S like?

I. The one, who likes 5 color, is shorter than only one person. The one, who is the shortest, likes odd number of colors. P is not the shortest or tallest but taller than Q. Q, who likes 2 colors is taller than T and S.

II. The one, who likes 4 colors is taller than R. R likes odd number of colors, which is sum of number of colors U and P like. T likes 6 colors.

III. U likes one color more than that of S. T is not the shortest.

(A) All the statements are required.

(B) Both I and II or I and III are sufficient.

(C) Only II is sufficient.

(D) Both I and II together are sufficient.

(E) Insufficient data.

29. The question given below consists of a statement, followed by three arguments I, II and III. You have to decide which of the arguments is/are 'strong' arguments is/are 'weak' arguments and accordingly choose your answer from the alternatives given below each question.

Statement: A row is raging over Australia's warming-damaged Great Barrier Reef, with firms worried that scientists' apocalyptic warnings are scaring visitors out of the water. Every year, more than two million snorkel-wielding tourists head to Australia's famed coral ecosystem, generating revenues of $4.3 billion (Aus$5.9 billion) and supporting 64,000 local jobs.

Which of the following arguments weaken the fear of the firms?

Arguments:

I. The Reef and Rainforest Research Centre recently published a markedly report, heralding "significant signs of recovery" at major dive sites around Cairns.

II. Although government data shows that the number of visitors to the broader region has actually increased, those figures are older and don't include coral-viewing activities.

III. Australians also appear divided on damage done to the reef. Only half of the country thinks that climate change is already causing the destruction of reef.

(A) None is strong.

(B) Only I and III are strong.

(C) Only II and III are strong.

(D) Only I is strong.

(E) All are strong.

30. The question given below consists of a statement, followed by three arguments numbered I, II and III. You have to decide which of the arguments is/are 'strong' arguments and which is/are 'weak' arguments and accordingly choose your answer from the alternatives given below each question.

Statement: India has constituted a group to study the Special Economic Zones (SEZ) policy of India. The group will evaluate the SEZ policy and suggest measures to cater to the needs of exporters in the present economic scenario. This comes after the United States challenged India's entire set of export subsidy programs in the WTO.

Why is the United States unhappy with India?

Arguments:

I. Under the TIES, in 2017-18, exports recorded a growth of about 10 percent to USD 303 billion.

II. According to them, India's export subsidies do not let the developers of India have full freedom of subcontracting, importing without license, etc.

III. According to them, India appears to be providing subsidies through various export promotion programs, SEZs, etc. which is harming their companies.

(A) None is strong.

(B) Only I and II are strong.

(C) Only II and III are strong.

(D) Only III is strong.

(E) All are strong.

DIRECTION (Q. 31-32):- Study the following information carefully to answer the given questions.

There are eight members in the family. B is grandfather of E. A is married to C. F is the only son of C. D is mother-in-law of the one who is sister of A's sister-in-law. G and H are both females and G is older to H and belong to different generation. There are odd number of generations with minimum number of person in the oldest generation. G is unmarried.

31. Who among the following belongs to the youngest generation?

(A) H   (B) G   (C) B   (D) D

(E) none of these

32. How is G related to F?

(A) mother   (B) father   (C) uncle   (D) aunt

(E) none of these

33. Which of the following is sued to transfer data intended for a peripheral device into a disk so that it can be transmitted to the peripheral device at a more suitable time or in bulk?

(A) Virtual programming   (B) Multi programming

(C) Caching   (D) Multitasking

(E) Spooling

34. Decryption & Encryption of data are the responsibility of which layer.

(A) Physical   (B) Data Link

(C) Presentation   (D) Session

(E) Application

35. How many bits are in an IPv6 address?

(A) 128 bit   (B) 32 bit   (C) 64 bit   (D) 16 bit

(E) 48 bit

DIRECTION (Q. 36-40):- Study the following information carefully and answer the question given below.

On particular day three exams SBI, IBPS and RBI are going to be conducted in a college. Each of the exam is going to be conducted in two shifts. Six students P, Q, R, S, T, U are going to give the exam in six different shifts. Each of the shift is either of 1 or 2 hours duration. There is no break or gap between the two consecutive shifts. There is duration of 3 hours between the ending of shift-1 and starting of shift-4. T is giving the exam of SBI. Two persons are going to give exam between T and Q. The duration of the exam held immediately before the exam of U is 2 hours. The total duration of exams of P and Q is 3 hours. The last shift is ended at 5:00 pm. Each shift of RBI exam is going to be conducted for 2 hours. P does not give the exam of RBI. None of the single exam is going to be conducted in two consecutive shifts. The total duration of all the exams conducted on that day is 8 hours. P gives the exam before Q. S gives the exam of SBI in the last shift. U gives the exam after T. Not more than three persons give exam between T and S.

36. Who among the following is giving exam in the first shift?

(A) P   (B) T   (C) U   (D) R

(E) None of these

37. Who among the following is giving the exam of RBI?

(A) P and S (B) T and R (C) U and Q (D) R and Q

(E) None of these

38. The one who is giving the exam immediately before Q is giving the exam of which of the following?

(A) IBPS (B) SBI

(C) Either (A) or (B) (D) RBI

(E) None of these

39. Which of the following combination is correct?

(A) P- 10:00- 11:00 am- IBPS

(B) T- 10:00-11:00 am- SBI

(C) U- 1:00-2:00 pm- SBI

(D) R- 11:00-12:00 pm- IBPS

(E) None of these

40. How many persons giving exam between R and Q?

(A) One (B) Three

(C) Two (D) More than three

(E) None of these

DIRECTION (Q. 41-43):- Study the following information and answer the questions given below.

There is four triangles given in question on which we apply some operation individually on each triangle and then convert it into solution. We have to answer the questions from the triangle which comes after the operation applied on the given triangle.

For example -
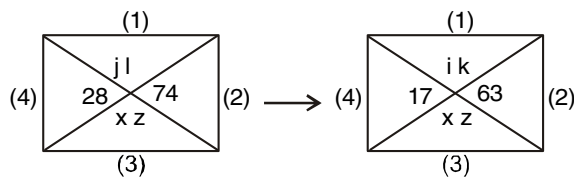
For triangle 1- if the total letter between given two letters in the triangle 1 is less than three then change each letter to previous letter according to English alphabetical series

For triangle 2- if the difference between given two digit is less than 5 then change the each digit to previous digit.

For triangle 3- if the total letters between given two letters is more than 5 then change the each letter to previous letter according to English alphabetical series.

For triangle 4- if the difference between given two digits is more than 2 then change each digits to previous digit.

Note- If the above condition are not applied then we write the digit and letter as it is in solution part.

Based on the above example solve the given question.
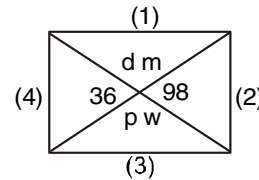
41. How many meaningful words are formed by combining letter from triangle 1 and triangle 3?

(A) None (B) Two (C) Three (D) One

(E) Four

42. What is the sum of each digits which is obtained in triangle 2 and triangle 4?

(A) 17 (B) 18 (C) 19 (D) 20

(E) 22

43. Which of the following letter is obtained in triangle 3?

(A) u, v (B) t, u (C) v, t (D) o, v

(E) p, w

DIRECTION (Q. 44-45):- In the following questions, the symbols *, +, - and / are used with the following meanings as illustrated below. Study the following information and answer the given questions. In each of the questions given below statements are followed by some conclusions. 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 does not follows from the given statements disregarding commonly known facts.

A*B – All A is B. A+B - Some B is A.

A/B – No B is A. A-B – Some A is not B.

? - possibility case

Note: if is placed after any of the symbols mentioned above then it will be considered as possibility case of the symbol. E.g. A+B means some B being A is a possibility.

44. Statements:

pen+ eraser* paper; pen*pencil

Conclusions:

(A) paper+? pencil (B) paper+ pencil

(C) pencil*? paper (D) pencil+ eraser

(E) paper+ pen

45. Statements:

blue/ black* pink; red*black

Conclusions:

(A) red+? blue (B) black+ red

(C) red* pink (D) pink+ red

(E) pink- blue

DI AND INTERPRETATION

Direction (Q. 46-50):- 6 buses A, B, C, D, E and F are running between two different cities P and Q on parallel lanes. The following line graph shows the time taken by these buses and the table show the time table of the buses.

Time taken by the buses (Hours)
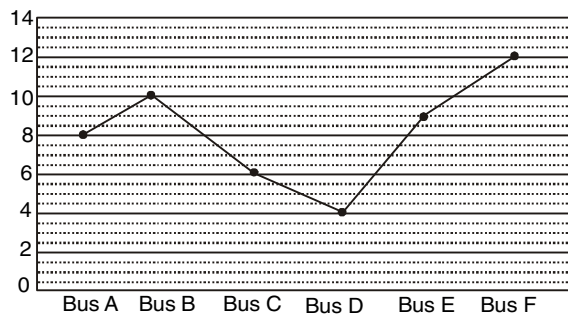
Bus	Source City	Destination City	Departure time
A	P	Q	9 AM
B	Q	P	8 AM
C	P	Q	10 AM
D	Q	P	11:30 AM
E	P	Q	7:30 AM
F	Q	P	7 AM

46. Speed of bus F is what percent of the speed of bus D during the whole journey?
(A) 50%   (B) 62.5%   (C) 37.5%   (D) 32.5%
(E) 67.5%

47. At what time will bus A and bus B meet?
(A) 1:30 PM   (B) 12:00 PM
(C) 12:30 PM   (D) 1:00 PM
(E) 2:00 PM

48. C and E meets at a point R between P and Q. Find the distance of R from P if the speed of C is 60 km/hr.
(A) 250 km   (B) 300 km   (C) 360 km   (D) 240 km
(E) 100 km

49. The bus C after reaching at point Q immediately starts getting back to point P then Bus A and bus C meet for the second time at point T between city P and Q. Find the ratio of distance PT and QT?
(A) 13 : 1   (B) 6 : 1   (C) 11 : 3   (D) 5 : 2
(E) None of these

50. At what time approximately will the bus B meet bus D for the first time?
(A) 5:19 PM   (B) 4:49 PM
(C) 2:52 PM   (D) 3:22 PM
(E) 2:22 PM

DIRECTION (Q. 51-55):- In the given questions, two quantities are given, one as Quantity I and another as Quantity II. You have to determine relationship between two quantities and choose the appropriate option.

51. Train A of length 400 meters is moving with a speed of 54 km/h.
Quantity I: Time taken by train A to cross another train B having length half of that of train A moving with a speed one-third of that of train A.
Quantity II: Time taken by train A to cross a platform of length 25% more than that of train A.
(A) Quantity I > Quantity II
(B) Quantity I < Quantity II
(C) Quantity I ≥ Quantity II
(D) Quantity I ≤ Quantity II
(E) Quantity I = Quantity II or No relation

52. Capacities of three vessels A, B and C are in the ratio 2 : 3 : 5 respectively. First, vessel A is filled with milk and then content of vessel A is poured into vessel B. Now vessel B is filled with water then content of vessel B is poured into vessel C. Now vessel C is filled with milk. Quantity of milk in vessel C is 45 liters more than that water in vessel C.
Quantity I: Capacity of vessel C in liters.
Quantity II: 60 liters.
(A) Quantity I > Quantity II
(B) Quantity I < Quantity II
(C) Quantity I ≥ Quantity II
(D) Quantity I ≤ Quantity II
(E) Quantity I = Quantity II or No relation

53. 4 men and 6 women started a work. They completed half of the work in 25 days. Then one woman was replaced by one man and the work got completed in next 24 days.
Quantity I: Time taken by 10 men to complete the work.
Quantity II: Time taken by 12 women to complete the work.
(A) Quantity I > Quantity II
(B) Quantity I < Quantity II
(C) Quantity I ≥ Quantity II
(D) Quantity I ≤ Quantity II
(E) Quantity I = Quantity II or No relation

54. The probabilities of Virat hitting a century in a match against Australia and New Zealand are 0.25 and 0.2 respectively and that of Rohit are 0.2 and 0.15 respectively.
Quantity I: Probability of either Virat or Rohit hitting century in a match against New Zealand.

Quantity II: Probability of at least one of Virat and Rohit hitting a century in a match against Australia.

(A) Quantity I > Quantity II

(B) Quantity I < Quantity II

(C) Quantity I ≥ Quantity II

(D) Quantity I ≤ Quantity II

(E) Quantity I = Quantity II or No relation

55. Average of five two digit numbers, in which 2 numbers say A and B are reverse of each other, is 25.4. If all three numbers except A and B multiplied by (-2) then the average of five numbers decreased by 43.2. What could be the greatest value among A and B.

(A) 32   (B) 23

(C) 50   (D) 41

(E) 14

Direction (Q. 56-57):- Find all the values in the below series. Below series follow the same pattern as above.

41, 169, 851, 5113, 35799

10, ___, ____, ____, _____

56. Find the value of last blank in the second series?

(A) 9754   (B) 9759   (C) 9733   (D) 3893

(E) 3892

57. Find the sum of all the 4 blanks

(A) 11428   (B) 11234

(C) 11888   (D) 11567

(E) 11568

Directions (Q. 58-60):- Study the following information carefully and answer the question given below.

A, B, C and D are 4 money lenders. P and Q are two friends who decided to start their own business, for which they borrowed money from A, B, C and D. The ratio in which P borrowed money from A, B, C and D respectively is 5 : 7 : 12 : 11 and the ratio in which Q borrowed money from A, B, C and D respectively is 3 : 5 : 9 : 13. A and C gave money to P and Q at the rate of simple interest of 10% for 2 years. B and D gave money to P and Q at the compound interest rate of 15% for same 2 years. The difference between the money borrowed by Q from B and the money borrowed by P from B is Rs. 4000. The money borrowed by Q from B is 9/5 of the money brought by P from A.

58. Find the total amount of money which P has to give back after 2 years.

(A) 90510   (B) 88410

(C) 75610   (D) 66420

(E) None of these

59. Total amount of money D got back is -

(A) Rs. 80880   (B) Rs. 90988

(C) Rs. 76788   (D) Rs. 88888

(E) Rs. 56788

60. Find the difference between the money returned back to B and D by both P and Q and the money returned back to A and C by P and Q both after two years.

(A) Rs. 64454   (B) Rs. 45628

(C) Rs. 40668   (D) Rs. 63243

(E) None of these

DIRECTION (Q. 61-62):- Study the following information carefully and answer the question given below.

There are three toys which are in cylindrical, conical and spherical shape. Height of all the toys is same. Ratio between the height of cylinder to radius of cylinder is 4 : 3.

61. Find the ratio between total surface area of cylinder to that of sphere.

(A) 17 : 15   (B) 21 : 16   (C) 28 : 23   (D) 21 : 8

(E) 15 : 4

62. Volume of cone is what percent of the volume of sphere if radius of cone is equal to that of cylinder?

(A) 112.5%   (B) 100%   (C) 125%   (D) 75%

(E) $88\frac{8}{9}\%$

DIRECTION (Q. 63-64):- Study the following information carefully and answer the question given below.

A joker have 10 balls, 10 ribbon and 10 plates of red, yellow and blue color in ratio 2 : 3 : 5, 5 : 2 : 3 and 3 : 5 : 2 respectively. He does his performance by using one item of each category.

63. What is the probability that he performs with only red color?

(A) 0.3   (B) 0.02   (C) 0.25   (D) 0.03

(E) 0.15

64. What is the probability that he chooses yellow color for ribbons?

(A) 0.0333   (B) 0.025   (C) 0.2   (D) 0.25

(E) 0.03

65. If he chooses 3 balls, 5 ribbons and 1 plate then find the probability that all items are of same color.

(A) 1   (B) 0   (C) 0.05   (D) 0.5

(E) 0.002

Direction (Q. 66-70)6"- Given below are two bar graphs, the first bar graph represents investment done by a particular company and the second bar graph represents the Value of finished goods.

Amount invested by company for raw material

■ Amount (in lacs)
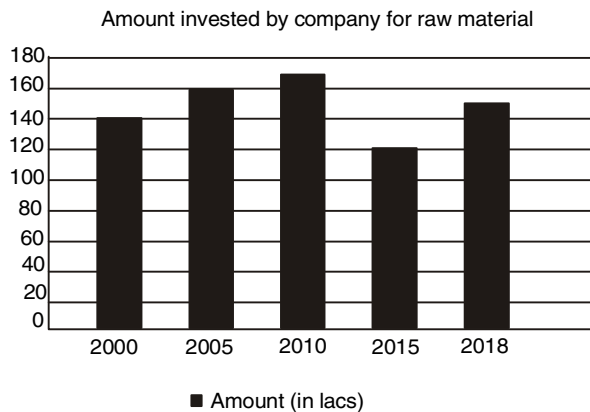
Value of finished goods in lacs

Amount of value of finished goods
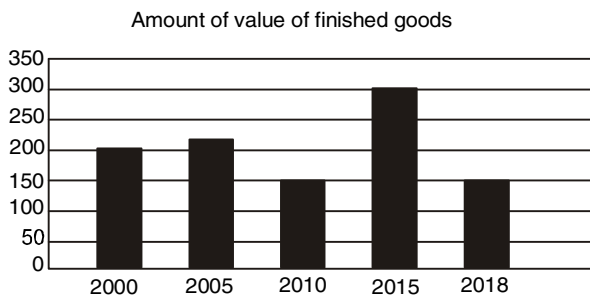
66. What is the maximum profit percentage earned by the company in any of the years?

(A) 43%   (B) 31.3%   (C) 13.3%   (D) 150%

(E) None of these

67. What will be the maximum investment ratio with respect to the next year?

(A) 8 : 7   (B) 16 : 7   (C) 17 : 12   (D) 4 : 5

(E) None of these

68. What will be the overall profit earned by the company in these years?

(A) 36.5%   (B) 40%   (C) 25%   (D) 33%

(E) None of these

69. What will be the sum of the profit for the year of 2010, 2015 and 2018?

(A) 200 lacs   (B) 150 lacs (C) 170 lacs (D) 180 lacs

(E) 160 lacs

70. The difference between the investment cost for the year 2010 and 2018 is what percent of the investment cost for the year 2000?

(A) 14.28%   (B) 12.22% (C) 18.20% (D) 28.56%

(E) None of these

DIRECTION (Q. 71-75):- In the following table, the investments and profits of three businessmen in different sectors are given. Study the table carefully and solve the following questions.

	Investment (in Rs.)			Profit (in Rs.)		
	Aditya	Veer	Sushant	Aditya	Veer	Sushant
Energy	-	-	15000	-	132000	165000
Finance	-	17000	-	105000	85000	-
Technology	18000	-	-	144000	90000	-
Industrial	-	-	8000	-	30000	24000
Telecom	-	-	6000	-	-	75000

Note:

1. Apart from Telecom and Technology sector, businessmen invested the amount for same period.

2. Some values are missing, you have to calculate these values as per given data.

71. If the total profit in Industrial sector is Rs.81000, then find the ratio of investment by Aditya in Finance to Industrial Sector.

(A) 3 : 7   (B) 7 : 3   (C) 5 : 9   (D) 9 : 5

(E) 3 : 2

72. In telecom sector profit earned by Aditya, Veer and Sushant is in the ratio 4 : 5 : 3. Total amount invested by Aditya and Veer is Rs.14000 but Aditya invested for 8 month and Veer invested for 10 months. Find the period that Sushant invested his amount?

(A) 7 Months   (B) 5 Months

(C) 6 Months   (D) 9 Months

(E) Can't be determined

73. If the average of total profit earned in Energy sector by all three businessmen is Rs.132000, then amount invested by Aditya is what percentage of the total money invested by all three businessmen in Energy Sector?

(A) $41\frac{2}{3}\%$ (B) $33\frac{1}{3}\%$ (C) 25%   (D) 18.67%

(E) Can't be determined

74. In technology sector, ratio of time given by Aditya, Veer and Sushant is 4 : 3 : 5 and average of total investment is Rs.19000, then what will be the average profit made by all three businessmen?

(A) Rs.148000   (B) Rs.185000

(C) Rs.160000   (D) Rs. 158000

(E) Can't be determined

75. Total investment made by Aditya in Finance is what percentage more than the investment made by Veer in Energy sector?

(A) 175% (B) $133\frac{1}{3}\%$

(C) 75% (D) $33\frac{1}{3}\%$

(E) 25%

76. Two liquid containing (X and Y) mixture mixed, in the ratio 2 : 3. X contain 40% sugar in water, while Y contain alcohol in water. After adding 20 gram sugar in the final mixture ratio of Sugar, alcohol and water becomes 8 : 5 : 16. Given that all ratio is calculate on weight. Find the weight alcohol in mixture 'Y'.

(A) 25 grams (B) 50 grams

(C) 60 grams (D) 80 grams

(E) 75 grams

77. A man has 5 identical chocolate and 5 different size boxes. If he ties a ribbon of different color on each chocolate, then find the probability of putting a particular colored ribbon on a chocolate put in a particular box.

(A) 1/625 (B) 1/5 (C) 2/25 (D) 1/25

(E) 1/125

78. A shopkeeper has some mangoes. A costumer came and take some mangoes which is 2 more than the number of mangoes shopkeeper left with. In the same process shopkeeper sale mangoes such that he does not have any mango for 7th customer. Find the initial number of mangoes which he has.

(A) 24 (B) 100 (C) 82 (D) 62

(E) 126

79. Two men started from point P and Q respectively with their uniform speed in to and fro motion. They meet 3rd time at point Q which is 120 km away from P. Find speed of men who start from point Q.

(A) 60 km/hr (B) 80 km/hr

(C) 40 km/hr (D) 100 km/hr

(E) 50 km/hr

80. A cuboid is cut along its base such that, now it become a cube. Cube again cut along its base, now ratio of height to length becomes 1 : a. Find the value of 'a'.

(A) a > 1 (B) a = 1 (C) a ≥ 1 (D) a < 1

(E) a ≥ 1

GNERAL KNOWLEDGE

81. Recently, Mohammed Morsi passed away. He was the former President of _____.

(A) Libya (B) Egypt (C) Turkey (D) Morocco

(E) Jordan

82. Where was the Archery World Championships held in June 2019?

(A) Finland (B) Poland

(C) Sweden (D) Netherlands

(E) Portugal

83. The chief minister of which state has launched the MukhyamantriVriddha Pension Yojna for poor people above 60 years of age in the state?

(A) Odisha (B) Bihar

(C) Rajasthan (D) Jharkhand

(E) Madhya Pradesh

84. Which of the following has become Karnataka's first solar-powered Gram Panchayat?

(A) Amasebailu (B) Bairampalli

(C) Perdoor (D) Hejamadi

(E) Shiriyara

85. Where did the 5th India-Bangladesh Joint Consultative Committee Meeting take place?

(A) Pune (B) New Delhi

(C) Kochi (D) Bengaluru

(E) Guwahati

86. The stock market index of London, stock market is referred as -

(A) sensex (B) footsie (C) nifty (D) bullish

(E) None of the given options is true

87. The 10th edition of the Delhi Dialogue begins in New Delhi. What is the theme of this event?

(A) Securing India-ASEAN Maritime Co-operation

(B) Strengthening India-ASEAN Maritime Co-operation

(C) Sustainable India-ASEAN Maritime Co-operation

(D) Secured India-ASEAN Maritime Co-operation

(E) None of the given themes are true

88. Name the bank that has organized the KisanMela at its rural and semi-urban branches across the country to impart financial literacy to farmers.

(A) Bank of Baroda (B) Allahabad Bank

(C) ICICI Bank (D) State Bank of India

(E) Axis Bank

89. The availability or cash and other cash like marketable instruments that are useful in purchases and investments are commonly known as-?
   (A) cash crunch (B) liquidity
   (C) credit (D) marketability
   (E) None of the given options is true

90. Jammu & Kashmir's first all-women branch of Jammu and Kashmir Bank was inaugurated recently by the first Lady UshaVohra. Who is the chairman of Jammu and Kashmir Bank?
   (A) ZakirNaib (B) AmzadHussain
   (C) Parvez Ahmad (D) Unmakhin Khan
   (E) Shadab Khan

91. Indian Government has increased the income tax exemption for gratuity from Rs. 10 lakh to _____.
   (A) 20 Lakh (B) 15 Lakh (C) 25 Lakh (D) 17 Lakh
   (E) 18 Lakh

92. Which Bank has signed a Bancassurance Agreement with LIC to offer insurance products of LIC at its branches?
   (A) Allahabad Bank (B) IDBI
   (C) Yes Bank (D) Muthoot Finance
   (E) Punjab National Bank

93. In which country will India build a cricket stadium?
   (A) Bhutan (B) Maldives
   (C) Nepal (D) Bangladesh
   (E) Sri Lanka

94. Housing and Urban Affairs Minister launched SwachhSurvekshan League 2020 in June 2019. Who is the Union Housing and Urban Affairs Minister?
   (A) PrakashJavadekar (B) PiyushGoyal
   (C) Manoj Sinha (D) HardeepPuri
   (E) Satya Pal Singh

95. UN's Secretary General has praised the India-UN Development Partnership Fund for championing greater prosperity. Who is the Secretary General of UN?
   (A) Ban Ki-moon (B) Nikki Haley
   (C) Kofi Annan (D) Antonio Guterres
   (E) FilippoGrandi

96. _____ is a state-owned investment fund that invests in real and financial assets such as stocks, bonds, real estate, precious metals, or in alternative investments such as private equity fund or hedge funds.
   (A) Development bonds (B) Insurance policies
   (C) Mutual funds (D) Sovereign wealth funds
   (E) None of the given options is true

97. Which of the following team was the runner-up for the FIFA World Cup 2018?
   (A) France (B) Croatia
   (C) England (D) Belgium
   (E) Spain

98. Name the player who has won the Young Player award in FIFA World Cup 2018 and became the first teenager to register in the final since Pele in 1958.
   (A) Paul Pogba (B) Marc-Andre TerStegen
   (C) KylianMbappe (D) Alisson
   (E) ThibautCourtois

99. The actual return of an investor is reduced sometimes as the prices of the commodities go up all of a sudden. In financial sector, this type of phenomenon is known as -
   (A) probability risk (B) market risk
   (C) inflation risk (D) credit risk
   (E) None of the given options is true

100. One of the country's first Defence incubators will come up in Hyderabad, which is India's missile development centre and fast emerging the hub for aerospace industries. The incubator will be funded through which of the following scheme?
   (A) Make in India Scheme (B) POSHAN Scheme
   (C) NDEX Scheme (D) iDEX scheme
   (E) None of the given schemes are true

101. Which country has appointed career diplomat MueenulHaq as the High Commissioner to India in May 2019?
   (A) Bangladesh (B) Pakistan
   (C) Afghanistan (D) Iraq
   (E) Syria

102. Which state became the first to tap into masala bond market by listing its Infrastructure Investment Fund Board's masala bond in LSE's International Securities Market?
   (A) Karnataka (B) Kerala
   (C) Tamil Nadu (D) Maharashtra
   (E) Andhra Pradesh

103. Recently, the World Bank has agreed to pay $250 million in loan for the National Rural Economic Transformation Project. Which of among the following schemes does it belong to?
   (A) DeendayalAntyodayaYojana – National Rural Livelihoods Mission (DAY-NRLM)
   (B) PradhanMantriJeevanJyotiBimaYojana (PMJJBY)
   (C) PradhanMantriSurakshaBimaYojana (PMSBY)
   (D) Atal Pension Yojana (APY)
   (E) PradhanMantri Mudra Yojana

104. Where is the KanglaTongbi War Memorial located?
    (A) Kohima   (B) Agartala
    (C) Imphal   (D) Gangtok
    (E) Aizawl

105. At which of the following places will the Circuit Bench of Calcutta High Court be established?
    (A) Darjeeling   (B) Jalpaiguri
    (C) Howrah   (D) Siliguri
    (E) Durgapur

106. The ICICI Bank board has appointed ICICI Prudential Life Insurance CEO _____ as whole-time director and chief operating officer (COO).
    (A) SandeepBakhshi (B) ArvindSaxena
    (C) Sharad Kumar   (D) NS Kannan
    (E) MK Jain

107. Name the shuttler who won the Thailand Open 2018 in women's category after defeating PV Sindhu.
    (A) Hiroe Amano   (B) NozomiOkuhara
    (C) Tommy Sugiarto (D) MizukiFujii
    (E) Moe Araki

108. Which nationalized bank was the first to sponsor a regional rural bank in India?
    (A) Syndicate Bank   (B) Bank of India
    (C) Union Bank of India (D) Central Bank of India
    (E) State Bank of India

109. In the Wimbledon Championships 2018, Novak Djokovic of Serbia won the men's singles Title for the fourth time. He defeated _____ in the finals.
    (A) Roger Federer   (B) RafaleNadal
    (C) Kevin Anderson (D) Andy Murray
    (E) Pete Sampras

110. ETFs are mutual funds listed and traded on stock exchanges like shares. ETFs stands for -
    (A) Electronic Traded Funds
    (B) Exchange Time Funds
    (C) Exchange Traded Finance
    (D) Exchange Traded Flows
    (E) Exchange Traded Funds

111. Export Import Bank of India was set up by _____.
    (A) Export Import Bank of India Act,1982
    (B) Export Import Bank of India Act,1981
    (C) Export Import Bank of India Act,1983
    (D) Export Import Bank of India Act,1980
    (E) Export Import Bank of India Act,1984

112. Which of the following is the first Cooperative Bank of India?
    (A) Anyonya Co-operative Bank Limited
    (B) Surat Peoples Co-operativeBank Ltd.
    (C) Ahmedabad Mercantile Co-operative Bank Ltd.
    (D) Saraswat Co-operative Bank Ltd.,
    (E) Mehsana Urban Co-operative Bank Ltd.

113. Which of the following world Bank institution promote foreign direct investmnent in developing countries to support economic growth,reduce poverty?
    (A) The Multilateral Investment Guarantee Agency
    (B) The Multilateral Investment Guarantee Association
    (C) International Development Association
    (D) International Development Agency
    (E) International Finance Corporation

114. The Banking Ombudsman Scheme has been introduced under which section of the Banking Regulation Act, 1949 by RBI?
    (A) Section 35A   (B) Section 42B
    (C) Section 51C   (D) Section 30A
    (E) Section 48

115. Which Schedule in the Reserve bank of India Act, 1934 governs the Scheduled Banks?
    (A) First   (B) Second   (C) Third   (D) Fourth
    (E) Fifth

116. Mettur Dam built across Kaveri River at Salem district in which state?
    (A) Tamil Nadu   (B) Madhya Pradesh
    (C) Odisha   (D) West Bengal
    (E) Assam

117. Kuchipudi is the famous dance of which state?
    (A) Telangana   (B) Andhra Pradesh
    (C) Tamil Nadu   (D) Karnataka
    (E) None of these

118. Fontainhas Festival is celebrated across which state of India?
    (A) Puducherry   (B) Kerala
    (C) Karnataka   (D) Goa
    (E) None of these

119. The Gumti Wildlife Sanctuary is located in _____ that covers an area of about 389.54 sq km.
    (A) West Bengal   (B) Tripura
    (C) Assam   (D) Sikkim
    (E) Manipur

120. Vindhyachal Thermal Power Station in the Singrauli district of which state?
    (A) Jammu Kashmir   (B) Odisha
    (C) Haryana   (D) Madhya Pradesh
    (E) None of these

ENGLISH LANGUAGE

DIRECTION (Q. 121-124):- Rearrange the following sentences in the right order so that they make a grammatically correct and meaningful paragraph and answer the following questions.

A. The 'Perfectly Paired' by Kanakavalli collection features several hundred saris and blouse materials in Benarasitussar, raw silk, ikat and cotton, sporting a wide range of colours and motifs, at their store in Kingsley, Chetpet.

B. It's not uncommon for people to travel miles in search of the perfect blouse for their saris.

C. On the other hand, when it comes to saris, the shift is in reverse — people are slowly beginning to understand the importance of traditional weaves.

D. "The saris we offer are part of a really wide range, so you can match it with almost anything from ikat, to silk to tissue," says AhalyaSalva, founder of Kanakavalli.

E. "People are now moving away from traditional blouse designs, and are looking to mix and match colours, even fabric which allows them to express themselves better, and in ways that are more comfortable," she adds after describing why she started the business.

F. She founded Kanakavalli purely out of her love for Kanjivaram silks and jewellery.

121. First arrange the sentences in the correct order. Which of the following sentences can be inserted between the first and the second sentences after rearrangement without changing the meaning of the paragraph?

   (A) A simple blouse can also draw the attention if you know how to pair it with the right accessories.

   (B) This very human trope is what Kanakavalli taps into, with their carefully curated exhibition of saris and blouses called 'Perfectly Paired' by fashion designer and guest stylist SonalDaga.

   (C) The collection of saris and blouses will be available at Kingsley, Chetpet.

   (D) The blouses are priced from ¹ 1,400 to ¹ 7,000.

   (E) Understanding your own comfort zone helps in visualising a new look.

122. Which of the following sentences can be inserted between the fourth and fifth sentences after rearrangement without changing the meaning of the paragraph?

   (A) At a time when saris and blouses have also been touched by the fashion industry's evolution, Ahalya says that blouses have become experimental.

   (B) Every person has an aura that needs to be encouraged," she concludes.

   (C) Stitching styles have also undergone drastic modernisation with the halter neck, boat neck and backless styles coming in.

   (D) She proudly admits that she owns over 200 Kanjivaram saris, and as many blouses.

   (E) Whatever style you pick, make sure to carry it gracefully.

123. Which of the following is the correct order of sentences after rearrangement?

   (A) FADCEB   (B) ADCBFE
   (C) CDFABE   (D) EBACDF
   (E) BADFEC

124. Which of the following sentences is not out of context with reference to the correctly rearranged passage?

   (A) Silk is a natural protein fiber, some forms of which can be woven into textiles.

   (B) Kanchipuram Silk is a type of silk saree made in the Kanchipuram region in Tamil Nadu, India.

   (C) A simple sari can be worn in many ways but what makes this ethnic look even more enticing is the blouse.

   (D) Kanakavalli offers saris as part of a really wide range, and it can be matched with anything from ikat to tissue.

   (E) One of the softest and comfortable fabrics is cotton.

DIRECTION (Q. 125-128):- In the questions given below few sentences are given which are grammatically correct and meaningful. Connect them by the word given above the statements in the best possible way without changing the intended meaning. Choose your answer accordingly from the options to form a correct, coherent sentence.

125. WHILE

   (A) It was true that the state governments were insisting on keeping the rates high for fear of tax collections falling short.

   (B) The GST Council, though, has to be careful about applying zero rates on more commodities.

   (C) It was never clear why the Centre didn't push for lower rates as it was guaranteeing that states would get 14% growth in their tax revenues in the next five years.

   (D) The GST Council has also done well to simplify filing for around 95% of assessees since, instead of having to file 37 returns a year, those with a turnover of less than Rs 5 crore a year will file one return a quarter plus one master return in a year.

   (A) B-D   (B) A-D
   (C) A-C   (D) both A-D and B-D
   (E) none of these

126. ALTHOUGH

   (A) They had to diagnose network issues, where the labels were written in pencil on paper, plastic, metal and after 10 years they start to fade.

   (B) They examined the rest of the garments and each, upon careful observation, was identified in a like fashion.

   (C) Graphite is a compressed powder, it can be worn off, brushed off, and if it's on something bound like a notebook, it will most definitely smudge into illegible markings.

   (D) Some of the markings were so faded they were no longer legible.

   (A) A-D   (B) C-D   (C) B-C   (D) B-D

   (E) both A-B and B-C

127. HOWEVER

   (A) The Taiwanese government is claiming that the People's Republic of China would invade the island state if the U.S. withdrew its support for Taipei.

   (B) It is dubious that Beijing has the amphibious assault capacity or capability to conduct a successful sea-based invasion of Taiwan where a forcible entry is required.

   (C) One of the factors that has traditionally prevented Beijing from forcibly retaking the island state by force is geography.

   (D) Chinese capabilities have markedly improved over the course of the past decade and the People's Liberation Army continues to make strides in capability.

   (A) C-D   (B) A-C   (C) A-B   (D) A-D

   (E) None of these

128. AS

   (A) The central bank issued a circular three months ago, banning all financial institutions under its control from providing services to companies dealing in crypto currencies.

   (B) The crypto banking ban by the Reserve Bank of India (RBI) went into effect at the end of last week.

   (C) A growing number of exchanges have stopped fiat support.

   (D) Indian crypto currency exchanges ramp up peer-to-peer and crypto-to-crypto trading.

   (A) A-B   (B) C-D

   (C) A-C   (D) both A-D and B-C

   (E) both D-B and D-A

DIRECTION (Q. 129-133):- Select the phrase/connector (STARTERS) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

129. (I) The new timed finishing feature will undoubtedly be the biggest adjustment in playing FIFA.

   (II) It gives the option to shoot/head the ball better by utilising a double tap of circle in order to generate more power, swerve and accuracy.

   (i) The new timed finishing feature gives the…

   (ii) The option to shoot/head…

   (iii) The biggest adjustment…

   (A) Only (II)   (B) Both (I) and (III)

   (C) only (III)   (D) All (I), (II) and (III)

   (E) None of these

130. (I) Medical student Josh Guild realized that infections continue to remain problematic following surgery in the developing world.

   (II) Nurses receive little training to prevent the infections post-surgery.

   (i) The reason that infections continue…

   (ii) Since nurses receive little training…

   (iii) Due to the little training…

   (A) Only (II)   (B) Both (I) and (III)

   (C) only (III)   (D) All (I), (II) and (III)

   (E) None of these

131. (I) While there is scope to improve the FRL's operational aspects,

   (II) More substantive changes to the framework should be approached as part of a comprehensive plan.

   (i) Realizing that while there…

   (ii) In the view of the fact that there is…

   (iii) In the knowledge of scope…

   (A) Both (I) and (II)   (B) Both (I) and (III)

   (C) only (III)   (D) All (I), (II) and (III)

   (E) None of these

132. (I) CBSE schools have decided to cut short the Onam holidays to compensate for the working days lost due to heavy rain.

   (II) The Kerala State Commission for Protection of Child Rights has criticized CBSE schools for their decision.

   (i) Reviewing the decision of…

   (ii) Owing to heavy rain, the decision of…

   (iii) The decision of CBSE schools…

   (A) Both (I) and (II)   (B) Only (iii)

   (C) Both (II) and (III)   (D) All (I), (II) and (III)

   (E) None of these

133. (I) A lot of contestants in every season, even the most memorable ones can end up getting buried within the large franchise.

(II) A lot of contestants have done what they can to cement their place in Bachelor Nation history.

(i) Nonetheless, a lot of contestants have done…

(ii) In contempt of a lot of contestants in every….

(iii) Even though a lot of contestants have…

(A) Both (I) and (III)   (B) Only (iii)

(C) Both (II) and (III)   (D) All (I), (II) and (III)

(E) None of these

DIRECTION (Q. 134-143):- Read the following passage carefully and answer the questions given below.

In the disputed South China Sea (1)/ its fishing vessel hit a Filipino boat (2)/ China has acknowledged that (3)/ in an incident that prompted an outcry in the Philippines (4)/ but denies the collision was intentional. (5)

Filipino fishermen said a Chinese vessel rammed (1)/ as the boat sank in the Reed Bank (2)/ their anchored boat on Sunday night then abandoned them (3)/ the Philippines has filed a diplomatic protest after.(4)

The Chinese Embassy in Manila said late Friday that the Chinese vessel accidentally hit the Filipino boat as it tried to maneuver while being "besieged" by several Filipino boats. It said the Chinese captain tried to rescue the Filipinos but was afraid of being besieged by other boats.

"There is no such thing as a 'hit-and-run,'" the Chinese Embassy said in a statement, **citing** the result of a preliminary investigation.

It's the most serious incident so far in the disputed waters involving fishermen from the two Asian neighbors whose ties have flourished under Philippine President Rodrigo Duterte, who took office in 2016.

The territorial conflicts, which also involve Vietnam, Malaysia, Taiwan, and Brunei, have long been feared as a potential flashpoint in Asia. Tensions escalated in recent years after China transformed seven disputed reefs into man-made islands, which can serve as forward military outposts and intimidate rival claimants in the strategic waterway. The U.S. has accused China of _____ the region and has carried out "freedom of navigation" patrols to challenge Beijing's sweeping claims.

Mr. Duterte has **come under criticism** for his silence on the incident although his spokesman, Salvador Panelo, described the _____ of the 22 Filipino fishermen after their boat sank as "uncivilized as it is outrageous."

Opposition Sen. RisaHontiveros said the Chinese government's explanation was "a _____ attempt at a cover-up to shield the involved Chinese crew from any accountability and shift the blame and responsibility to our distressed fisherfolk."

If there were seven to eight Filipino fishing boats **besieging**the Chinese fishing vessel, Hontiveros asked why it was a Vietnamese fishing boat that rescued all the 22 Filipinos, as the Philippine military reported.

Philippine Supreme Court Justice Antonio Carpio (1)/, who has done extensive studies on the South China Sea conflicts (2)/, said it was the first time that a Chinese vessel rammed a Philippine fishing boat (3)/ in the disputed waters in a "quantum escalation of China's aggressive acts (4)." He said it could be the start (1)/ of a more aggressive campaign (2)/ to discourage the Philippine presence in an offshore region (3)/ believed to be rich in undersea gas and oil deposits. (4)

134. Fill the blank in the following sentence with the most appropriate word.

The U.S. has accused China of _____ the region and has carried out "freedom of navigation" patrols to challenge Beijing's sweeping claims.

(A) Militarizing   (B) Exceeding

(C) Stabilizing   (D) Boosting

(E) Consolidating

135. In the following sentence, correct the emboldened phrase if it is incorrect. If the phrase is correct, select 'no improvement needed' as your answer.

Mr. Duterte has **come under criticism** for his silence on the incident.

(A) Come unto criticism   (B) Come over criticism

(C) Come above criticism   (D) Come upon criticism

(E) No improvement

136. The following sentence may or may not contain an error in one of its parts. Identify the part containing the error. If the sentence is correct, select 'no error' as your answer.

Philippine Supreme Court Justice Antonio Carpio (1)/, who has done extensive studies on the South China Sea conflicts (2)/, said it was the first time that a Chinese vessel rammed a Philippine fishing boat (3)/ in the disputed waters in a "quantum escalation of China's aggressive acts (4)."

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

(E) No error

137. Rearrange the jumbled sentence to make a grammatically correct and meaningful sentence.

In the disputed South China Sea (1)/ its fishing vessel hit a Filipino boat (2)/ China has acknowledged that (3)/ in an incident that prompted an outcry in the Philippines (4)/ but denies the collision was intentional. (5)

(A) 14325   (B) 51342   (C) 24351   (D) 42351

(E) 32145

138. Fill the blank in the following sentence with the most appropriate word.

    Mr. Duterte has come under criticism for his silence on the incident although his spokesman, Salvador Panelo, described the _____ of the 22 Filipino fishermen after their boat sank as "uncivilized as it is outrageous."

    (A) Regression   (B) Reprisal

    (C) Annihilation   (D) Abandonment

    (E) Surveillance

139. The following sentence may or may not contain an error in one of its parts. Identify the part containing the error. If the sentence is correct, select 'no error' as your answer.

    He said it could be the start (1)/ of a more aggressive campaign (2)/ to discourage the Philippine presence in an offshore region (3)/ believed to be rich in undersea gas and oil deposits. (4)

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

    (E) No error

140. Rearrange the jumbled sentence to make a grammatically correct and meaningful sentence.

    Filipino fishermen said a Chinese vessel rammed (1)/ as the boat sank in the Reed Bank (2)/ their anchored boat on Sunday night then abandoned them (3)/ the Philippines has filed a diplomatic protest after(4)

    (A) 4132   (B) 3412   (C) 1234   (D) 3241

    (E) 2431

141. Fill the blank in the following sentence with the most appropriate word.

    Opposition Sen. RisaHontiveros said the Chinese government's explanation was "a _____ attempt at a cover-up to shield the involved Chinese crew from any accountability and shift the blame and responsibility to our distressed fisherfolk."

    (A) Elusive   (B) Fractious

    (C) Rickety   (D) Tangible

    (E) Irascible

142. Which of the following is the correct meaning of the emboldened word in the given sentence?

    "There is no such thing as a 'hit-and-run,'" the Chinese Embassy said in a statement, **citing** the result of a preliminary investigation.

    (A) Provide detailed bibliographic details as an example

    (B) Praise (someone, typically a member of the armed forces) in an official report for a courageous act

    (C) Summon (someone) to appear in court

    (D) Mention something in passing

    (E) Mention something as proof or reason

143. Which of the following is closest in meaning to the word '**besieged**'?

    (A) Bickered   (B) Beleaguer

    (C) Deigned   (D) Curbed

    (E) Chastened

DIRECTION (Q. 144-148):- In the question given below, a sentence is divided into five parts, out of which certain parts are highlighted which may or may not be grammatically correct. Choose the grammatically correct part out of the highlighted parts of the sentence as your answer. If all the highlighted parts are grammatically correct then choose (E) as your choice. If all the given parts of the sentence are grammatically incorrect then choose (E).

144. The writer complains that(A)/ **champions in League deal too much damaging (B)/** the current meta, and they wish the game (C)/ **could return to seasons three and four, (D)/** when, apparently, people didn't died as much. (E)

    (A) B   (B) D

    (C) E   (D) None of these

    (E) No error

145. Byron Bay's photographer and artist Sean O'Shea (A)/ **was enough lucky to (B)/** capture the image (C)/ **of a Migaloo the white whale (D)/ as he passed by the North Coast. (E)**

    (A) B   (B) D

    (C) E   (D) None of these

    (E) No error

146. **Higney has a background (A)/**in distribution and (B)/ **came across with a product (C)/** called The Bug Bite Thing when (D)/ **she was working overseas at Denmark. (E)**

    (A) A   (B) C

    (C) E   (D) None of these

    (E) No error

147. **Just over a quarter - 27 per cent - of (A)/ people living in the country have (B)/** confidence in their local police (C)/ **force to keep them safe, (D)/** according to the National Rural Crime Survey. (E)

    (A) A   (B) B

    (C) D   (D) None of these

    (E) No error

148. **It is important to view the entrants (A)/** in the digital world in the context of (B)/ **communications technology and artificial intelligence (C)/ and their impact on human society, politics, (D)/** the growing economic divide and the lifestyles of people. (E)

    (A) A   (B) C

    (C) D   (D) None of these

    (E) No error

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DIRECTION (Q. 149-153):- In the following paragraph there are blanks, each of which has been numbered. These numbers are printed below the paragraph followed by four words/ phrases. One or more of those words/phrases may fit the blank appropriately. Choose the best set of alternatives among the five given below each question which fill the blank most appropriately. If all the words/phrases fill the blank, choose option (E) i.e. "All of these" as your answer.

The Indian law books are _____ (149) _____ with all sorts of laws that seem good on paper while being completely ineffective. India would be a _____ (150) _____of social justice if all these impressive laws actually addressed the problems they seek to deal with. Some hasty laws even have _____ (151) _____ consequences. The law against parliamentary defections is a good case in point. It was passed at a time when the problem of lawmakers crossing the _____ (152) _____ through defections was a hot button issue among the _____ (153) _____. The Rajiv Gandhi government won brownie points for introducing the law. It has not ended political wheeling-dealing—but it has killed democracy within parties.

149. (i) bulging (ii) growing (iii) reckoning (iv) swelling
(A) only (i) (B) only (iii) (C) Both (i) and (iv) (D) Only (i), (ii) and (iv) (E) All of these

150. (i) torment (ii) paradise (iii) utopia (iv) purgatory
(A) Both (ii) and (iii) (B) only (ii) (C) only (iv) (D) Only (i), (iii) and (iv) (E) All of these

151. (i) benign (ii) congenial (iii) malign (iv) obliging
(A) Both (iii) and (iv) (B) only (iii) (C) only (iv) (D) Only (i), (ii) and (iv) (E) All of these

152. (i) aisle (ii) passage (iii) avenue (iv) couloir
(A) Both (iii) and (iv) (B) only (ii) (C) only (i) (D) Only (i), (ii) and (iii) (E) All of these

153. (i) rabble (ii) aristocratic (iii) proletarian (iv) elite
(A) Both (ii) and (iv) (B) only (iii) (C) only (i) (D) Only (i), (ii) and (iii) (E) All of these

154. The following question consists of a sentence which is divided into three parts which contain grammatical errors in one or more than one part of the sentence. If there is an error in any part of the sentence, find the correct alternatives to replace those parts from the three options given below each question to make the sentence grammatically correct. If there is an error in any part of the sentence and none of the alternatives is correct to replace that part, then choose (D), i.e., None of the (I), (II) and (III) as your answer. If the given sentence is grammatically correct or does not require any correction, choose (E), i.e., No correction required as your answer.

The Centre earns a large part of its own revenues not only in excise and customs duty (I)/on petro-products, while from cess on crude oil, (II)/from taxes on the profits of oil companies and dividend from oil PSUs. (III)

(I)The Centre earns a large part of its own revenues not only from excise and customs duty
(II)on petro-products, but also from cess on crude oil,
(III)in taxes on the profits of oil companies and dividend on oil PSUs
(A) Only (I) (B) Both (II) and (III) (C) Both (I) and (II) (D) None of the (I), (II) & (III) (E) No correction required

155. There are sets of four statements in the question given below which when connected using the correct sentence structure forms a complete single sentence without altering the meaning of the sentence. There are four options given below the question, choose the sentence that forms the correct formation of a single sentence which is both grammatically correct and contextually meaningful. If none follows, choose (e) as your answer.

The arrival of the steam engine and the power loom transformed the world; it also meant that India became progressively poorer while Britain; Britain was lured to India by its wealth; it grew progressively richer.

(A) The arrival of the steam engine and the power loom since transformed the world also meant India became progressively poorer while Britain, lured to India by its wealth, grew progressively richer.
(B) The arrival of the steam engine and the power loom that transformed the world also meant India became progressively poorer if Britain, lured to India by its wealth, grew progressively richer.
(C) The arrival of the steam engine and the power loom that transformed the world also meant India became progressively poorer while Britain, lured to India by its wealth which grew progressively richer.
(D) The arrival of the steam engine and the power loom that transformed the world also meant India became progressively poorer while Britain, lured to India by its wealth, grew progressively richer.
(E) None of the above is correct

ANSWER KEY

1. (B)	2. (C)	3. (D)	4. (D)	5. (E)	6. (C)	7. (D)	8. (E)	9. (E)	10. (D)
11. (D)	12. (A)	13. (D)	14. (A)	15. (A)	16. (B)	17. (E)	18. (C)	19. (D)	20. (B)
21. (A)	22. (E)	23. (B)	24. (D)	25. (A)	26. (D)	27. (A)	28. (D)	29. (D)	30. (D)
31. (A)	32. (D)	33. (E)	34. (C)	35. (A)	36. (A)	37. (D)	38. (A)	39. (B)	40. (A)
41. (A)	42. (E)	43. (D)	44. (A)	45. (A)	46. (C)	47. (D)	48. (B)	49. (A)	50. (E)
51. (D)	52. (A)	53. (B)	54. (B)	55. (D)	56. (B)	57. (A)	58. (B)	59. (B)	60. (C)
61. (D)	62. (A)	63. (D)	64. (C)	65. (B)	66. (D)	67. (C)	68. (A)	69. (E)	70. (A)
71. (B)	72. (A)	73. (C)	74. (D)	75. (C)	76. (A)	77. (D)	78. (E)	79. (C)	80. (A)
81. (B)	82. (D)	83. (B)	84. (A)	85. (B)	86. (B)	87. (B)	88. (D)	89. (B)	90. (C)
91. (A)	92. (B)	93. (B)	94. (D)	95. (D)	96. (D)	97. (B)	98. (C)	99. (D)	100. (D)
101. (B)	102. (B)	103. (A)	104. (C)	105. (B)	106. (A)	107. (B)	108. (A)	109. (C)	110. (E)
111. (B)	112. (A)	113. (A)	114. (A)	115. (B)	116. (A)	117. (B)	118. (B)	119. (B)	120. (D)
121. (B)	122. (A)	123. (E)	124. (D)	125. (C)	126. (D)	127. (C)	128. (B)	129. (B)	130. (E)
131. (A)	132. (C)	133. (B)	134. (A)	135. (E)	136. (C)	137. (E)	138. (D)	139. (E)	140. (A)
141. (C)	142. (E)	143. (B)	144. (B)	145. (C)	146. (A)	147. (E)	148. (E)	149. (C)	150. (A)
151. (B)	152. (C)	153. (A)	154. (C)	155. (D)					

HINTS & SOLUTION

(1-4)

1. All the words are arranged alphabetical order.

2. Which is the difference of the Place values of the First and Last letter of word

Input swder gnokl aesxv uckmf thpbc

Step I : aesxv swder gnokl uckmf thpbc.

Step II : 21 gnokl swder uckmf thpbc

Step III : 21   5   1   thybc   uckmf

Step IV : 21   5   1   17   15

  1. (B)

  2. (C)

  3. (D)

  4. (D)

  5. (E)

(6-10)

Denver — Wildstone   yardly   fogg   Adidas   Engage   Axe   Setwet
               480   810   320   630   630   450

  6. (C)

  7. (D)

  8. (E)

  9. (E)

  10. (D)

(11-15)

  11. (D)

  12. (A)

  13. (D)

  14. (A)
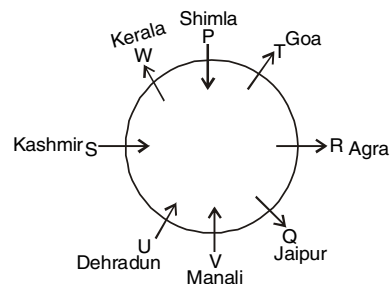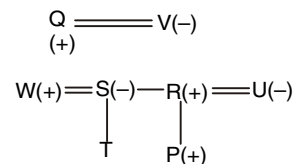
  15. (A)

(16-20)

Rank	Batsmen	Runs	Team
1	N	390	RR
2	U	371	RCB
3	T		CSK
4		348	SRH
5	P	347	RCB
6	S		CSK
7	Q		RR

16. **(B)**
17. **(E)**
18. **(C)**
19. **(D)**
20. **(B)**

(21-22)
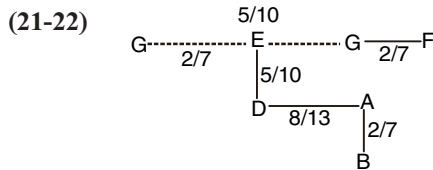
21. **(A)**
22. **(E)**
23. **(B)**
24. **(D)**
25. **(A)**

26. **(D)**

Days of week	People
Monday	
Tuesday	Shilpa
Wednesday	Deepak
Thursday	
Friday	
Saturday	Nimesh
Sunday	

27. **(A)**
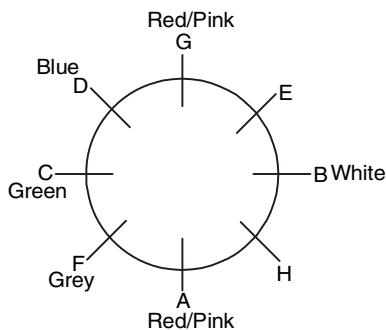
28. **(D)** $U(4) > R(5) > P(1) > Q(2) > T(6) > S(3)$
29. **(D)**
30. **(D)**

(31-32)
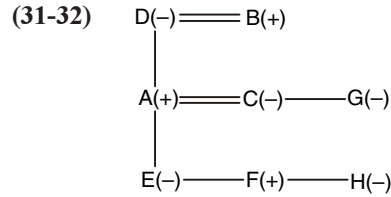
31. **(A)**
32. **(D)**
33. **(E)**
34. **(C)**
35. **(A)**

(36-40)

Timing	Person	Exam
9:00 - 10:00 A.M	P	IBPS
10:00 - 11:00 A.M	T	SBI
11:00 - 1:00 P.M	R	RBI
1:00 - 2:00 P.M	U	IBPS
2:00 - 4:00 PM	Q	RBI
4:00 - 5:00 PM	S	SBI

36. **(A)**
37. **(D)**
38. **(A)**
39. **(B)**
40. **(A)**

(41-43)

1. No of letters Between the letters More than three letter will remain the same d,m.

2. Difference Between two digits is less than 5, The digit will be 8 & 7

3. Total letters between two letters is more than 5, The letters is more than 5, the letters will OV.

4. Difference between two digits is more than 2, the digit will 2, 5.
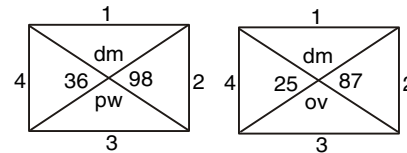
41. **(A)**
42. **(E)**
43. **(D)**

(44-45)

44. **(A)**
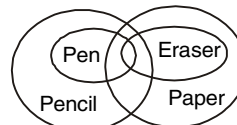
45. (A)
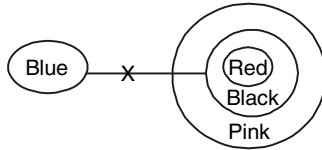
(46-50)

46. (C) Speed = $\dfrac{Distance}{Time}$

$S_F/S_D = T_D/T_F$

$\dfrac{Speed\ D}{Speed\ F} = \dfrac{4.5}{12} \times 100$

$= \dfrac{450}{12} = 37.5\%$

47. (D) Speed of A = $\dfrac{D}{8}$

Speed of B = $\dfrac{D}{10}$

Where D = The Distance Between A & B

Meeting time = $\dfrac{D - \dfrac{D}{10}}{\dfrac{D}{8} + \dfrac{D}{10}} = 4\ hr$

Both Bus will meet after 4 hours

$= 9 + 4 = 13 = 1 : 00\ PM$

48. (B)

49. (A) Speed = $\dfrac{D}{T}$

$S_A/5_C = T_C/T_A$

$= \dfrac{S_A}{S_C} = \dfrac{6}{8} = \dfrac{3}{4}$

Speed A & C are 3 K and 4 K

Distance Between P & Q = 24 km

Bus A and C departed from city P at 9 AM & 10 AM

Time taken by C to reach city Q = 6 Hours

But Bus A will run for (6 + 1) = 7 Hours

Distance covered by Bus A in 7 Hours (P to O) = 7 × 3 k = 21 k

Remaining Distance = (24k – 21k)

= 3 k km

Time after A & C will meet second time at Point T

$= \dfrac{3k}{(3k + 4k)} = \dfrac{3}{7}\ Hours$

Distance QT $= \dfrac{3}{7} \times 4k = \dfrac{12k}{7}\ km$

Distance PT $= \dfrac{[24k - 12k]}{7} = \dfrac{156k}{7}\ km$

PT : QT = 13 : 1

50. (E) $S = \dfrac{D}{T}$

$S_B/S_D = T_D/T_B$

$\dfrac{S_B}{S_D} = \dfrac{4.5}{10} = \dfrac{9}{20}$

Speed B = 9m & D = 20M

Distance Between city Q and P = 90 km

Distance Between Bus B to 11 : 30 AM = 3.5 × 9m

= 31.5 km

Distance Between Bus B & D at 11:30 AM = 31.5 m km

Time After which B & D will meet $= \dfrac{31.5}{(20m - 9m)}$

$= \dfrac{315}{110}\ Hours$

Approximately = 2 Hours 52 Min

= 2:22 PM

= (11 : 30 AM + 2 Hours 52 Min)

(51-55)

51. (D) I. Length of train B = Half of Length of train A = 200 m

Speed train B = $\dfrac{1}{3}$ of Length train A = 18 km/hr

Relative Speed = (54 + 18) or (54 – 18) km/hr

= 72 or 36 km/hr

$= \dfrac{400 + 200}{72 \times \dfrac{5}{18}}$ or $\dfrac{400 + 200}{36 \times \dfrac{5}{18}}$

= 30 or 60 sec

II. Length Platform = 25% More Length of train A

= 500 m

$= \dfrac{400 + 500}{54 \times \dfrac{5}{18}} = 60\ sec$

52. (A)

Ist container	IInd container	IIIrd container
20	30	50
M : W	M : W	M : W
20L : 0	20 : 10	$\dfrac{20x m}{30}$ +20 L $\dfrac{100x}{30}$
	2 : 1	

$\dfrac{2x}{3} + 20 - \dfrac{1x}{3} = 45;\ \Rightarrow\ \dfrac{x}{3} = 25,\ x = 75$

53. **(B)** 50% of work = 25 days work 4M & 6W

25 × (4 × M + 6 × W) = 100 M + 150 W units

Total work = 200 M + 300 W ... (i)

one women, Replaced by one Man

50% of work = 24 day's work of 5 Men & 5W

24 × (5 × M + 5 × W) = 120 M + 120 W ... (ii)

From (i) & (ii)

200 M + 300 W = 240 M + 240 W

$W = \dfrac{2M}{3}$

Total work = $200\,M + 300 \times \dfrac{2M}{3} = 400\,M$

I. Time taken 10 men complete work = $\dfrac{400M}{10M}$

= 40 Days

II. Time taken 12 women complete work = $\dfrac{400M}{12 \times \dfrac{2M}{3}}$

$= \dfrac{400}{8m} = 50$ Days

54. **(B)** **I.** = 0.2 × 0.85 + 0.8 × 0.15

= 0.17 + 0.12 = 0.29

II. = 0.25 × 0.8 + 0.75 × 0.2 + 0.25 × 0.2

= 0.2 + 0.15 + 0.05 = 0.4

55. **(D)** A = 10 a + b

B = 10 b + a

Sum of other three no. is = x

x + 10 a + b + 10 b + a = 5 × (25.4) = 127 ... (i)

–2x + 10a + b + 10 b + a = 127 – 5 (43.2) ... (ii)

Solving (i) & (ii)

a + b = 5

a = 0 , 1 , 2, 3, 4, 5

b = 5, 4, 3, 2, 1, 0

10 a + b can't be 50

It is not reverse is 05 which is not two digit no.

Greatest 10 a + b = 41

(56-57)

56. **(B)** 41 × 4 + 5 = 169

169 × 5 + 6 = 851

851 × 6 + 7 = 5113

5113 × 7 + 8 = 35799

10 × 4 + 5 = 45

45 × 5 + 6 = 231

231 × 6 + 7 = 1393

1393 × 7 + 8 = 9759

57. **(A)** Sum of all values = 45 + 231 + 1393 + 9759 = 11428

(58-60)

58. **(B)**

59. **(B)**

$22k \left(1 + \dfrac{15}{100}\right)^2 + 46800 \left(1 + \dfrac{15}{100}\right)^2$

22000 + 7095 + 46800 + 15093 = 90988

60. **(C)** Total money By B & D to P & Q = 32000 + 68800
= 100800

B & D charge C.I of 15% Rate 2 years

Total amount After C.I on Rs. 100800 = 100800 ×

$\dfrac{115}{100} \times \dfrac{115}{100} = 133308$

Total money A & C to P & Q = 10000 + 10800 + 24000 + 32400 = Rs 77200

A & C charge S.I at 10% for 2 years

Total money A & C = $77200 + \dfrac{10}{100} \times 2 \times 77200$

= Rs. 92640

Required Difference = 133308 – 92640 = Rs. 40668

(61-62)

h = 2r
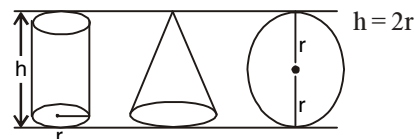
61. **(D)** Height of cylinder = 4x

Radius of cylinder = 3x

Height of cone = 4x

Radius of sphere = $\dfrac{4x}{2} = 2x$

Total surface area of cylinder = 2 π (Radius) (Radius + Height)

Total surface Area sphere = 4 π (Radius)²

Required Ratio = $\dfrac{2\pi \times 3x \times (4x + 3x)}{4\pi(2x^2)} = \dfrac{21}{8} = 21 : 8$

62. **(A)** Volume of cone = $\dfrac{1}{3} \times \pi(3x^2) \times 4x$

Volume of sphere = $\dfrac{4}{3}\pi(2x)^3$

Required% = $\dfrac{\dfrac{1}{3} \times \pi \times 36 \times x^3}{\dfrac{4}{3} \times \pi \times 8 \times x^3} \times 100 = 112.5\%$

(63 - 65)

Balls = 10	Ribbon = 10	Plates = 10
red = 2	Red = 5	Red = 3
Yellow = 3	Yellow = 2	Yellow = 5
Blue = 5	Blue = 3	Blue = 2

63. (D) Required Probability = $\dfrac{2}{10} \times \dfrac{5}{10} \times \dfrac{3}{10} = \dfrac{3}{100} = 0.03$

64. (C) $\dfrac{2}{10} = 0.2$

65. (B) 5 Ribbons of same color only of Red color

3 Red Ball can not be Possible

Probability = 0

(66-70)

66. (D) Investment year 2000, 140 Lacs

Value Finished Goods year 2000, 200 Lacs

Gain = (200 – 140) = 60 Lacs

Gain % in the year 2000 = 60 × 100 / 140 = 42.85% ≈ 43%

Gain% 2005 = 210 – 160 × 100/160 = 31.25% ≈ 31.3%

Gain % 2010 = 150 – 170 × 100 / 150 = 13.3% (Loss)

Gain % 2015 = 300 – 120 × 100/120 = 150%

Gain% 2018 = 150 – 150 × 100/150 = 0%

67. (C) Amount invested year 2000 = 160 Lacs

2005 = 140 Lacs

Ratio = 160 : 140 = 8 : 7

Amount invested year 2005 = 160 Lacs

Amount invested year 2010 = 170 Lacs

Ratio = 160 : 170

16 : 17

Amount invested year 2015 = 120 Lacs

Ratio = 170 : 120

17 : 12

Amoubt invested year 2015 = 120 Lacs

Amount invested year 2018 = 150 Lacs

Ratio = 120 : 150 = 4 : 5

68. (A) Total investment = 140 + 160 + 170 + 120 + 150 Lacs

= 740 Lacs

Average = $\dfrac{740}{5}$ = 148 Lacs

Total Finished Goods (200 + 210 + 150 + 300 + 150) Lacs. = 1010

Average cost Finished Good = $\dfrac{1010}{5}$ = 202 Lacs

Average Profit% (202 – 148) × 100/148

= $54 \times \dfrac{100}{148}$ = 36.5%

69. (E) Investment amount A year 2010 = 170 Lacs

Value Finished Goods = 150 Lacs

Gain = 150 – 170 Lacs = – 20 Lacs

Investment amount A year 2015 = 120 Lacs

Value Finished Good = 300 Lacs

Gain (300 – 120) = 180 Lacs

Investment amount year 2018 = 150 Lacs

Value Finished goods = 150 Lacs

Gain (150 – 150) = 0 Lacs

Sum Gains = – 20 + 180 + 0 = 160 Lacs

70. (A) Investment 2010 = 170

Investment 2018 = 150

Difference Investment = 170 – 150 = 20 Lacs

Required % $20 \times \dfrac{100}{140}$ = 14.28%

(71-75)

71. (B) Profit Aditya Industrial Sector

= 81000 – 30000 – 24000 = 27000

Investment Aditya Industrial Rs. x

$\dfrac{24000}{8000} = \dfrac{27000}{x}$

x = 9000

Investment Aditya Finance sector be Rs. y

$\dfrac{85000}{17000} = \dfrac{105000}{y}$

y = 21000

Ratio $\dfrac{21000}{9000} = \dfrac{7}{3}$

72. (A) Profit Veer = $\dfrac{75000}{3} \times 5$ = 125000

Profit Aditya = $\dfrac{75000}{3} \times 4$ = 100000

Let Amount Investment Aditya & Veer to x & y

$\dfrac{x \times 8}{y \times 10} = \dfrac{100000}{125000}$

$\dfrac{x}{y} = \dfrac{1}{1}$

x + y = 14000

x = 7000, y = 7000

Time Period sushant invested amount = Months

$\dfrac{75000}{6000 \times z} = \dfrac{100000}{7000 \times 8}$

z = 7 Months

73. (C) Profit Aditya = 396000 – 132000 – 165000 = 99000

Amount Invested Aditya = $\dfrac{15000}{165000} \times 99000 = 9000$

Amount invested veer = $\dfrac{15000}{165000} \times 132000 = 12000$

% $\dfrac{9000}{12000 + 9000 + 15000} \times 100$

$\dfrac{9000}{36000} \times 100 = 25\%$

74. (D) Time invested Aditya veer sushant 4x, 3x, 5x.

amount invested veer Rs. y

$\dfrac{144000}{18000 \times 4x} = \dfrac{90000}{y \times 3y}$

y = 15000

Amount invested sushant = $3 \times 19000 - 15000 - 18000$

= 24000

Profit Sushant z

$\dfrac{144000}{18000 \times 4x} = \dfrac{z}{24000 \times 5x}$

z = Rs. 240000

Avg Profit = $\dfrac{144000 + 90000 + 240000}{3} = 158000$

75. (C) Investment Aditya Finance = $\dfrac{17000}{85000} \times 105000$

= 21000

Investment Veer Energy = $\dfrac{15000}{165000} \times 132000$

= 12000

% = $\dfrac{21000 - 12000}{12000} \times 100 = 75\%$

76. (A) weight Alcohol in y = a gram

weight Mixture x = 100 x gram

sugar weight x = 40 x gram

water weight in x = 60 x gram

weight y = 150 x gram

weight of water in y = (150 x –a) gram

$40x + 20 : a : 150x - a + 60x \; 8 : 5 : 16 = \dfrac{a}{210x - a} = \dfrac{5}{16}$

a = 50 x ... (ii)

Put value of 'a' in eq (i)

$\dfrac{40x + 20}{a} = \dfrac{8}{5} = \dfrac{40x + 20}{50x} = \dfrac{8}{5}$

$x = \dfrac{1}{2}$

Weight Alcohol in y = $50 \times \dfrac{1}{2} = 25$ gram

77. (D) Probability of choosing a colored ribbon = $\dfrac{1}{5}$

Probability of choosing a Box = $\dfrac{1}{5}$

Combined Probability = $\dfrac{1}{5} \times \dfrac{1}{5} = \dfrac{1}{25}$

78. (E) 7th customer Empty Handed = 0 Mango

6th customer = 0 +2 = 2 Mangoes

5th customer = 4 + 2 = 6 Mangoes

4th customer = 8 + 6 = 14 Mangoes

3rd customer 16 + 14 = 30 Mangoes

2nd customer = 32 + 30 = 62 Mangoes

1st customer = 64 + 62 = 126 Mangoes

79. (C) Let speed of man start from P is x km/hr

Let speed of man start from Q is y km/hr
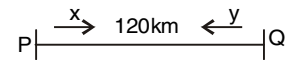
Cross each other 2 times & 3rd time they meet each other at Q

Possibility x > y

LCM of x & y is 120

I. x > y

II. x > y

III.
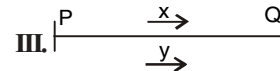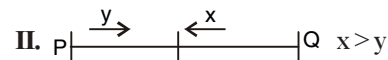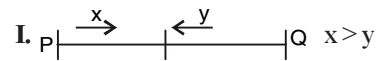
$y = \dfrac{2 \times 120}{t}$

't' time take to meet three times x = $\dfrac{3 \times 120}{t}$

x : y = 3 : 2

Possible value of y = 40 km/hr

x = 60 km/hr

80. **(A)** Ratio of Length, Breadth & Height of cuboid = a : a : 1

After cutting cube again Base a : a : a

Becomes a : a : 1 = a > 1

121. **(D)** According to the passage, **Option D** is correct answer.

122. **(A)** **Option A** is the correct synonym for the given word.

Ascertain - find (something) out for certain.

Discern - recognize or find out.

123. **(B)** **Option B** is the correct antonym for the given word.

Depletion – reduction in the quantity of something.

Augmentation – greater in size or amount.

124. **(E)** According to the passage, **Option E** is correct answer.

125. **(C)** According to the passage, **Option C** is correct answer.

126. **(C)** According to the passage, **Option C** is correct answer.

127. **(D)** According to the passage, **Option D** is correct answer.

128. **(B)** According to the passage, **Option B** is correct answer.

129. **(E)** According to the passage, **Option E** is correct answer.

130. **(A)** According to the passage, **Option A** is correct answer.

131. **(C)** According to the passage, **Option C** is correct answer.

132. **(E)** According to the passage, **Option E** is correct answer.

133. **(B)** According to the passage, **Option B** is correct answer.

134. **(D)** According to the passage, **Option D** is correct answer.

135. **(C)** The **Correct sequence** after arrangement – **URTQPS. So,** the **Second** sentence is **R.**

So, **Option C** is correct answer.

136. **(E)** The **Correct sequence** after arrangement – **URTQPS. So,** the **Third** sentence is **T.**

So, **Option E** is correct answer.

137. **(B)** The **Correct sequence** after arrangement – **URTQPS. So,** the **Fourth** sentence is **Q.**

So, **Option B** is correct answer.

138. **(A)** The **Correct sequence** after arrangement – **URTQPS. So,** the **Fifth** sentence is **P.**

So, **Option A** is correct answer.

139. **(D)** The **Correct sequence** after arrangement – **URTQPS. So,** the **Sixth** sentence is **S.**

So, **Option D** is correct answer.

140. **(D)** **Option D** contains correct **Phrases/ Connectors** that can be used to form a single sentence from the given two sentences.

141. **(D)** According to the passage, **Option D** is correct answer.

142. **(D)** According to the passage, **Option D** is correct answer.

143. **(C)** According to the passage, **Option C** is correct answer.

144. **(B)** According to the passage, **Option B** is correct answer.

145. **(B)** According to the passage, **Option B** is correct answer.

146. **(C)** **Option C** is most appropriate alternative for the replacement of the given phrase which makes the sentence grammatically correct and contextually meaningful.

So, **Option C** is correct answer.

147. **(E)** **Option E** is correct answer as all the alternatives are synonyms of the given word.

Curtail – reduction in quantity.

Curb – limitation.

Retrench – reducing quantity.

Truncate – curtail.

148. **(D)** **Option D** contains correct synonyms of the given word.

Embarked - begin (a course of action).

Commence – start.

Initiate – start off.

Undertake – tackle.

149. **(B)** **Option B** contains correct antonyms for the given word.

Hinderance – obstruction to something or someone.

Impetus – motivation

Privilege - immunity granted to a particular person.

150. **(B)** **Option B** contains correct antonyms for the given word.

Reluctant – unwilling.

Willing - ready, eager, or prepared to do something.

151. **(E)** **Option E** contains appropriate words to be filled up in the given sentence.

152. **(D)** **Option D** conatins appropriate words to be filled up in the given sentence.

153. **(C)** **Option C** contains appropriate words to be filled up in the given sentence.

154. **(C)** **Option C** is correct answer. **i.e.** the sentences **A** and **B** both best expresses the meaning of the given word.

155. **(C)** **Option C** is correct answer. **i.e.** the sentence **A** best expresses the meaning of the given word.

RRB NTPC (CBT-I)

(Practice Test Paper)

QUANTITATIVE APTITUDE

1. In " ABC, the medians AD, BE and CF intersect each other at the point G. If the area of $\triangle ABC$ is 36 sq. cm, then the area of quadrilateral BDGF is equal to -
   (A) 6 sq cm   (B) 12 sq cm
   (C) 18 sq cm   (D) 24 sq cm

2. A boat goes 40 km downstream in one hour and the same distance upstream in two hours. The speed of the boat in still water is -
   (A) 30 kmph   (B) 25 kmph
   (C) 20 kmph   (D) 15 kmph

3. The ratio of two numbers is 3 : 4 and their LCM is 120. The sum of the numbers is -
   (A) 70   (B) 140   (C) 35   (D) 105

4. In a family, the father took 1/4 of the cake and he had 3 times as much as each of the other members had. The total number of family members is -
   (A) 3   (B) 7   (C) 10   (D) 12

5. Last year my age was perfect square number. Next year, it will be a cubic number. What is my present age?
   (A) 26 years   (B) 24 years
   (C) 25 years   (D) 27 years

6. Find the value of 'y' if $\left(\sqrt[4]{y^2} \right) = 225$
   (A) 10   (B) 12   (C) 15   (D) 18

7. Price of a house came down by 20% during recession. After one year, the price increased by 25%. What was the effective change percent in the price of house over the original price?
   (A) 0%   (B) 5%   (C) -5%   (D) 10%

8. Find the median of the data set: 3.2, 5.2, 4.1, 6.2
   (A) 9.3   (B) 4.65   (C) 4.7   (D) 5.2

9. The monthly salaries of A and B are in the ratio 11 : 21. If both of them get a salary increment of Rs. 4000 per month, the new ratio becomes 3 : 5. What is the new monthly salary of A?
   (A) Rs. 11000   (B) Rs. 15000
   (C) Rs. 2500   (D) Rs. 22000

10. The marked price of an article is Rs. 1420 and is sold at a discount of Rs. 355. What is the discount percentage?
    (A) 20   (B) 25   (C) 35   (D) 45

11. In an examination, 70% students passed in English, 65% passed in Maths, 27% failed in both the subjects and 248 passed in both the subject. Find the total number of students.
    (A) 275   (B) 325   (C) 400   (D) 500

12. The simplified value of $(\sec A - \cos A)^2 + (\csc A - \sin A)^2 + (\cot A - \tan A)^2$ is -
    (A) 0   (B) 1/2   (C) 1   (D) 2

13. A number when multiplied by 13 is increased by 180. The number is -
    (A) 5   (B) 12   (C) 15   (D) 45

14. If the radius of the base of cone be 7 cm and its surface area be 550 cm², then the volume of the cone is -
    (A) 1132 cm^3 (B) 1324 cm^3
    (C) 1232 cm^3 (D) 1024 cm^3

15. 5 kg of metal A and 20 kg of metal B are mixed to from an alloy. The percentage of metal A in the alloy is -
    (A) 20%   (B) 25%
    (C) 40%   (D) None of these

16. The selling price of a chair is Rs. 405. If the profit percentage is 12.5% find the profit.
    (A) Rs. 45   (B) Rs. 360
    (C) Rs. 40   (D) Rs. 42

17. Seven years from now Virat will be twice as old as Mohinder. Five years ago, Mohinder's age was one year less than 2/5 of Virat's age. What is Virat's present age?
    (A) 53 years   (B) 57 years
    (C) 51 years   (D) 55 years

18. How many rupees, fifty paise coins and twenty-five paise coins of which the numbers are proportional to 5 : 6 : 8 and are together worth Rs. 210?
    (A) 105, 126, 168   (B) 126, 105, 168
    (C) 105, 168, 126   (D) None of these

19. A train of length 255 m passes a signal post in (3/10)th of a minute. What is the speed of the train?

    (A) 49 kmph   (B) 51 kmph
    (C) 53 kmph   (D) 55 kmph

20. A, B and C are the three points on a circle such that ∠ABC = 35° and ∠BAC = 85°. What is the angle (in degrees) subtended by arc AB at the centre of the circle?

    (A) 60   (B) 90   (C) 135   (D) 120

21. Which of the following represents ab = 64 ?

    (A) 8 : a = 8 : b   (B) a : 16 = b : 4
    (C) a : 8 = b : 8   (D) 32 : a = b : 2

22. PQRS is a square with side 10cm. A, B, C and D are mid-points of PQ, QR, RS and SP respectively. Then the perimeter of the square ABCD so formed is -

    (A) $25\sqrt{2}$ cm   (B) $15\sqrt{2}$ cm
    (C) $10\sqrt{2}$ cm   (D) $20\sqrt{2}$ cm

23. A and B can complete a piece of work in 8 and 10 days respectively. However, they work alternately one day each with A beginning the work. In how much time will the work be completed?

    (A) $\frac{4}{5}$ days   (B) $5\frac{4}{5}$ days
    (C) $8\frac{4}{5}$ days   (D) $6\frac{4}{5}$ days

24. The marked price of an article is Rs. 150. If he allows a discount of 10%, he still gains a profit of 25%. The cost price of the article is -

    (A) Rs. 54   (B) Rs. 102
    (C) Rs. 108   (D) Rs. 100

25. In what ratio must water be mixed with milk costing Rs 12 per litre to obtain a mixture worth of Rs 8 per litre?

    (A) 1 : 2   (B) 2 : 1   (C) 2 : 3   (D) 3 : 2

26. What will be the simple interest earned on an amount of Rs 16800 in 9 months at the rate of $6\frac{1}{4}$ p.a.?

    (A) Rs 787.50   (B) Rs 812.50
    (C) Rs 860   (D) Rs 887.50

27. A certain bank offers 11% rate of simple interest for the first year and 19% for the second year on a certain fixed deposit scheme. If Rs 52,000 are received after 2 years in this scheme. What was the amount (in Rs) invested?

    (A) 30,000   (B) 40,000   (C) 35,000   (D) 45,000

28. What is the highest common factor of 12, 15 and 45?

    (A) 4   (B) 3   (C) 5   (D) 10

29. If a person walks at 15 km/hr instead of 9 km/hr, he would have walked 3 km more in the same time. What is the actual distance (in kms) travelled by him?

    (A) 5.5   (B) 6.5   (C) 4.5   (D) 7.5

30. Anjana knits 40% of sweater in 16 days, whereas Ragini knits 1/3rd of sweater in 8 days. Working together, they can knit 2/3rd of sweater in?

    (A) 10   (B) 12   (C) 15   (D) 20

REASONING ABILITY

31. Find the odd one out ?

    (A) ACF   (B) PRU   (C) RTV   (D) LNQ

32. If TCKN means RAIL, then the last letter of the word got by encoding COACH ?

    (A) K   (B) J   (C) I   (D) G

33. If @ means +, # means - , $ means x and * means ÷, then what is the value of -

    3 $ 32 * 8 @ 8 # 20

    (A) 32   (B) -24   (C) 4   (D) 0

34. If in a certain code language, SPACESHIP is written as 359843725, how will the word PIECES be written in that code language?

    (A) 548423   (B) 598374   (C) 524843   (D) 524943

35. Find the correct option which has a similar relationship.

    I : 18 : : C : ?

    (A) 3   (B) 24   (C) 14   (D) 27

36. Find out the correct answer for the unsolved equation based on a certain system.

    If 891 = 72

    257 = 70

    Then 529 = ?

    (A) 63   (B) 90   (C) 09   (D) 105

37. If the bottom of the dice shows 1, then what would be the number on its top?
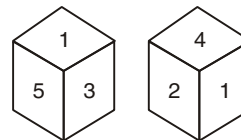
    (A) 1   (B) 3   (C) 4   (D) 6

38. A series is given with one term missing. Select the correct alternatives from the given ones that will complete the series.

    3, 7, 16, 32, 57, ?

    (A) 63   (B) 73   (C) 83   (D) 93

39. From the given alternative words, select the one which cannot be formed using the letters of the given word -
   GENERALIZATION

   (A) GENERAL   (B) RATION

   (C) GENIAL   (D) GENETIC

40. A series is given with one term missing. Select the correct alternatives from the given ones that will complete the series.

   A, D, I, P, ?

   (A) Y   (B) V   (C) U   (D) Z

41. Find the odd one out.

   (A) flower   (B) Plant

   (C) Branch   (D) Leaf

42. Which of the following diagrams best represents the relationships among the following three items.

   Library, Books, Magazines
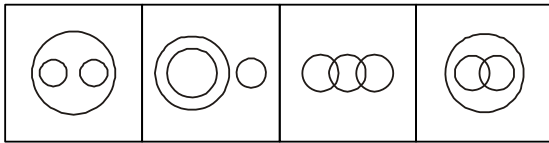
   (A)   (B)   (C)   (D)

43. A woman, pointing to a man said, "His brother's father is the only son of my grandfather". How is the women related to the man?

   (A) Aunt   (B) Mother

   (C) Niece   (D) Sister

44. Blood : Heart : : Air : ?

   (A) Nostrils   (B) Lungs

   (C) Breathing   (D) Nose

45. Which number will come at the sign of interrogation?
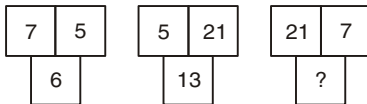
   (A) 4   (B) 8   (C) 14   (D) 20

46. In a cricket match, Q scored less runs than R, who scored more runs than T but not as much as U. T scored more runs than S but less than Q. Who among the following scored the maximum runs?

   (A) S   (B) U   (C) R   (D) Q

47. In the following question, select the related letters/numbers from the given alternatives.

   987 : GHI 7" 654 : ?

   (A) FDE   (B) FED   (C) EFD   (D) DEF

48. A piece of paper is folded and punched as shown below in the question figures. From the given answer figures, indicate how it will appear when opened?
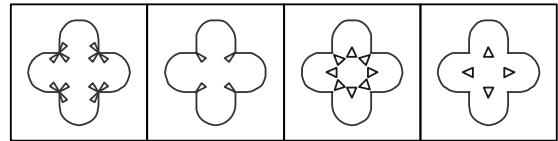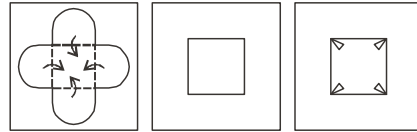
   (A)   (B)   (C)   (D)

49. A watch which gains uniformly is 5 minutes slow at 10 O'clock in the morning on Friday and is 5 minutes 48 seconds fast at 10 pm following Friday. When was it correct?

   (A) 9:20 am, Monday   (B) 9:20 pm, Monday

   (C) 10:20 pm, Sunday   (D) 10:20 pm, Tuesday

50. Read the situation given below and also take note of the effects mentioned. Then choose the correct option ccordingly.

   Sharli and Samar are class IX students. Both of them volunteer for the position of Monitor in the class. Their class teacher has to choose the most suitable candidate for the position of the Monitor.

   Effects:

   I. The teacher rejects Sharli's candidature because she is a girl.

   II. The teacher asks the class to vote for their Monitor.

   (A) Only I is correct   (B) Only II is correct.

   (C) Neither is correct.   (D) Both are correct.

51. How many rectangles are formed in the given figure?
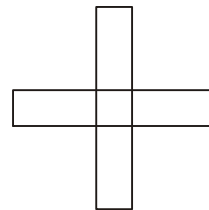
   (A) 10   (B) 11   (C) 12   (D) 13

52. Raju cycles 6 km in east direction and takes a right turn to move another 8 km. He takes a left turn and moves 16 km. In which direction is he now from his original position?

   (A) North-east   (B) North-west

   (C) South-east   (D) South-west

53. If a mirror is placed on the line MN, then which of the answer figures is the right image of the given figure?

(A)   (B)   (C)   (D)
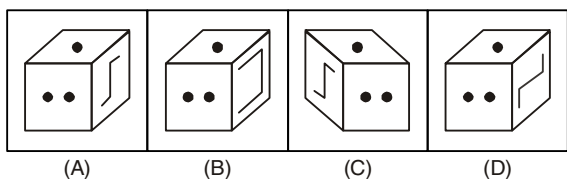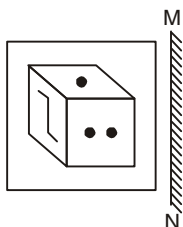
54. Select the related word/letters/number from the given alternatives.

DE : LM :: ? : PQ

(A) HI   (B) DE   (C) RS   (D) TU

55. In the following question, two statements are given each followed by two conclusions I and II. You have to consider the statements to be true even if they seem to be at variance from commonly known facts. You have to decide which of the given conclusions, if any, follows from the given statements.

Statement:

(i) There are many people interested to step into journalism, writing blogs, books, columns and so on.

(ii) Writing is an art and to write better, reading is necessary.

Conclusion:

(i) Reading should include all kind of styles as journalism involves multi fold facets of writing and expressing.

(ii) Reading should be thorough and absorbing. Recording all those observations while reading is necessary.

(A) Only conclusion II follows

(B) Both Conclusion I and II follow

(C) Neither I nor II follow

(D) Only conclusion I follows

56. Anuradha, Priya, Riya, Zeeshan, Sneha and Amrit are sitting in a row. Riya and Anuradha are sitting at extreme ends while Zeeshan is sitting to the immediate right of Riya. Who is sitting fourth to the right of Zeeshan?

(A) Priya   (B) Sneha

(C) Riya   (D) Anuradha

57. In the following question below are given some statements followed by some conclusions. Taking 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 conclusion logically follows.

Statements:

I. Some tables are chairs.

II. Some chairs are pens.

Conclusions:

I. Some pens are chairs.

II. Some pens are tables.

(A) Only conclusion (I) follows.

(B) Only conclusion (II) follows.

(C) Both conclusion follow.

(D) Neither conclusion (I) nor conclusion (II) follows.

58. In a certain code language, '÷' represents '+', '-' represents '×', '+' represents '÷' and '×' represents '-'. Find out the answer to the following question.

$14 \times 10 \div 5 - 20 + 4 = ?$

(A) 19   (B) 29   (C) 34   (D) 50

59. In the question below is given a statement followed by two conclusions numbered I and II. You have to assume everything in the statement to be true, then consider the two conclusions together and decide which of them logically followed beyond a reasonable doubt from the information given in the statement.

Statement: This plant has thick leaves and requires less water.

Conclusions:

I. These plants can grow in places where there is less water.

II. All plants with thick leaves require less water.

(A) Only conclusion I follows.

(B) Only conclusion II follows.

(C) Either I or II follows.

(D) Neither I nor II follows.

60. A woman is asked by another woman about her relationship with the boy. She replied, "My maternal uncle and the maternal uncle of his maternal uncle is the same." How is the lady related to boy's maternal Grandmother?

(A) Grandmother   (B) Sister

(C) Aunt   (D) Niece/Daughter

GENERAL KNOWLEDGE

61. Which of the following material is used in the solar panel ?
(A) Silicon   (B) Copper
(C) Nichrome   (D) Platinum

62. Earth's escape velocity is -
(A) 15.0km/sec.   (B) 21.1km/sec.
(C) 7.0km/sec   (D) 11.2km/sec

63. Goitre is caused by the deficiency of _____.
(A) Zinc   (B) Calcium
(C) Iodine   (D) Chlorine

64. Which one of the following organs converts glycogen into glucose and purifies the blood?
(A) Liver   (B) Kidney
(C) Lungs   (D) Spleen

65. The normal, RBC count in adult male is -
(A) 4.5- 6.1 million   (B) 7.5- 8.5 million
(C) 2- 3 million   (D) 1.5- 2.5 million

66. In which of the following given states is the Gahirmatha Marine Sanctuary located?
(A) Gujarat   (B) Odisha
(C) Andhra Pradesh   (D) Kerala

67. Which Indian state has the most number of airports?
(A) Gujarat   (B) Delhi
(C) West Bengal   (D) Maharashtra

68. Which of the following has the same unit as energy?
(A) Force   (B) Work
(C) Density   (D) Power

69. In which of the following years Central Bureau of Investigation (CBI) was established?
(A) 1966   (B) 1963
(C) 1960   (D) 1947

70. Kolleru Lake, located in the southern state of Andhra Pradesh, is located at the delta of two rivers. Which are the rivers?
(A) Tungabhadra and Chitravathi
(B) Godavari and Krishna
(C) Godavari and Mahanadi
(D) Krishana and Cauvery

71. The branch of biology dealing with the study of cells is known as -
(A) Cytology   (B) Histology
(C) Psychology   (D) Physiology

72. Who of the following was known as Amitrochates?
(A) Chandragupta Maurya (B) Bindusara
(C) Ashoka   (D) Kautilya

73. Which Sikh Guru initiated 'The Khalsa'?
(A) Guru Nanak Dev   (B) Guru Gobind Singh
(C) Guru AngadDev   (D) Guru TeghBahadur

74. Who was the first Governor General of India?
(A) Lord William Bentick   (B) Lord Dalhousie
(C) Lord Cornwallis   (D) None of these

75. Narora Atomic Power Station is in which of the following Indian state?
(A) Uttar Pradesh   (B) Rajasthan
(C) Tamil Nadu   (D) Maharashtra

76. Who won the first medal for India at the Rio Olympics?
(A) BabitaKumari   (B) NarsinghYadav
(C) P.V. Sindhu   (D) Sakshi Malik

77. Which among the following result in connecting the market or integration of markets in different countries?
(A) Mass production (B) Urban trade
(C) Foreign trade   (D) Tourism

78. Who has been elected as the president of Kazakhstan in June 2019?
(A) KarimMassimov
(B) KassymJomart-Tokayev
(C) SerikAkhmetov
(D) ImangaliTasmagambetov

79. Which of the following companies is gearing up to launch its own cryptocurrency called "GlobalCoin" in 2020?
(A) Google   (B) Microsoft
(C) Amazon   (D) Facebook

80. Which among the following is an award given for exemplary contribution in the field of science?
(A) Kalinga Award   (B) Shankar Award
(C) KabirSamman   (D) VachaspatiSamman

81. What is the capital of the Indian union territory of Dadra and Nagar Haveli?
(A) Kavaratti   (B) Silvassa
(C) Puducherry   (D) Port Blair

82. British achieved political power in India after which of the following?
(A) Battle of Plassey   (B) Battle of Panipat
(C) Battle of Buxar   (D) Battle of Wandiwash

83. What is the minimum age for membership to RajyaSabha?
(A) 20 years   (B) 25 years
(C) 30 years   (D) 35 years

84. Sariska and Ranthambore are the reserves for which of the following ?
(A) Lion   (B) Deer   (C) Tiger   (D) Bear

85. The longest sea beach in India is -
    (A) Chapora beach   (B) Diu beach
    (C) Aksa beach   (D) Marina beach

86. Who has been appointed chair of the CEO Summit Committee for APEC 2021?
    (A) GuangGao   (B) TakehikoNakao
    (C) Barbara Chapman (D) Hans Zima

87. Who was the first Indian to get Stalin Award?
    (A) Mahatma Gandhi
    (B) SaiffudinKichlu
    (C) Shyama Prasad Mukherjee
    (D) Subhash Chandra Bose

88. Who among the following is the founder/co-founder of Paytm?
    (A) Vijay Shankar Verma   (B) Vijay ShekharVerma
    (C) Vijay Shekhar Sharma   (D) Vijay Shankar Sharma

89. The sensation of sound persists in the human brain for about:
    (A) 1 sec   (B) 0.2 sec   (C) 0.1 sec   (D) 0.5 sec

90. Where has the 8th edition of the FIFA Women's World Cup begun in June 2019?
    (A) Portugal   (B) Germany
    (C) France   (D) Poland

91. The "KAZIND" army exercise conducted between India and _____.
    (A) Kenya   (B) Kazakhstan
    (C) Kyrgyzstan   (D) Kuwait

92. Which organisation / personality has been chosen for the Gandhi Peace Prize 2018?
    (A) EkalAbhiyan Trust
    (B) AkshayaPatra Foundation
    (C) YoheiSasakawa
    (D) Sulabh International

93. Which state government has launched 'AmaGhare LED' scheme?
    (A) Tripura   (B) Odisha
    (C) Arunachal Pradesh   (D) Mizoram

94. World Meteorological Day is observed annually on_____.
    (A) 23 March   (B) 21 March
    (C) 19 March   (D) 25 March

95. Which of the following film won the Best Film trophy at 64th Film fare Awards?
    (A) Raazi   (B) Padmaavat
    (C) AndhaDhun   (D) Manto

96. The formula C_6H_{14} represents the hydrocarbon _____.
    (A) Hexene   (B) Hexane
    (C) Hexyne   (D) Heptyne

97. _____ connects a bone to muscle.
    (A) Ligament   (B) Bone
    (C) Tendon   (D) None of the above

98. Which of the following is the smallest LokSabha Constituency in General Elections by area?
    (A) ChandniChowk, Delhi
    (B) Bangalore North LokSabha
    (C) Ladakh
    (D) Malkajgiri

99. Who among the following is the founder/co-founder of Youtube?
    (A) Steve Hurley   (B) Steve smith
    (C) Chad Hurley   (D) Chad Chen

100. In how many weeks the heart of baby starts beating in embryo?
     (A) 10 - 11 weeks   (B) 3 - 4 weeks
     (C) 17 - 18 weeks   (D) 20 - 21 weeks

ANSWER KEY

1. (B)	2. (A)	3. (A)	4. (C)	5. (A)	6. (C)	7. (A)	8. (B)	9. (B)	10. (B)
11. (C)	12. (C)	13. (C)	14. (C)	15. (A)	16. (A)	17. (D)	18. (A)	19. (B)	20. (D)
21. (D)	22. (D)	23. (C)	24. (C)	25. (A)	26. (A)	27. (B)	28. (B)	29. (C)	30. (A)
31. (C)	32. (B)	33. (D)	34. (C)	35. (B)	36. (B)	37. (D)	38. (D)	39. (D)	40. (A)
41. (B)	42. (C)	43. (D)	44. (B)	45. (C)	46. (B)	47. (D)	48. (A)	49. (B)	50. (B)
51. (B)	52. (C)	53. (A)	54. (A)	55. (C)	56. (D)	57. (A)	58. (B)	59. (A)	60. (D)
61. (A)	62. (D)	63. (C)	64. (A)	65. (A)	66. (B)	67. (A)	68. (B)	69. (B)	70. (B)
71. (A)	72. (B)	73. (B)	74. (A)	75. (A)	76. (D)	77. (C)	78. (B)	79. (D)	80. (A)
81. (B)	82. (A)	83. (C)	84. (C)	85. (D)	86. (C)	87. (B)	88. (C)	89. (C)	90. (C)
91. (B)	92. (C)	93. (B)	94. (A)	95. (A)	96. (B)	97. (C)	98. (A)	99. (C)	100. (B)

HINTS & SOLUTION

1. **(B)**
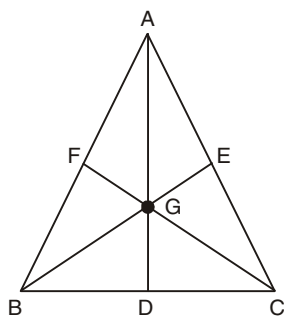
Required area $= \dfrac{2}{6} \times 36 = 12$ sq cm

2. **(A)** $\dfrac{40}{x+y} = 1$

   $x + y = 40$

   $\dfrac{40}{x-y} = 2$

   $x - y = 20$

   $x = 30, y = 10$

3. **(A)** By Hit & Trial we get, Two numbers as 30 & 40

   LCM $\rightarrow 120$

   Sum $= 70$

4. **(C)** $\dfrac{1}{4} + 3 \times 3 = 9$

   $= 9 + 1$

   Total $\rightarrow 10$

5. **(A)** By going through options, from option (A),

   $26 - 1 = 25$ (which is a perfect square)

   $26 + 1 = 27$ (which is a cubic number)

6. **(C)** $4\sqrt{y^8} = 225$

   $y^{\frac{8}{4}} = 15 \times 15$

   $y^2 = 15^2$

   $\rightarrow y = 15$

7. **(A)** $-20 + 25 - \dfrac{25 \times 20}{100}$

   $= -25 + 25$

   $\rightarrow 0$

8. **(B)** Ascending order

   $3.2, 4.1, 5.2, 6.2$

   Median $= 4.1 + 5.2$

   $= \dfrac{9.3}{2}$

   $\rightarrow 4.65$

9. **(B)** Monthly salaries A & B be 11x & 21x

   $\dfrac{11x + 4000}{21x + 4000} = \dfrac{3}{5}$

   $= 55x + 20000 = 63x + 12000$

   $= 63x - 55x = 20000 - 12000$

   $\Rightarrow 8x = 8000$

   $x = 1000$

   Monthly salary A

   $= 11 \times 1000 + 4000$

   $\Rightarrow 15,000$

10. **(B)** M.P = 1420

    Discount = Rs. 335

    $= \dfrac{355}{1420} \times 100$

    $\Rightarrow 25\%$

11. **(C)** Failed
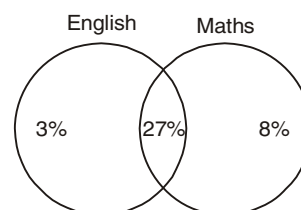
    $[100 - (3 + 27 + 8)]\% = 248$

    $62\% = 248$

    $x = 400$

12. **(C)** Put A $= 45°$

    $\left(\sqrt{2} - \dfrac{1}{2}\right)^2 + \left(\sqrt{2} - \dfrac{1}{\sqrt{2}}\right)^2 + 0$

    $= \dfrac{1}{2} + \dfrac{1}{2} \Rightarrow 1$

13. **(C)** Let no. be x

    $13x = x + 180$

    $12x = 180$

    $x = 15$

14. **(C)** $\pi rl = 550$

$$\frac{22}{7} \times 7 \times l = 550$$

l = 25 cm

r = 7 cm

h = 24 cm

by pythegoras theoram

$$volume = \frac{1}{3} \times \frac{22}{7} \times 7 \times 7 \times 24$$

$= 22 \times 7 \times 8$

$= 154 \times 8$

$\Rightarrow 1232$

15. **(A)** Metal A = 5 kig

total Alloy = (5 + 20)kg

= 25 kg

$$Required \% = \frac{5}{25} \times 100$$

$\Rightarrow 20\%$

16. **(A)** C.P be Rs. x

$x \times 112.5/100 = 405$

x = Rs. 360

Profit = S.P – C.P

= 405 – 360

Profit = Rs. 45

17. **(D)** Let virat & mohinder be x & y years

Seven year virat, twice mohinder.

(x + 7) = 2 (y + 7)

x – 2y = 7

Five year ago mohinder's age one year less then $\frac{2}{5}$ virat's age

$$(y - 5) = \frac{2}{5}(x - 5) - 1$$

2x – 5y = – 10

2 (7 + 2y) = 5y = – 10

y = 24

x = 7 + 48 = 55 years

18. **(A)** Value of coins 5 Rupee, 6 fifty paise & 8 twenty Five coins is Rs. 5 + Rs. 3 + Rs. 2 = Rs. 10

Total value = 210

$$= \frac{210}{21}$$

No. of rupee coins = 21 × 5 = 105

No. of 50 paise coins = 21 × 6 = 126

No. of 25 paise coins = 21 × 8 = 168

19. **(B)** Length of train = 255m

Pass signal = $\frac{3}{10^{th}}$ of min = $\frac{3}{10} \times 60$

= 18 sec.

Speed of train = $\frac{255}{18}$ = $\frac{85}{6}$ m/s

$= \frac{85}{6} \times \frac{18}{5} \Rightarrow 51$ kmph

20. **(D)**
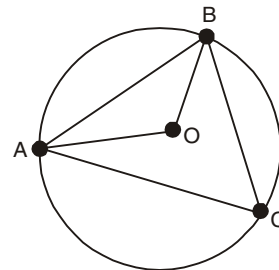
ABC, $\angle A + \angle B + \angle C = 180°$

$\angle C = 180 - \angle A - \angle B = 180° - 35° - 85° = 60°$

$\angle AOB = 2 \angle ACB$ (angle subtended centre is twice on circle)

$\angle AOB = 2 \times 60° = 120°$

21. (D) (a) $8 : a = 8 : b \Rightarrow 8a = 8b \Rightarrow a = b$

(b) $a : 16 = b : 4 \Rightarrow 4a = 16b \Rightarrow a = 4b$

(c) $a : 8 = b = 8 \Rightarrow 8b = 8a \Rightarrow b = a$

(d) $32 : a = b : 2 \Rightarrow ab = 64$

22. (D)
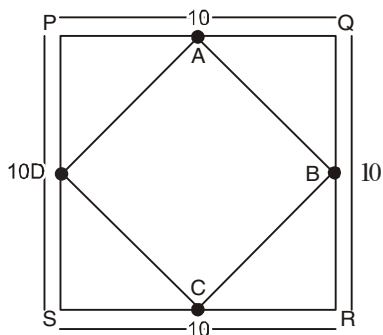
$AD = \sqrt{5^2 + 5^2} = 5\sqrt{2}$

Perimeter $= 5\sqrt{2} \times 4$

$= 20\sqrt{2}cm$

23. (C)

$\begin{matrix} A & 8 \\ B & 10 \end{matrix} \Big\rangle \begin{matrix} 5 \\ 40 \\ 4 \end{matrix}$

They together compelte 9 units in 2 day

and 40 unit are done by them in $8\dfrac{4}{5}$ days

24. (C) SP = 135

$135 = \dfrac{5}{4} CP$

$\Rightarrow$ C.P $= 27 \times 4 = 108$ Rs.

25. (A)

```
  Cp1L          CP of 1L
  Water           Milk
    0              12
       \          /
          \    /
            8
          /    \
       /          \
    4              8
```

Ratio 4 : 8

$\Rightarrow 1 : 2$

26. (A) S.I $= 16800 \times \dfrac{9}{12} \times \dfrac{25}{4 \times 100}$

$\Rightarrow$ Rs. 787.50

27. (B) Let total sum be 100%

Interest Rate $= 11\% + 19\% = 30\%$

$\dfrac{130°}{100} = 52,000$

$1\% \to 400$

$\Rightarrow 100\% = 40,000$

28. (B) $12 = 2 \times 2 \times 3$

$15 = 3 \times 5$

$45 = 3 \times 3 \times 5$

$= 3$ prime factors

common to all three Numbers.

29. (C) $= \dfrac{x}{9} = \dfrac{(x+3)}{15}$

$5x = 3x + 9$

$2x = 9$

$\Rightarrow x = 4.5$

30. (A) $\begin{matrix} Anjana = 40 \\ Ragini = 24 \end{matrix} \Big\rangle \begin{matrix} 3 \\ 120 \\ 5 \end{matrix}$

$= 120 \times \dfrac{2}{3}$

$= \dfrac{80}{8}$

$\Rightarrow 10$

31. (C) $+2, +3$ Pattern

32. (B)

$\begin{matrix} T & C & K & N \\ -2 & -2 & -2 & -2 \\ R & A & I & L \end{matrix}$

```
  C    O    A    C    H
  ↓    ↓    ↓    ↓    ↓
 -2   -2   -2   -2   -2
  ↓    ↓    ↓    ↓    ↓
  E    Q    C    E    J
```

33. (D) $3 \times 32 \div 8 + 8 - 20$

$\Rightarrow 0$

34. (C)
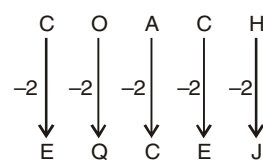
```
S P A C E S H I P      P I E C E S
↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓      ↓ ↓ ↓ ↓ ↓ ↓
3 5 9 8 4 3 7 2 5      5 2 4 8 4 3
```

35. (B) 'I' comes at 18th position when counted from R.H.S. of the Alphabet.

Simillarly 'C' comes at 24th position.

36. (B) $891 = 8 \times 9 \times 1 = 72$

$257 = 2 \times 5 \times 7 = 70$

$529 = 5 \times 2 \times 9 = 90$

37. (D)

38. (D) $3 + 2^2 = 7$

$7 + 3^2 = 16$

$16 + 4^2 = 32$

$32 + 5^2 = 57$

$57 + 6^2 = 93$

39. (D)

40. (A) $A = 1 \Rightarrow 1^2$

$D = 4 \Rightarrow 2^2$

$I = 9 \Rightarrow 3^2$

$P = 16 \Rightarrow 4^2$

$Y = 25 \Rightarrow 5^2$

41. (B)

42. (C)

43. (D) Grandfather

|

Father

|

Women — Brother — Man

44. (B)

45. (C) $7 - 6 = 1 = 6 - 5$

$13 - 5 = 8 = 21 - 13$

$21 - 14 = 7 = 14 - 7$

46. (B) $U > R > Q > T > S$

47. (D)

I H G   F E D
9 8 7   6 5 4

G H I   D E F
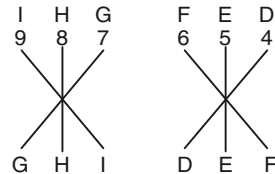
48. (A)

49. (B) Time from 10 am on friday

to 10 pm on friday

$= 7$ days 12 hours

$= 7 \times 24 + 12$ Hours $= 180$ House

Gain time $= (5 \min + 5 \min 48 \sec)$

$= (5 + 545) = (5 + 545)$ min

$545 = 545$ min

545 545 min are gained 180 hours 5 min Gained

$= 180 \times 5 \times 554 = 180 \times 5 \times 554$ hours

$8313 = 8313$ hours

83 hours $= 20$ min after 10 am on Friday

3 days 11 hours 20 min after 10 am on friday

$9 : 20$ pm on monday

52. (C)

53. (A)
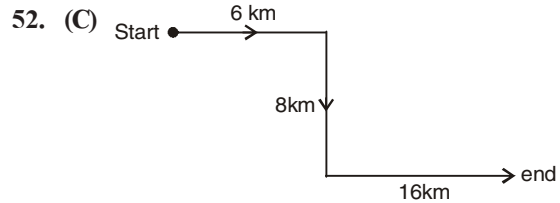
54. (A)
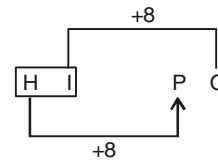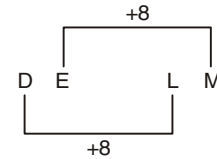
55. (C)

56. (D)

57. (A)
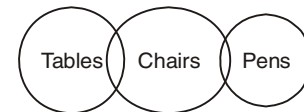
58. (B) $14 \times 10 \div 5 - 20 + 4 = ?$

$14 - 10 + 5 \times 20 \div 4 = ?$

$? \Rightarrow 29$

59. (A)

60. (D)