

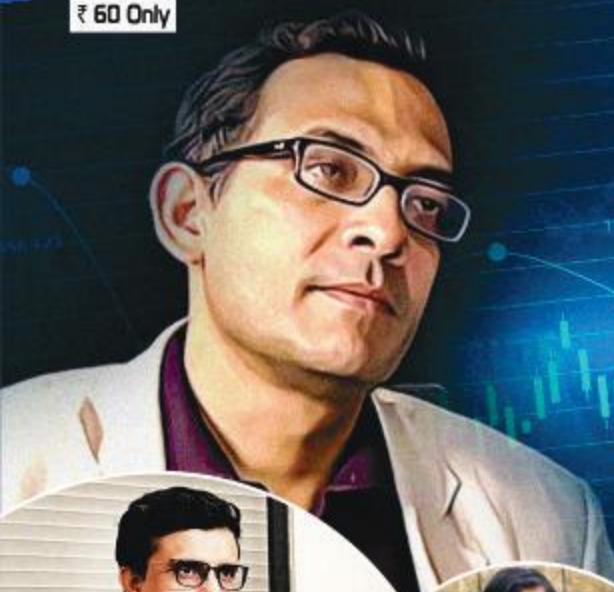
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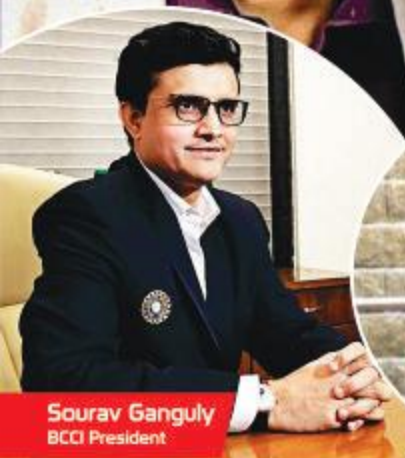
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December 2019



NOBEL PRIZE WINNERS-2019

Indian-American Abhijit Banerjee,
Esther Duflo and Michael Kremer
jointly won the 2019 Nobel Economics Prize



Sourav Ganguly
BCCI President



Kavitha Gopal
Win President of India Prize

Inside Story

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Selected in FCI/LIC & State Jobs

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IMPORTANT RATES (01-11-2019)

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Nov. 14	Children's Day
Nov. 16	International Day for Endurance
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Nov. 18	World Adult Day
Nov. 19	World Citizen Day
Nov. 21	World Television Day
Nov. 26	World Environment Protection Day

IMPORTANT DAYS IN DECEMBER

Dec. 01	World AIDS Day
Dec. 02	National Pollution Control
Dec. 03	World Day of the Handicapped
Dec. 10	Human Rights Day
Dec. 14	World Energy Conservation Day
Dec. 18	Minorities Rights Day (India)
Dec. 23	Kisan Divas (Farmer's Day) (India)
Dec. 24	National Consumers Day

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Success Story

Name: Mukesh Kumar
Father Name : Kuldeep Kumar
Education: B.Tech (CE)
Examination Name: SBI Clerk-2019
Final Selection: State Bank of India



IBT: I wish you many congratulations for you proved that you have the caliber to achieve your goal. You must be feeling proud of yourself.

Mukesh: Thank you, sir.

IBT: How did you feel when you got to know that you have qualified the exam?

Mukesh: The moment I checked the result, I could not believe that I qualified the exam. I checked it 3-4 times. Then I could believe that I really nailed the exam. I am really very glad. Initially, I was little scared like other students if I would be able to qualify any exam. But, finally my efforts and hard work proved to be fruitful and I experienced that being underconfident is fruitless. I succeeded in overcoming my fear and got selection. My dedication and sincerity helped me to crack the exam. I am really feeling overwhelmed.

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

Mukesh: I've always aspired to get a govt. job. The same was the dream of my parents. I took a few govt. exams during my graduation. Results of those examinations made me realize that I need coaching. This is the reason I joined IBT Institute which, I think, has been the smart decision of mine as it is the most prestigious institute in India. The reason I am calling IBT a prestigious Institute is that it provides its students everything

which is required to qualify the desired exam like Mock Tests, Study Notes, Books, Magazines, Lifetime Membership Card (LMC), and most importantly experienced and worthy teachers.

IBT: What strategy did you follow to achieve your goal?

Mukesh: I consider that to qualify any exam one should have understanding of every concept of each subject. That's why I was determined to attend all the classes regularly. I focused not only on my favorite subjects but also on the subjects which were not dear to me. 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: What you think is the best strategy while taking any competitive exam?

Mukesh: Sir, I think, time management is crucial while taking any competitive exam. One ought to allocate appropriate time to each question. One must pay attention not only 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?

Mukesh: Sir, I never made a hard and fast rule for myself to study for a fixed no. of hours, but I used to study for 4-6 hours a day. I always used to decide the number of topics that I was going to practice in a day. For me, achieving that target was much important rather than fixing study hours.

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

Mukesh: Faculty of 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 became able to qualify this examination.

IBT: Would you like to say something to your parents or teachers?

Mukesh: 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 my journey towards success. The faculty members guided me in the proper direction.

IBT: Would you like to suggest something to other aspirants?

Mukesh: Firstly, they have to be very clear what they want to achieve in their life and if they are really interested in joining the govt. job, they must not leave any room for preparation. Dedication and diligence are the keys to reach the summit of success.

IBT: Celebrating your success and wishing that you achieve everything best in your life!

Mukesh: Thank you very much, sir!

PRECIOUS WORDS : "Don't Limit Your Challenges. Challenge Your Limits."

NOBEL PRIZE WINNERS-2019

Indian-American Abhijit Banerjee, Esther Duflo and Michael Kremer jointly won the 2019 Nobel Economics Prize “for their experimental approach to alleviating global poverty,” the Royal Swedish Academy of Sciences
Hailed as a visionary and reformer, Ethiopian Prime Minister Abiy Ahmed won the Nobel Peace Prize for his efforts to resolve the long-running conflict with neighbouring foe Eritrea.
John B. Goodenough . The 2019 Nobel Prize in Chemistry has been awarded to John B. Goodenough, M. Stanley Whittingham and Akira Yoshino for the development of lithium-ion batteries.
Akira Yoshino is Winner of Nobel Prize in Chemistry. Yoshino is one of the three scientists who have won this year’s Nobel Prize in Chemistry .
Stanley Whittingham , won this year’s Nobel Prize in Chemistry for their contributions to lithium-ion batteries, which have reshaped energy storage and transformed cars, mobile phones and many other devices in an increasingly portable and electronic world.
Olga Tokarczuk was awarded the 2018 literature Nobel Prize , in Bielefeld, Germany.
Austrian author Peter Handke was awarded the 2019 Nobel Prize in literature .
A screen displays the portraits of the laureates of the 2019 Nobel Prize in Physics James Peebles, Michel Mayor, and Didier Queloz , during a news conference at the Royal Swedish Academy of Sciences in Stockholm, Sweden.
The 2019 Nobel prize for Physics was given to James Peebles “for theoretical discoveries in physical cosmology,” and the other half jointly to Michel Mayor and Didier Queloz “for the discovery of an exoplanet orbiting a solar-type star,” said Prof. Goran Hansson, secretary-general of the Royal Swedish Academy of Sciences that chooses the laureates.
James Peebles is introduced as a Nobel laureate in Physics at a news conference at Princeton University in Princeton, New Jersey.
Swiss scientist Didier Queloz wins the 2019 Nobel Prize for Physics , in London, Britain.
Nobel Prize winners in Physics, James Peebles in Princeton, N.J., Didier Queloz in London and Michel Mayor in Madrid.
Peter Ratcliffe of Oxford University, one of three scientists that won the 2019 Nobel Prize for Medicine .
William G. Kaelin , was awarded the Nobel Prize for Physiology or Medicine in Boston.
Gregg L. Semenz was awarded the Nobel Prize for Physiology or Medicine .

Indian Nobel laureates

- Till now, 12 Indians (5 Indian citizens and 7 of Indian origin or residency) have been awarded Nobel Prize
- The first person of Indian origin and also first Asian to be awarded the Nobel Prize was Rabindranath Tagore for his works “Gitanjali” in 1913.
- First Indian recipient of Nobel Prize in Physics was **C. V. Raman** for his work on the scattering of light and for the discovery of the effect named after him” in 1930.
- First Indian recipient of Nobel Prize for Peace was Mother Teresa in 1979.
- First Indian recipient of Nobel Prize in Economics was Amartya Sen in 1998.
- First Indian recipient of Nobel Prize in Physiology or Medicine was Har Gobind Khorana for their interpretation of the genetic code and its function in protein synthesis in 1968.
- First Indian recipient of Nobel Prize in Chemistry was Venkatraman Ramakrishnan for studies of the structure and function of the ribosome in 2009.
- The only woman from India in the list of Nobel Prize recipient is Mother Teresa.

NEW BCCI PRESIDENT SOURAV GANGULY *to take guard on October 23*

Sourav Ganguly filed his nomination for the post of BCCI president at the Indian cricket board's headquarters in Mumbai and is set to be elected unopposed.

Former India captain Sourav Ganguly is all set to be named the new president of the Board of Control for Cricket in India (BCCI) after he filed his nomination for the top job in Mumbai. Ganguly, who is often credited for changing the image of cricket -- to a tough one -- filed nomination for the president's post. He was escorted inside the BCCI headquarters in Mumbai by the Old Guard of the Indian cricket -- N Srinivasan, Niranjan Shah and Rajeev Shukla.



Jay Shah and Arun Dhumal are being seen as the other new faces who will take control of the BCCI when the Committee of Administrators (CoA) hand over power to the BCCI office bearers on October 23.

Sourav Ganguly's tenure : Sourav Ganguly will lead the BCCI till 2020. He will be given a cooling-off (rest) period after holding a position in the board for 6 years. He also already served about five years of tenure in state cricket board. As per the rules, a member can't hold any position for more than nine years in the board.

Sourav Ganguly's records :

- Sourav Ganguly is the only Indian player as a left-hand batsman who has scored 239 runs in the Test.
- He played 311 one day international matches and scored about 11,363 runs in his cricket career.
- Sourav Ganguly played 113 test matches and scored 7212 runs with an average of 42.18%.
- Ganguly has hit a total of 190 sixes in his career. Today, Ganguly is in the top 10 players in terms of hitting sixes.
- Ganguly captained India in 147 ODIs and out of this he won 76 matches and under his captaincy the winning average of the team was about 54 percent.
- From 2000 to 2005, Ganguly took charge of the Indian Test team and during this time the Indian team won 21 out of 49 Tests and lost only 13 Tests.

KAVITHA GOPAL BECOMES FIRST GIRL STUDENT TO WIN PRESIDENT OF INDIA PRIZE

In a first, Kavitha Gopal, a student from the Indian Institute Technology, Madras won the President of India Prize. Kavitha is now a graduate with a B. Tech degree in Computer Science and Engineering, is currently working at Google India, Bengaluru, as a software engineer. On Monday, she created history by becoming the first girl student ever to win the coveted prize.

The President of India prize is conferred to recognize outstanding academic performance by a student. In the 60 years of IIT Madras history, this is the first time that the 'President of India Gold Medal' has been conferred to a girl student. Only male students had won the prize earlier at the institute.



INDIA WINS FOUR UNESCO HERITAGE AWARDS

India wins four UNESCO heritage awards: Flora Fountain, others bring three cheers for Mumbai

Mumbai's iconic 155-year-old Flora Fountain and two other heritage landmarks in the country's financial capital are among the four sites that have been chosen from India for the UNESCO Asia-Pacific Awards for Cultural Heritage Conservation.

The fountain, a veritable symbol of Mumbai was opened to the public early this year after painstaking restoration.

Award of Distinction

- Vikram Sarabhai Library, Indian Institute of Management, (Ahmedabad) India
- Keyuan Garden (Suzhou) China
- Nelson School of Music, (Nelson) New Zealand

Award of Merit

- Our Lady of Glory Church (Mumbai) India
- Tseto Goenpa (Paro) Bhutan
- Lyttelton Timeball Station (Christchurch) New Zealand
- Keneseth Eliyahoo Synagogue (Mumbai) India
- Guyue Bridge (Zhejiang) China

Honourable Mention

- Flora Fountain (Mumbai) India
- The 5s Classroom (Kew) Australia
- Westpac Long Gallery (Sydney) Australia
- Liddell Bros. Packing Plant (Wuhan) China

NITI Aayog releases INDIA INNOVATION INDEX 2019

Karnataka has topped the first-ever innovation ranking of states, followed by Tamil Nadu and Maharashtra, a Niti Aayog sponsored report said. Bihar, Jharkhand and Chhattisgarh, on the other hand, trailed on the list.

The India Innovation Index 2019, developed on the lines of Global Innovation Index (GII), looks into the innovation ecosystem of Indian states and union territories to help policymakers design policies to drive innovation across regions.

The report was released by Niti Aayog Vice Chairman Rajiv Kumar and Chief Executive Officer Amitabh Kant.

The ranking was done in three categories:-

'Major States', 'North East and Hill States' and 'Union Territories (UTs)/City and Small States'.

Sikkim topped in the North-East category, while Delhi was at the top in the UT segment. Telangana, Haryana, Kerala, Uttar Pradesh, West Bengal, Gujarat and Andhra Pradesh were among the other states that topped the innovation index.

Key Highlights

- NITI Aayog with Institute for Competitiveness as the knowledge partner has released the India Innovation Index 2019.
- The scores are an attempt to create an extensive framework for the continual evaluation of the innovation environment of states and union territories.
- The innovation index 2019 highlights that the innovation ecosystem of the country is strong in south and western parts of India.
- Also, it was found that there are west-south and north-east divide across the country in the area of innovation.
- Karnataka emerged on the top in Infrastructure, Knowledge Output, Knowledge Workers and Business Environment.
- However, Maharashtra was the best performer in the dimension of Enablers. It highlighted that Maharashtra provides the best environment for innovation however the state appeared third in overall innovation index.

NATIONAL NEWS

OCTOBER 2019

CHIEF MINISTER OF ANDHRA PRADESH LAUNCHES 'YSR VAHANA MITRA' SCHEME

- Chief Minister of Andhra Pradesh Y.S. Jagan Mohan Reddy will launch the "YSR Vahana Mitra scheme" in Eluru, Andhra Pradesh.
- Under which the government will provide financial assistance of Rs 10,000 per annum to owner-driver of an auto-rickshaw, or taxicab with the aim to meet their insurance premium, licence fee and other recurring expenses.

INDIA'S 1ST PLANT TO PRODUCE DIESEL FROM PLASTIC WASTE OPENED IN MATHURA

- India's 1st plant to produce diesel from plastic waste in Mathura district of Uttar Pradesh has been launched by Mathura MP (Member of Parliament) Hema Malini with the aim to fulfill Prime Minister(PM) Narendra Modi's dream of a Swachh Bharat Mission.
- The plant, working on a full scale at the Mathura Municipal Corporation (MMC), built on public-private partnership (P-P-P) model for which the MMC has signed a contract of 9.5 crore with Paterson Energy Private Limited, Chennai, Tamil Nadu.
- The specialty of this plant will be that 6 tons of plastic will be used to make diesel every day.

AROGYA MANTHAN EVENT WAS ORGANISED BY THE NATIONAL HEALTH AUTHORITY

- Prime Minister Narendra Modi will preside over the valedictory function of 'Arogya Manthan', a two-day event organised by the National Health Authority, to mark the completion of one year of 'Ayushman Bharat' or 'Pradhan Mantri Jan Arogya Yojana' (PM-JAY).
- It has been organised to mark the completion of one year of 'Ayushman Bharat' or 'Pradhan Mantri Jan Arogya Yojana'
- The purpose of the 'Arogya Manthan' is to provide a platform for all the crucial stakeholders of PM-JAY to meet and discuss the challenges faced in the implementation of the scheme in the past year and to forge new understanding and pathways towards improving implementation.

UTTARAKHAND CM LAUNCHES AWARENESS CAMPAIGN 'URJAGIRI'

- Chief Minister of Uttarakhand Trivendra Singh Rawat launched an awareness campaign "Urjagiri" which aims at stopping power theft and saving.
- The Chief Minister emphasised on the need to speed up the process for wider awareness to avoid power loss in Uttarakhand.

5TH WORLD PARLIAMENT OF SCIENCE, AT THE MIT WORLD PEACE UNIVERSITY

- The three-day event 5th World Parliament of Science, Religion and Philosophy will be held at the MIT World Peace University in Pune, Maharashtra.
- The theme of the programme this year is 'role of science, religion and philosophy for world peace and well-being of mankind'.
- The primary objective of the event was to create and promote interfaith and inter-religious movement for World Peace.

HARYANA TOPS LIST OF STATES WITH MOST DRY DISTRICTS

- As per the recently released report, "2019 Southwest Monsoon Season Rainfall and IMD's Long Range Forecasts" by IMD (India Meteorological Department), Haryana had the highest number of dry districts, 19 out of 21, including three where rainfall was scanty.
- Haryana was the 2nd most rain deficit state in India after Manipur(the most rain deficit with a recording of 56%). Haryana recorded rainfall of 255.2 mm against a normal of 438.6 mm, results to a deficit of 42 percent.
- Over third of the dry districts (52), are in the high-yield agriculture belt of Punjab, Haryana and west Uttar Pradesh, including Delhi.



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KERALA TOPS NITI AAYOG'S SCHOOL EDUCATION QUALITY INDEX IN LIST OF 20 STATES

- Kerala has emerged on top among 20 large states in terms of quality of school education, followed by Rajasthan and Karnataka, while the most-populous Uttar Pradesh was ranked at the bottom position during 2016-17, according to a report released by the Niti Aayog.
- Kerala has emerged on top among 20 large states in terms of quality of school education, followed by Rajasthan and Karnataka, while the most-populous Uttar Pradesh was ranked at the bottom position during 2016-17, according to a report released by the Niti Aayog.
- The report, titled 'The Success of Our Schools-School Education Quality Index' (SEQI) and jointly released by the Niti Aayog, Ministry of Human Resource Development and the World Bank

3 RAILWAY STATIONS IN RAJASTHAN EMERGED AS TOP CLEAN STATIONS

- Three railway stations of Rajasthan, Jaipur, Jodhpur and Durgapura have topped the Railway Cleanliness Survey 2019, conducted at 720 railway stations by the Ministry of Railways.
- Mumbai's Andheri, Virar and Naigaon stations have topped the total 109 stations in the category of suburban stations.
- Among the railway divisions, North Western Railway stood at the top, South Eastern Railway at the second position and East Central Railway at the third position.

DELHI GOVT FIRST IN COUNTRY TO IMPLEMENT STREET VENDORS ACT

- Chief Minister Arvind Kejriwal said that Delhi government has become the first government in the country to implement the Street Vendors Act.
- "Street Vending Act was passed in 2014. The law was good but it was never implemented in the country. Delhi government is the first government to implement it. Under that law, Street Vending Committees have to be formed. These committees have already been formed in Delhi. The notification has been passed in this regard," the Chief Minister said while addressing a presser here.
- The Chief Minister also said that street vendors were facing harassment due to not being organised and not have any legal status.

TOURISM MINISTRY LAUNCHES APP "AUDIO ODIGOS"

- Tourism Ministry has launched the Audio Guide facility "Audio Odigos" for 12 sites of India (including Iconic Sites) on the occasion of "Paryatan Parv 2019".
- An MoU for Gol Gumbad, Delhi with Government of Delhi and Resbird Technologies was also exchanged for the development of Tourism Amenities.
- Audio guide odigo offers Government of India verified content, with visuals & voice over support. With Audio Odigos, tourists will now enjoy a more enriching experience and take back historical insights of the Indian culture and heritage.

BIG GIFT FOR J&K: AMIT SHAH FLAGS OFF DELHI-KATRA VANDE BHARAT EXPRESS

- Speaking at the launch of the Vande Bharat Express, Home Minister Amit Shah said, "Delhi-Katra Vande Bharat Express is a big gift for Jammu and Kashmir's development and for promoting religious tourism. He added that Article 370 was the biggest roadblock in Jammu and Kashmir's development."
- "Within 10 years, it will be one of the most developed regions," Amit Shah said.
- At the launch of the Delhi-Katra Vande Bharat Express, Union minister Piyush Goyal said the Railways will connect the country from Kashmir to Kanyakumari before 15th August, 2022.

HEALTH MINISTER HARSH VARDHAN LAUNCHES TRANS-FAT FREE LOGO

- Union Health Minister Harsh Vardhan launched the "Trans-Fat Free" logo during the 8th International Chefs Conference.
- The campaign to end trans-fat is seen as one of the important steps to accelerate the 'Eat Right India' campaign led by the FSSAI under the Ministry of Health and Family Welfare.
- "In compliance with the Food Safety and Standards (Advertisement and Claims) Regulations, 2018, food establishments that use trans-fat free fats/oil and do not have industrial trans-fat more than 0.2g/100g of food are eligible to display the logo,".

SEPTEMBER 2019

KIREN RIJITU FLAGS OFF 'GREAT GANGA RUN'

- Union Minister for Youth Affairs and Sports, Kiren Rijitu along with Union Minister for Jal Shakti, Gajendra Singh Shekhawat flagged off "Great Ganga Run" at Jawaharlal Nehru Stadium. The marathon was organised to create awareness about 'Ganga'.
- "It is a good initiative by Ministry of Jal Shakti. This marathon has been organised by them. It has a very elaborative message. Ganga is very important for the country and we needed to create awareness.

RAJASTHAN GOVERNMENT LAUNCHES JAN SOOCHNA PORTAL 2019

- The first-ever public information portal launched in Rajasthan promising to provide information about government authorities and departments suo motu to the public in the true spirit of the Right To Information Act. The portal has brought yet another distinction to Rajasthan, where the RTI movement started in 1990s.

KERALA GOVT AND RCC JOINTLY SIGNS MOU WITH MALDIVES ON CANCER CARE

- The govt. of Kerala and the Regional Cancer Centre (RCC) jointly signed Memorandum of Understanding (MoU) with Maldives to strengthen cancer care in the island nation by giving training to doctors.
- Maldivian minister Abdulla Ameen and Kerala's health minister KK Shylaja signed the MoU in presence of Kerala Chief Minister (CM) Pinarayi Vijayan. Kerala govt and RCC jointly signs MoU with Maldives

DR. HARSH VARDHAN INAUGURATED NCCCR&D AT IISC-BENGALURU

- Union Minister of Science & Technology, Dr. Harsh Vardhan, inaugurated the National Centre for Clean Coal Research and Development (NCCCR&D) at Indian Institute of Science (IISc)-Bengaluru, Karnataka which was set up by the union government through the Department of Science & Technology (DST)

INDIAN RAILWAYS UNDERTAKES "MASSIVE SHRAMDAN" DRIVE

- The Indian Railways has once again carrying out a "Massive Shramdan" drive movement aimed at collecting plastic waste from all railway premises to create awareness for a greater impact against single-use plastic.

EAM AND MHRD LAUNCHED PHD FELLOWSHIP PROGRAMME FOR ASEAN STUDENTS IN IITS

- External Affairs Minister (EAM) of India Dr S Jaishankar and Minister of Human Resource Development (MHRD) Mr Ramesh Pokhriyal 'Nishank' launched the PhD (Doctor of Philosophy) fellowship programme, initially launched by the Ministry of External Affairs (MEA), in Indian Institutes of Technology (IITs) for the students from Association of Southeast Asian Nations (ASEAN).

INDIA'S FIRST NATIONAL ANTIMICROBIAL RESISTANCE HUB INAUGURATED IN KOLKATA, WEST BENGAL

- It was developed by ICMR in association with the United States (US) Department of Health and Human Services.
- ICMR director-general Balram Bhargava, National Institute of Cholera and Enteric Diseases (NICED) director Shanta Dutta and US ambassador to India Kenneth I Juster were among the dignitaries present at the inaugural ceremony.

THE SUPREME COURT HAS SET DATE OCTOBER 18TH AS THE DEADLINE TO CONCLUDE THE HEARINGS IN AYODHYA LAND DISPUTE CASE

The constitution bench hearing the Ayodhya dispute is headed by CJI Ranjan Gogoi, who is set to retire on November 17, 2019 so the verdict has to be delivered before then or the case will be heard afresh with a new judge in place of Justice Gogoi.



GOOGLE TO LAUNCH AI RESEARCH LAB

- Google Pay has grown more than three times to 67 million monthly active users, driving transactions worth over \$110 billion on an annualized basis across offline and online merchants.
- The two-thirds of the transactions are coming from tier-II and -III cities and towns. Google Pay competes with players like Paytm and PhonePe is introducing the Spot platform that will enable merchants to create branded commercial experiences and reach new customers.
- Google already onboarded merchants like UrbanClap, Goibibo, MakeMyTrip, RedBus, Eat.Fit and Oven Story through its early access programme.

NTPC TO BUILD INDIA'S BIGGEST SOLAR PARK

- India's largest energy conglomerate NTPC Ltd. has unveiled its plans to set up a 5 gigawatt (GW) solar park in Gujarat. This solar park is expected to be the biggest in the country. The move of the company is toward cleaner energy.
- NTPC has located a spot in Gujarat for the project. The estimated cost for the project is Rs.250 billion. The project will begin in the year 2024. It is also expected that the company might invite bids from developers to set up projects in the park.
- Recently, the Central government has laid regulations to cap emissions from coal-fired power plants. This have also triggered the NTPC to turn to green energy for growth.

GOOGLE PARTNERS WITH BSNL TO BRING PUBLIC WIFI TO VILLAGES

- The search engine giant Google has signed a partnership agreement with the state-owned operator Bharat Sanchar Nigam Ltd. (BSNL). The partnership aims to bring public WiFi to villages in states namely Gujarat, Bihar, and Maharashtra. The agreement will focus on villages that had no Wi-Fi connection previously.
- The announcement comes after the 5th edition of Google for India event which took place in New Delhi on 19th September.
- In July 2019 Google collaborated with Cisco for its gStation to provide free and high-speed WiFi at public locations across India.

ANDHRA PRADESH STATE TO BAN THE PRIVATE PRACTICE BY GOVT. DOCTORS

- The Andhra Pradesh State government has announced that it is to ban the private practice by doctors working in government

hospitals. The announcement was made by Chief Minister Y. S. Jagan Mohan Reddy after consulting with the committee on reforms in the health sector.

- Also, as compensation, the govt. has announced to increase their salaries in accordance with the recommendations made by the experts committee on reforms in the health sector headed by former Union Health Secretary K. Sujatha Rao.
- The committee members have been asked to prepare proposals for an increase in doctors' salaries.

HYDERABAD-KARNATAKA REGION HAS BEEN RENAMED AS THE 'KALYANA KARNATAKA' RECENTLY

- Karnataka Chief Minister B.S. Yediyurappa recently announced that Hyderabad-Karnataka Region has been renamed as Kalyana Karnataka Region that comprises six districts of Karnataka: Koppal, Ballari, Bidar, Kalaburagi, Yadgir and Raichur.

CENTRE TO LAUNCH NEAT AI LEARNING SCHEME TO BOOST HIGHER EDUCATION

- The Ministry of Human Resource Development (MHRD) has announced a new National Educational Alliance for Technology (NEAT) Artificial Intelligence (AI) scheme.
- MHRD will start awareness programmes to create awareness of the NEAT solutions to teachers and students. The NEAT AI scheme will be launched and made operationalized in early November 2019.
- The scheme aims to boost better learning outcomes in Higher Education. The scheme will ensure to use Artificial Intelligence which will make learning more personalized and customized as per the requirements of the learner.



AUGUST 2019

LUCKNOW'S ICONIC HAZRATGANJ CHAURAHA RENAMED AS ATAL CHOWK

- Famous 'Hazratganj Chauraha' of Lucknow, Uttar Pradesh has been renamed as 'Atal Chowk' in memory of former Prime Minister of India, Late Atal Bihari Vajpayee on the occasion of his first death anniversary, from August 16, 2019. He was a five-time Member of Parliament (MP) from Lucknow. A memorial named "Atal Smriti Upvan" will also be built on his name.

UP GOVT TO INSTALL 251-METRE-TALL STATUE OF LORD RAM IN AYODHYA

- The Uttar Pradesh (UP) government has decided to install a 251-metre-tall statue of Lord Ram at Ayodhya which will become the world's tallest statue surpassing the record held by Sardar Vallabhbhai Patel's Statue of Unity in Gujarat (182-metre).
- A separate unit of "Rajkiya Nirman Nigam" will be set up for the purpose of installation of the statue.
- UP Chief Minister Yogi Adityanath unveiled the 7-foot tall statue of Lord Ram which depicts Kodamb Ram, one of the five avatars of Lord Ram, during his visit to Ayodhya at the Shodh Sansthan Museum.
- The statue is made of a single block of rosewood and purchased for Rs. 35 lakh from Karnataka.

PARLIAMENT PASSED MUSLIM WOMEN BILL 2019



- On July 30, 2019, Parliament passed the Muslim Women (Protection of Rights on Marriage) Bill 2019. It was passed with 99 votes in favour and 84 opposed against it. The bill criminalizes instant triple talaq among Muslims and attracts a jail term of three years for the husband.

GLORIOUS JAGANNATH RATH YATRA 2019 BEGINS IN PURI, ODISHA

The world famous Jagannath Rath Yatra 2019(also known as Chariot Festival) began at Puri in Odisha. The religious procession commemorates a journey by Hindu god Jagannath, his brother Balabhadra and sister Subhadra, in specially made chariots as they travel to Gundicha temple, their birthplace.

- The Rath Yatra draws lakhs of devotees from across the country. The Jagannath Rath Yatra in Puri coincides with Gujarat's Lord Jagannath Rath Yatra where it marks 142nd annual Rath Yatra of Lord Jagannath.

- President Ram Nath Kovind, Vice President Venkaiah Naidu & Prime Minister Narendra Modi have greeted people on the auspicious occasion of Yatra.

PILOT BASIS OF ONE NATION ONE RATION CARD SCHEME

- In order to boost the National Food Security, pilot basis of One Nation One Ration Card scheme was launched by the government in four states namely Telangana, Andhra Pradesh, Maharashtra and Gujarat.
- Families holding this card can buy subsidized rice and wheat from any ration shop in these four states.

INDIA IS THE 46TH HIGHEST RISK COUNTRY IN THE WORLD: WATER STRESS INDEX

- According to the Water Stress Index, formulated by London-based risk analytics firm Verisk Maplecroft, India is the 46th highest risk country in the world. It measured the water consumption rates of households, industries and farm sectors and the available resources in rivers, lakes and streams and plotted the index with projected population growth trends to rank the cities facing the biggest threat to their water resources. Chennai is the "tip of the iceberg" for India's water stressed cities.

FLIPKART LAUNCHED 'SAMARTH' INITIATIVE TO SUPPORT WEAVERS

- Anurag Thakur, Minister of State, Finance and Corporate Affairs and Kalyan Krishnamurthy, Chief Executive Officer (CEO) of Flipkart Group launched 'Samarth', an initiative of Flipkart, to support weavers, artisans and makers of handicrafts to its platform.



- It will help the community to on-board and sell the goods on the internet.

INTERNATIONAL NEWS

OCTOBER 2019

QATAR PLEDGES TO END 'KAFALA' EMPLOYMENT LAWS THAT TIE FOREIGN WORKERS TO EMPLOYERS



- The energy-rich nation of Qatar is pledging to fully eliminate a labour system that ties foreign workers to their employer and requires them to have their company's permission to leave the country. According to the United Nations' International Labor Organization, said yesterday that Qatar planned to end the so-called 'kafala' system there.
- The ILO says workers would be able to freely change employers under draft laws described as being 'expected to come into force by January 2020. The ILO says Doha is also considering a minimum wage.

SCOTLAND BECOMES FIRST PART OF THE UK TO BAN SMACKING CHILDREN

- Scotland has become the first part of the United Kingdom to ban the smacking of children. The country introduced a law that makes smacking the children a criminal offence for parents and carers to use physical punishment against a child.

- The law change is aimed to give children the same protection from assault as adults. This law has brought Scotland into line with United Nations recommendations. Currently, the parents and the carers are allowed to use reasonable physical force in order to discipline children.

INDIA SLIPS 10 PLACES TO 68TH ON GLOBAL COMPETITIVENESS INDEX

- India has moved down 10 places to rank 68th on the annual global competitiveness index, largely due to improvements witnessed by several other economies.
- Singapore, meanwhile, has replaced the US as the world's most competitive economy.
- India, which was ranked 58th in the annual Global Competitiveness Index, compiled by the Geneva-based World Economic Forum (WEF), is among the worst-performing BRICS nations along with Brazil (ranked even lower than India at 71 this year).

INDIA RANKS 82ND IN HENLEY & PARTNERS GLOBAL PASSPORT INDEX 2019

- The latest Henley & Partners Global Passport Index 2019 was released. In the report, India is currently ranked at 82nd place in 2019, which is one place down from its previous rank of 81 in 2018. Japan and Singapore both hold the most powerful passport by ranking 1st in the list.

INDIA TO HAVE FIRST-EVER OLYMPIC HOSPITALITY HOUSE IN TOKYO

- India will have its first-ever Olympic Hospitality House in Tokyo during the Summer Games next year.
- The Indian Olympic Association (IOA) and JSW Group on Thursday announced a partnership to build the facility.
- Many of the Olympic participating countries have their own hospitality houses during the Games but this will be the first time India will be having one to showcase its culture and heritage.

TCS INDIA'S OVERALL MOST OUTSTANDING COMPANY IN ASIAMONEY'S 2019 POLL

- Tata Consultancy Services (TCS) has been selected as the overall most outstanding company in India's IT services sector in Asiamoney's 2019 outstanding companies poll.
- Asiamoney's various investor surveys recognized TCS as the most awarded company of the decade in India including awards like the best-managed companies award, the corporate governance poll.

WORLD GIVING INDEX: INDIA RANKS 82, USA TOPS THE LIST

- India ranked 82 spots among the 128 countries surveyed in the World Giving Index (WGI).
- The average figures for India over the past decade show that 34 per cent people helped a stranger, 24 per cent donated money and 19 per cent volunteered or donated their time.
- According to the WGI, the USA stood at the top followed Myanmar, New Zealand and Australia.

ITALY TO INTRODUCE 3% WEB TAX ON DIGITAL GIANTS FROM 2020

- Italian scheme to yield about 600 million euros (\$662 million) a year alternative revenues will allow it to avoid a scheduled increase in sales tax.
- Italy and European Union members have long complained about the way web giants collect considerable profits in their countries to pay only a few million euros in taxes each year. The EU failed to agree to tax the firms.
- France and the United States reached a deal in August to end a standoff over a French tax on big internet companies, with France repaying companies the difference between the French tax and a planned mechanism being drawn up by the Organisation for Economic Co-operation and Development (OECD).

UAE TO ESTABLISH 1ST GRADUATE-LEVEL, RESEARCH-BASED AI UNIVERSITY IN WORLD

- United Arab Emirates (UAE) has announced the establishment of first graduate-level, research-based Artificial Intelligence (AI) university in the world.
- The university is named as Mohamed bin Zayed University of Artificial Intelligence (MBZUAI) after Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of UAE Armed Forces.

INDIA SUPPORTED JAFFNA INTERNATIONAL AIRPORT COMMENCE ITS OPERATIONS

- The Jaffna International Airport (JIA) in Sri Lanka received its inaugural flight from Chennai, Tamil Nadu in presence of country's President Maithripala Sirisena and Prime Minister Ranil Wickremesinghe.
- Alliance Air, the subsidiary of Air India sent its inaugural flight from Chennai to newly upgraded Jaffna International Airport at Palaly.

INDIA BANGLADESH OLD RAIL LINKS OF 1965 PREWAR TO BE REOPENED

- The Bangladesh PM Sheikh Hasina announced that India Bangladesh rail links that were closed after 1965 war will be reopened.
- The announcement was made at the inaugural function of the first intercity train between Dhaka and Kurigram.
- Rail Links between India and Bangladesh The first rail link between India and Bangladesh was opened in 2008.

INDIA AND PHILIPPINES SIGN AGREEMENTS

- President Ram Nath Kovind is on his official tour to Philippines and Japan.
- In the first leg of his visit he reached Manila, Philippines on October 17, 2019.
- He met his Philippines counterpart and signed four agreements on science and technology, culture, tourism and maritime.

2ND INDO-FRENCH KNOWLEDGE SUMMIT HELD IN FRANCE

- The second edition of Indo-French Knowledge Summit is being held from 17-18 October 2019 at University of Lyon in France.
- The summit is dedicated to higher education, research and innovation.

INDIA-ASEAN BUSINESS SUMMIT

- The 4th India-ASEAN Business summit and the India-Philippines Business Conclave was organized.
- President Ram Nath Kovind who is on a 7-day official visit to Philippines and Japan addressed the summit. Highlights of the address ASEAN-India trade relations are important for India to achieve its Act East Policy.

INDIA TO HOST INTERPOL'S GENERAL ASSEMBLY IN 2022

- India will be hosting the 91st Interpol General Assembly in 2022.
- The announcement comes after a proposal in this regard received the overwhelming support of member countries at 2019's congregation held at Santiago in Chile on 19 October 2019.
- The proposal was given to Interpol Secretary General Jürgen Stock by Union Home Minister Amit Shah.

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SEPTEMBER 2019

ROBERT O'BRIEN BECOMES NATIONAL SECURITY ADVISER OF US



- Robert O'Brien has been appointed as the National Security Adviser of United States of America.
- Robert O'Brien will replace John Bolton as the NSA of US.
- Robert O'Brien has had a long career in foreign policy working for both main US parties and currently heading the hostage negotiations at the State Department.

THE US BECOMES THE WORLD'S TOP OIL EXPORTER SURPASSING SAUDI ARABIA AND RUSSIA

- The International Energy Agency (IEA) notified that the United States (US) became the top oil exporter in the world by overtaking Saudi Arabia and Russia. In June 2019, crude exports grew above 3 million barrels per day (bpd) in the US.
- IEA has estimated the growth in global oil demand in 2019 at 1.1 million bpd and 1.3 million bpd for 2020. Non- Organisation of the Petroleum Exporting Countries (OPEC) production growth will grow to 2.3 million bpd in 2020, up 400,000 from 2019.
- The demand for OPEC crude is set to reach 28.3 million bpd in the first half of 2020.

TAIWAN LOSES SECOND ALLY IN A WEEK AS KIRIBATI SWITCHES TO CHINA

- Taiwan has lost its second diplomatic ally in less than a week after the Pacific nation of Kiribati moved to sever diplomatic ties with Taiwan and establish foreign relations with China.
- The decision comes after the Solomon Islands announced it was breaking away from Taiwan, and means that in just a week the number of Taiwan's diplomatic allies has dropped from 17 to 15.
- Taiwan's foreign minister Joseph Wu announced that the country was cutting diplomatic ties with Kiribati and immediately closing its embassy in the country.

UNESCO TO PUBLISH AN ANTHOLOGY OF GURU NANAK DEVS WRITING IN WORLD LANGUAGES

- United Nations Educational, Scientific and Cultural Organization (UNESCO) decided to translate and publish an anthology of the writings of Guru Nanak Dev in world languages to mark his 550th birth anniversary.
- The main aim is to construction of Kartarpur Corridor from Dera Baba Nanak in Gurdaspur district in Punjab to the international border, the development of the historic town of Sultanpur Lodhi as a heritage town on the smart city principle. The upgradation of Sultanpur Lodhi railway station and release of commemorative coins and postage stamps.

INTERNATIONAL DAY FOR THE PRESERVATION OF THE OZONE LAYER: 16 SEPTEMBER

- The United Nations observes 16 September every year as International Day for the Preservation of the Ozone Layer. The ozone layer is a fragile shield of gas which protects the Earth from the harmful portion of the rays of the sun and thus help in preserving life on the planet.
- 32 Years and Healing. The theme for this year celebrates over three decades of remarkable international cooperation to protect the ozone layer and the climate under the Montreal Protocol.
- The Montreal Protocol has led to the phase-out of 99 per cent of ozone-depleting chemicals in refrigerators, air-conditioners and many other products.

PM JOINTLY UNVEILED THE BUDDHA STATUE IN MONGOLIA

- Indian Prime Minister Narendra Modi and Mongolian President H.E. Mr. Khaltmaagiin Battulga jointly unveiled a statue of Lord Buddha and his two disciples. The statue was installed at the historic Gandan Tegchenling Monastery in Ulaanbaatar, Mongolia.
- In 2015, during his visit to Mongolia, Prime Minister had announced to gift a statue of Lord Buddha to the monastery. The gift was announced to honour the common Buddhist heritage and civilizational links between the two countries and peoples.

OVERVIEW OF EAM DR S JAISHANKAR'S VISIT TO FINLAND

- The External Affairs Minister (EAM) of India, Dr S Jaishankar made an official visit to Finland from 19-21 September, 2019. It was his first visit to Finland, after assuming charge as EAM. S Jaishankar's visit to Finland
- He was received by Sauli Niinistö, President of the Republic of Finland. He unveiled the statue of Mahatma Gandhi in Helsinki, sculpted by Gautam Pal. It was gifted by the Indian Council for Cultural Relations (ICCR), Government of India to the Government of Finland to commemorate the 150th birth anniversary of Gandhiji.
- He also met the Indian community in Finland; Visited the Finnish Institute of International Affairs (FIIA) and delivered a speech on "India and the World - Priorities of Indian Foreign Policy".



US LAWMAKERS HAVE URGED PRESIDENT TRUMP TO REINSTATE INDIA'S PREFERRED TRADE STATUS

- Forty US lawmakers have urged US President Donald Trump to reinstate India's preferential trade treatment under GSP programme.
- The lawmakers stated that the withdrawal of India's preferential trade status has resulted in retaliatory tariffs from India, which are hurting the US industry.

PM HAS BEGUN HIS 3 DAY VISIT TO RUSSIA

- " Prime Minister Narendra Modi has begun his three-day trip to Russia on 3 September. PM Modi along with Russian President Vladimir Putin visited the Russian Zvezda shipbuilding complex. He is the first Indian prime minister to visit the Russian Far East Region.
- " During his visit, the PM will hold India-Russia 20th Annual Summit talks with President Putin. Also,

Mr. Modi has been invited to attend the Eastern Economic Forum. Also, Modi and Putin are expected to discuss a gamut of bilateral and regional issues.

CHINA'S YUTU-2 LUNAR ROVER DISCOVERS 'GEL-LIKE' SUBSTANCE HIDDEN ON THE MOON

- China's Yutu-2 rover has discovered a "gel-like" substance inside a crater on the surface of the Moon. The rover landed on the surface after as part of China's Chang'e 4 mission to the far side of the Moon.
- The gel's shape and color are significantly different from the surrounding lunar soil. The colour of the material has been described as unusual. The material is located on the inner edge of the impact crater. The substance was found during the 8th day of an exploration mission to a region covered in small impact craters.

HEARTLAND INTERNATIONAL FILM FESTIVAL AND USA TO EXPLORE SPECIAL FOCUS ON INDIA

- The representatives from the International Film Fraternity of Toronto International Film Festival 2019. The important discussions includes the participation at the Golden Jubilee Edition of IFFI with the Ease of filming in India recent initiatives to promote film facilitation in the form of single window clearance and the growth potential of different verticals under the M&E Sector of India.
- The special focus on India for the Festival commencing from 10th October 2019 under the Foreign Language Category.

6TH INDIA-CHINA STRATEGIC ECONOMIC DIALOGUE 2019

- Three day organised 6th India-China Strategic Economic Dialogue (SED) was held in New Delhi from September 7-9, 2019 between India and China. The Indian delegation was led by Dr. Rajiv Kumar, Vice Chairman (VC) of National Institution of Transforming India Aayog (NITI).
- The delegation from China was led by Mr. He Lifeng, chairman of National Development and Reform Commission (NDRC)
- The dialogue was held among Joint Working Groups (JWG) on Infrastructure, Energy, High-Tech, Resource Conservation, Pharmaceuticals and Policy coordination. Senior representatives of policy making, industry and other fields participated in the dialogue.

AUGUST 2019

LONDON NAMED AS WORLD'S BEST STUDENT CITY

- In the QS Best Student Cities Ranking 2019 compiled by Quacquarelli Symonds (QS), a global education consultancy, London, the capital of United Kingdom (UK), was named as the world's best city for students for the second consecutive year. Tokyo and Melbourne were ranked second and third positions respectively.
- The Ranking was based on each city's performance across 6 categories- the number of top-ranked universities; the proportion of a city's population made up of students; quality of life on offer; job opportunities available after graduation; affordability; and the feedback of the students themselves.
- Indian Students: Student numbers from India going to study in London registered an increase of 20% in 2017-18 from 4,545 in 2016-17 to 5,455 in 2017-18.

U.S. LABELS CHINA A 'CURRENCY MANIPULATOR'

- The United States has officially labeled China a "currency manipulator". The US has accused China of using yuan to gain "unfair competitive advantage" in trade.
- The US took the action as Beijing has allowed its yuan to fall below the politically sensitive level of "seven" to the U.S. dollar for the first time in 11 years.

NAGAR KIRTAN FROM PAKISTAN REACHES INDIA

- To mark the 550th birth anniversary of Guru Nanak Dev, the Sikhism founder, a Nagar Kirtan, a Sikh religious procession was taken out for 1st time after Independence from Nankana Sahib district (birthplace of Guru Nanak Dev) of Pakistan's Punjab province entered into Attari village in Amritsar, Punjab Indian side through the Attari-Wagah land route.

US FINALIZES \$670 MILLION FOREIGN MILITARY SALES TO SUPPORT INDIA'S C-17 AIRCRAFT

- The United States (US) approved foreign military sales worth \$670 million to support India's C-17 military transport aircraft in order to enhance operational readiness and ability to provide Humanitarian Assistance and Disaster Relief (HA/DR) assistance in the Indo-Pacific region.
- The implementation of the proposed sale requires the assignment of 1 US government representatives and 23 contractor representatives to India

BANGLADESH RECORDS HIGHEST LEVEL OF DENGUE CASES IN 18 YEARS

- According to Directorate General of Health Services (DGHS) of Bangladesh, 10528 patients were infected with dengue and nearly 700 more people were reported with dengue infection across Bangladesh. It is the highest in 18 years. Dengue cases in Bangladesh were first detected in the year 2000.
- 8 people were dead in the current spate of dengue outbreak. Dhaka Medical College and Hospital (DMCH) data revealed that out of 800 beds in the medicine department, 561 were occupied by dengue patients.
- In 2018, a total of 10,138 Dengue patients were hospitalised. 72 cases were reported in Dhaka division (except Dhaka city), 142 in Chittagong, 71 in Khulna, 40 in Rajshahi, 35 in Barisal and 13 in Sylhet division accounting for 373 cases.

NORTH KOREA SUCCESSFULLY TEST FIRED TWO SHORT RANGE BALLISTIC MISSILES OFF ITS EAST COAST

- North Korea successfully test fired two short range ballistic missiles off its east Coast. They were fired from mobile launch vehicles.
- The first short-range missile, launched from Wonsan, a coastal town east of the capital, Pyongyang, flew 430 kilometers (267 miles), reaching a height of 50 kilometers (31 miles) before landing in waters between North Korea and Japan.
- The second missile flew 690 kilometers (430 miles).



500+ G.K. One Liner Questions



NATIONAL

- Finance minister Nirmala Sitharaman has inaugurated the National e- Assessment Centre (MeAC) in *New Delhi*
- The AIIMS in collaboration with the Union Health Ministry has launched the first-ever website and mobile application on oral health awareness *eDantSeva*
- The 50th International Film Festival of India (IFFI)- 2019 will be held in *Goa*
- President Ram Nath Kovind presented the prestigious President's colours to the Army Aviation Corps at *Nashik*
- Union Minister of HRD Ramesh Pokhriyal has inaugurated the ambitious PMILP *DHRUV*
- The Union government set up a high-level inter-ministerial committee chaired by *Ajay Bhushan Pandey*
- PM Modi and Xi Jinping attend cultural event in *Mamallapuram*
- Union Minister for Health and Family Welfare Dr Harsh Vardhan has launched SUMAN initiative in *New Delhi*
- The first National Hindi Science writers conference begins today in *Lucknow*
- The India Carpet Expo (38th) was held in *Varanasi, Uttar Pradesh*

- Home Minister Amit Shah has inaugurated the 14th annual convention of the CIC in *New Delhi*
- Union Minister Shri Narendra Singh Tomar has inaugurated the first-ever IICTF at *Pragati Maidan, New Delhi*
- Union Minister Nityanand Rai has launched a Railway Police's mobile application *Sahyatri*
- The MSDE announced its partnership with the Indian Institute of Management Bangalore to launch *Mahatma Gandhi National Fellowship*
- Who has organized a month-long City Walk Festival in 11 cities *Madhya Pradesh Tourism Board*
- The Netherlands King arrived in New Delhi on a five-day visit to India *Willem-Alexander*
- The first-of-its-kind 'Garbage Cafe' in Ambikapur city of *Chhattisgarh*
- The Telangana Police have made it compulsory to link its *'Hawk-Eye' app*
- Tripura Chief Minister Biplab Kumar Deb has inaugurated a campaign for the state *AngiKaar*
- Shri RK Singh has inaugurated the two-day 'Conference of Power and Renewable Energy Ministers of States and UTs' at *Tent City, Narmada*

- ADB have signed 190-Million-dollar loan agreement for improving road connectivity in *Rajasthan*
- The SARAS Aajeevika Mela is underway at *India Gate Lawns, New Delhi*
- Minister of State for Housing & Urban Affairs Shri Hardeep S Puri has launched the mobile app *mHariyali*
- Prime Minister Narendra Modi has released a commemorative stamp in honour of Marshal of the Indian Air Force *Late Arjan Singh*
- Defence Minister Rajnath Singh has launched the website of 11th edition of DefEXpo, to be held in *Lucknow*
- Country's first corporate sector train will provide compensation to the passengers on late arrival *Tejas*
- The World Economic Forum is organizing IES in *New Delhi*
- New book titled 'The Tech Whisperer' written by *Jaspreet Bindra*
- A book titled 'India and the Netherlands - Past, Present and Future,' was released in Amsterdam *Venu Rajamony*
- Who successfully test-fired a land-attack version of BrahMos supersonic cruise missile from Chandipur coast in Odisha's Balasore district *DRDO*

- Who launched Audio Guide facility App "Audio Odigos" for 12 sites of India **Ministry of Tourism**
- On 150th birth anniversary of Father of the Nation Mahatma Gandhi, Prime Minister Narendra Modi declared India as **Open Defecation Free (ODF)**
- The Union government has launched a portal for better coordination among the ministries of power, coal and Indian Railways for coal supply to power plants **PRAKASH**
- The country's first corporate train has been flagged by Uttar Pradesh Chief Minister Yogi Adityanath in Lucknow **Tejas Express**
- The Goa Maritime Conclave (GMC)-2019 was inaugurated at **Goa**
- The 20th National Health Informatics conference will be held on February 7 and 8 2020 in **Kochi**
- Atal Innovation Mission (AIM), NITI Aayog and United Nations Development Programme (UNDP) India jointly launched **Youth Co:Lab**
- The CISF is all set to have a permanent deployment of more than 300 highly trained personnel at Baglihar Hydro Electric Power Plant in _____ **Jammu and Kashmir**
- Union Health Minister Dr. Harsh Vardhan has launched the **Trans-Fat Free logo**
- A Gandhi film festival is being organized by Films Division in association with India Tourism in **Mumbai**
- The state government has signed an agreement with Dalmia Cement a cement company to make the state plastic-free by 2022 **Meghalaya**
- The state govt. has announced a ban on Paan masala containing magnesium carbonate, nicotine, tobacco, mineral oil and flavored 'supari' in the state **Rajasthan government**
- India's largest charkha or spinning wheel, made of used plastic waste was inaugurated in **Noida**
- Odisha chief minister Naveen Patnaik has formally launched the governance people-centric initiative **Mo Sarkar**
- Andhra Pradesh CM, YS Jagan Mohan Reddy has launched the **YSR Vahana Mitra scheme**
- The BMC and the CPCB have joined hands to set up the country's first e-waste clinic in **Bhopal**
- Punjab government has appointed Justice Vinod Kumar Sharma as **Punjab Lokpal**
- A 28-member delegation from European Union met PM Modi on **October 28, 2019**
- The GoI has launched the first ever common foundation course called the **"Aarambh"**
- On October 26, 2019, in the city of Ayodhya 4 lakh earthen lamps were lit along the banks of **Sarayu river**
- The Uttar Pradesh CM Yogi Adityanath launched flagship scheme **"Mukhya Mantri Kanya Sumangala Yojana"**.
- CM of Odisha and Biju Janata Dal supremo Naveen Patnaik launched a social service initiative of the party dubbed as **'Odisha-Mo Parivar'**
- Government of India has accorded which status to PSU's HPCL and Power Grid Corporation. **'Maharatna'**
- What is India's rake in World Bank's Ease of Doing Business ranking released on October 24, 2019. **63rd**
- The Khadi and Village Industries Commission joined hands with whom to generate employment opportunities. **Goa**
- The ACC has approved the Who has been appointed as the CEO of UIDAI which issues Aadhaar. **IAS Pankaj Kumar**
- The Ministry of Union Minority Affairs organizes which event to provide employment opportunities to traditional culinary experts, artisans and craftsmen. **"Hunar Haat"**.
- United Nations WFP has launched its cinema which ad campaign against hunger and malnutrition in India. **'Feed Our Future'**
- Raksha Mantri Rajnath Singh inaugurated the highest bridge in India which was named after the **"Lion of Ladakh" Col Chewang Rinchen.**
- Defence Minister Rajnath Singh announced that the, the world's highest battlefield, is now open for tourists and Tourism.what is it's name **Siachen Glacier**
- Which state has launched the 'Walk to Work' campaign, which is a part of Fit India Movement recently launched in the country by the Prime Minister? **Meghalaya**
- Which state government has decided to form a Special Tiger Force, which will serve as a second layer of protection for tigers at the Corbett Tiger Reserve? **Uttarakhand**
- Who is appointed as new governor of Telangana? **Dr Tamilisai Soundararajan**
- The entire month of September 2019 will be celebrated as the 'Rashtriya Poshan Maah'. This year the theme is-? **Complementary Feeding**

- The Election Commission has launched new mega EVP across the country. What is the full form of EVP?

Electors Verification Programme

- In a unique initiative, the Ambikapur municipal corporation of which state will open a first-of-its-kind 'Garbage Cafe'. **Chhattisgarh**
- Khadi and Village Industries Commission has recently launched a 'Terracotta Grinder' at Sewapuri in **Varanasi**
- 72nd Session of the WHO Regional Committee for South-East Asia was held in **New Delhi**
- Which places hosted the 14th Conference of Parties to the UN Convention to Combat Desertification? **Greater Noida**
- Prime Minister Narendra Modi recently inaugurated the Garvi Gujarat Bhavan in **New Delhi**
- Name the cultural event which was jointly organised by the High Commissions of Australia, New Zealand, Papua New Guinea, and Fiji in Delhi, India.

Namaste Pacific

- Which state government has launched a new health insurance scheme AB-MGRSBY after merging the Centre's Ayushman Bharat-Pradhan Mantri Jan Arogya Yojna and the state's Bhamashah Swasthya Bima Yojna? **Rajasthan**
- Which airlines have started the air shuttle service between Hisar and Chandigarh under the UDAN Regional Connectivity Service scheme? **SpiceJet**
- _____ in Jammu and Kashmir has been adjudged as the "Best Swachh Iconic place" in the country.

Shri Mata Vaishno Devi Shrine

- According to the World Gold Council, which country has surpassed the Netherlands to move into the list of top 10 countries of world in terms of total gold reserves? **India**
- Which company have partnered with the Central Board of Secondary Education to build AI learning for schools? **Microsoft India**
- Name the state who recently signed a Memorandum of Understanding (MoU) with UNESCO to promote music, art and craft forms, and other intangible cultural heritage of the state? **Rajasthan**
- What is the theme of 4th Indian Ocean Conference 2019 was recently held in Male, Maldives?

Securing the Indian Ocean Region: Traditional and Non-Traditional Challenges

- Central Bureau of Investigation's 1st National Conference on Cyber Crime Investigation and Cyber Forensics was inaugurated in **New Delhi**
- Who has been unanimously elected as Chairman of the country's premier news agency Press Trust of India? **Vijay Kumar Chopra**
- How much amount the central government will spend in the next 5 years on 'Jal Jeevan Mission' to deliver potable water at every household across the country? **Rs 3.5 lakh crore**
- The 68th Plenary session of the North Eastern Council (NEC) was held in. **Guwahati, Assam**
- The 6th India-China Strategic Economic Dialogue was recently held in **New Delhi**
- National Institution for Transforming India has selected McKinsey & Company to set up India's first DCC. DCC stands for?

Digital Capability Centre

- National Animal Disease Control Programme was launched by Prime Minister Narendra Modi in which state? **Uttar Pradesh**
- Skill India gets its first Batch of IES officers to the ISDS cadre. ISDS stands for? **Indian Skill Development Services**
- Name the place where Minister for Skill Development and Entrepreneurship has laid the foundation stone for Indian Institute of Skills (IIS). **Mumbai**
- Name the state which has launched "Jan Soochna Portal-2019" **Rajasthan**
- Name the organisation which has recently constituted a committee to formulate steps to cease illegal groundwater extraction. **National Green Tribunal**
- Name the place which hosted the 15th Indo-US Economic Summit organized by the Indo-American Chamber of Commerce-North India Council (IACC-NIC). **New Delhi**
- On the occasion of Hindi Diwas, International Hindi Conference was organised by World Hindi Council in? **New Delhi**
- PM Modi has inaugurated the first Metro Coachin Mumbai under the 'Make in India' initiative at ____ **Jio World Centre, Mumbai**
- The Union government will spend 3.5 lakh crore rupees in the next five years on **Jal Jeevan Mission**
- Ministry of Railways is observing 'Swachhta-Hi-Seva Pakhwada' across its entire network from **11th Sep. to 2nd Oct. 2019**
- Prime Minister Narendra Modi has launched the 'Pradhan Mantri Kisan Maan Dhan Yojana' at **Ranchi, Jharkhand**

- Union Home Minister Amit Shah chaired the 68th Plenary session of the North Eastern Council(NEC) in **Guwahati, Assam**
- The most popular annual harvest festival is being celebrated in Kerala **Onam**
- Odd-even rule to combat pollution will be applicable in Delhi between **4 to 15th November 2019**
- The state government has decided to launch an online service to adopt a cow and provide sheds to them at across the State **Madhya Pradesh**
- Chief Minister of Haryana Manohar Lal Khattar has launched two insurance schemes Mukhyamantri Vyapari Samuhik Niji Durghatna Beema Yojana and 'Mukhyamantri Vyapari Kshatipurti Beema Yojana' for **traders of the state**
- Union Minister for Agriculture and Farmers Welfare Narendra Singh Tomar launched which mobile app to help farmers **'Krishi Kisan'**
- President Ram Nath Kovind to launch Swachh Bharat Mission 3.0 in **Kanpur**
- The Corporate Affairs Ministry and the Central Board of Direct Taxes (CBDT) have now signed a Memorandum of Understanding (MoU) for **automatic sharing of data and information**
- Prime Minister Narendra Modi inaugurated the world's second biggest dam Sardar Sarovar Dam described as **Gujarat's lifeline**
- The three-day-long traditional Neermahal Jal Utsav concluded with eye-catching boat race and swimming competitions at **Rudrasagar lake**
- Karnataka Chief Minister B S Yediyurappa has announced that the Hyderabad-Karnataka region has been renamed as **Kalyana Karnataka**
- Delhi Lieutenant Governor Anil Baijal has launched a newly integrated one-touch mobile app **Tatpar**
- The Indian Air Force (IAF) has been inaugurated a resurfaced Advance Landing Ground (ALG) at **Vijaynagar, Arunachal Pradesh**
- Union HRD Minister Shri Ramesh Pokhriyal 'Nishank' has launched a drive to create awareness about Water Conservation among all school Children in the country. **Samagra Shiksha-Jal Suraksha.**
- Researchers from the IIT Madras and National Institute of Ocean Technology are developing turbines that can harness the power of ocean waves to. **generate electricity**
- The e-version of Rozgar Samachar has been launched recently by whom. **Shri Prakash Javadekar**
- Under the second phase of FAME India scheme. The Union Government has objective to purchase of electric vehicles. **5595**
- PIBA special postage stamp to be released to commemorate golden jubilee of. **IFFI**
- Who has signed an agreement with UNIDO to initiate a skill development programme for different levels of beneficiaries in the solar thermal energy sector. **National Institute of Solar Energy (NISE)**
- Home Minister Amit Shah has released a book titled **Listening, Learning & Leading**
- CBSE has increased the fees (from Rs 50 to Rs 1,200) of Class 10th and 12th board examinations for. **SC and ST students**
- Prime Minister Narendra Modi visited which country. Prime Minister also inaugurated a hydropower project and roll out RuPay Cards. **Bhutan**
- The Union Information and Broadcasting Minister Prakash Javdekar has released a nearly five-minute-long patriotic music video. The patriotic song is produced by Doordarshan. **Watan**
- The book, titled 'Sridevi: Girl Woman Superstar' will be launched on cinema legend Sridevi's **56th birth anniversary**
- Prime Minister Narendra Modi has inaugurated the Dynamic Facade Lighting of the **Parliament House Estate**
- The Indian Army has launched a mission in Jammu to ensure necessities and essential services are available in the Region. **Mission Reach Out**
- India has contributed one million US Dollars to the United Nations Special Purpose Trust Fund for. **the Resident Coordinator System**
- Two newly created Union Territories (Jammu & Kashmir and Ladakh) will officially come into existence on **31st October 2019**
- Jammu and Kashmir government will host a three-day Global Investors Summit 2019 in. **Srinagar**
- Who has topped the ranking in Breastfeeding and Infant and Young Child Feeding Practices in the country. **Manipur**
- An expedition team of mountaineers were flagged off by Union Minister of State for Defense Shripad Yesso Naik to. **Mount Elbrus, Russia.**
- Vice President M Venkaiah Naidu has launched the Jharkhand Govt. **Mukhya Mantri Krishi Ashirwad Yojana.**

INTERNATIONAL

- The fifth round of Foreign office consultation between India and Mexico held in **New Delhi**
- The first-ever World Cotton Day was hosted by the WTO in **Geneva**
- Who received the first of the 36 long-awaited Rafale fighter jets on behalf of the IAF in France
Defence Minister Rajnath Singh
- According to the GCI who is the world's most competitive economy in the world in 2019 **Singapore**
- Who launched a satellite called 'Icon' to explore the mysterious, dynamic region where air meets space **NASA**
- 'Typhoon' triggered floods and landslides as it battered Japan with wind speeds of 225km/h **Hagibis**
- India and Kazakhstan conducted Joint Military Exercise 'KAZIND-2019' at **Pithoragarh, Uttarakhand.**
- China unveiled the DF-41 intercontinental-range ballistic missile, touted to be the most powerful missile on the planet at the National Day parade in **Beijing**
- According to the IMD Smart City Index, who is the smartest city in the world **Singapore**
- Who issued a commemorative postage stamp on the occasion of the 150th birth anniversary of Mahatma Gandhi with an aim of honoring Gandhi's "heritage and values" **Palestine**
- In the Global Firepower's 2019 Military Strength Ranking, the Indian military has been ranked as the strongest military power in **South Asia**

- Who has launched an unmanned spacecraft towards the International Space Station **Japan**
- The festival of Fulpati is being celebrated with gaiety and religious fervor in **Nepal**
- The fourth joint military exercise between India and Kazakhstan that began in Pithoragarh, Uttarakhand **KAZIND-2019**
- The 14th edition of Indo - Mongolian joint military training, Exercise Nomadic Elephant-XIV started on **5th October**
- USA president Donald Trump announced that the Islamic State leader Abu Bakr al-Baghdadi died in a raid conducted by US special forces in **north western Syria**
- The 29th ministerial meet of BASIC countries was held on October 25-26, 2019 at **Beijing**
- Which district becomes Gujarat's first kerosene free district.
Gandhinagar
- Which German Chancellor is to visit India on November 1, 2019 for the fifth biennial Inter Governmental Consultations. **Angela Merkel**
- Indian tourists will be now be exempted from visas to enter **Brazil**
- A Memorandum of Understanding has been drafted by India, Nepal and Bhutan to create a **wildlife conservation park.**
- India signed the Agreement with Pakistan for the operationalization of the Kartarpur Sahib Corridor at **Zero Point**
- The Union Cabinet approved the proposal for Agreement on Science and Technology Cooperation between India **USA**

- Indonesia's President who sworn in for second term **Joko Widodo**
- According to a "Global Happiness Survey" by Ipsos, India has been ranked _____ on the happiness index among 28 global markets. **09th**
- Which two countries have tied at the top spot (at 86 percent) and emerged as the happiest nations of the world from market research firm Ipsos? **Australia and Canada**
- According to a report of Economist Intelligence Unit, Which of the following city is the taking the top spot on the Safe Cities Index (SCI) 2019? **Tokyo**
- Which country has signed an agreement with Reliance Power of India and as per the agreement, they will set up a 750 MW gas based power plant in Meghnahat near Dhaka? **Bangladesh**
- Name the marathon which is considered as the highest marathon in the world and held in Leh recently. It is held at over 11,000 feet above the mean sea level.
Ladakh Marathon
- Which places hosted the 22nd Session of UN Committee on Convention on Rights of Persons with Disabilities? **Geneva**
- Which places hosted the 24th World Energy Congress, global flagship event of the World Energy Council? **Abu Dhabi**
- What was the theme of the 24th World Energy Congress?
Energy for Prosperity
- Name the place which hosted the Nepal Infrastructure Summit 2019, which focussed on the global and regional mega trends, including climate change and their relevance to the local context. **Kathmandu**

- World's oldest known natural pearl discovered on **Abu Dhabi Island**
- Which country has become the first Asian country to roll out plain cigarette packaging to reduce the appeal of smoking? **Thailand**
- Nepal Infrastructure Summit 2019 was organized with the theme of "Resilient Infrastructure for which Development". **Sustainable**
- Name the largest flying animal, which was a plane-sized reptile with a wingspan of 10m and weighing 250 kg, according to a study conducted by Queen Mary University in London. **Cryodrakon Boreas**
- With India which country are all set to organize Joint Military Exercise MAITREE-2019 at Foreign Training Node, Umroi (Meghalaya). **Thailand**
- Which country has recently inaugurated Southeast Asia's largest solar power farm "Dau Tieng Solar Power Complex" which has the capacity to produce 688 million kWh of electricity annually? **Vietnam**
- Which country has flagged off Pulathisi Express, a 'Make In India' train rake which was manufactured in the Integral Coach Factory (ICF) in Chennai? **Sri Lanka**
- Name the university which has topped the World University Rankings 2020 recently published by UK based Times Higher Education. **University of Oxford**
- The Best FIFA Football Awards 2019 were presented at La Scala opera house in **Milan, Italy.**
- Who hosted the 24th edition of the World Energy Congress **UAE**
- Who has decided to re-introduce the two-year post-study Visa for International students **U.K.**
- US Secretary of State Mike Pompeo has blamed whom for drone attacks on Saudi oil facilities. **Iran**
- Who is set to hold its second free presidential poll since the 2011 uprising that toppled ex-president Ben Ali and sparked the Arab Spring. **Tunisia**
- Eighty-two migrants have disembarked on the southern Italian island of _____ after six days at sea. **Lampedusa**
- About 50% of Saudi Arabia's oil production, representing about 5.7 million barrels per day, has been halted for now due, SPA news agency said, citing the kingdom's Energy Minister **Abdulaziz bin Salman**
- Who will operationalise the Sashastra Seema Bal's (SSB) first ever intelligence wing. **Rajnath Singh**
- Who became the 79th country to join the International Solar Alliance (ISA) **Saint Vincent & the Grenadines.**
- President Ram Nath Kovind has inaugurated a bronze bust of Mahatma Gandhi in **Villeneuve, Switzerland.**
- Sri Lanka has unveiled South Asia's tallest tower called 'Lotus Tower' in **Colombo.**
- Who is the leading country of origin of international migrants in 2019 with a 17.5 million-strong diaspora **India**
- North African country will hold the Presidential election on 12th December this year **Algeria**
- Foreign Ministers from South East Asia has attended the 52nd ASEAN summit in. **Bangkok, Thailand**
- India is among 48 countries whose citizens have been exempted from visa fees for tourism purposes by the _____ **Sri Lankan government**
- Who will allow women to obtain passports and travel abroad without approval from a male "guardian"? The regulation will be applicable to women over the age of 21 years. **Saudi Arab**
- The World Skills International Competition 2019 (Olympics for Skills) will be held in? **Kazan, Russia**
- The 4th South Asian Speaker's Summit will be held in? The theme of the event is "Achieving Sustainable Development Goals". **Male, Maldives**
- The Deep Ocean Mission (DOM) led by the Union Earth Sciences Ministry will commence from? The mission has received a go-ahead from the government. **31st October 2019**
- Who banned face-covering cloth (burqa or niqab) in public buildings and on transport as a contentious law on the garment came into force? **the Netherland**
- American carrier rocket Falcon 9 lifts off successfully the Israeli communication satellite into the orbit? **AMOS-17**
- India and Bangladesh have agreed to set up a Joint Technical committee for optimum utilization of ? **Ganges water**
- Who has created the world's thinnest gold measuring just two atoms thick or million times thinner than a fingernail? **University of Leeds Scientists**

BANKING & FINANCE

- Who has announced two contests to promote innovations and ideas in the payment and settlement systems
Reserve Bank of India
- Who has tied-up with Religare Health Insurance to offer a product which covers health, death and illness
PNB MetLife
- RBI has appointed Jai Bhagwan Bhorla as the PMC bank's administrator
- Who has signed a MoU with the Indian Army, under which the bank will offer customized services, along with a host of facilities to account holders
Bank of Baroda
- Who has launched a computer-generated DIN to ensure greater transparency in tax administration
Central Board of Direct Taxes
- India's private sector bank 'Axis Bank' has announced the launch of a digital FD product
Express FD
- Public sector lender has launched three new digital products namely UCash, Digilocker and an App
Uco Bank
- RBI in its fourth bi-monthly monetary policy review, reduced the policy repo rate under the LAF by 25 basis points
State Bank of India (SBI)
- Reliance Mutual Fund has been renamed as
Nippon India Mutual Fund
- RBI has given its final approval to the Kerala Government for the formation of the
Kerala Bank

- Auto component manufacturer is acquiring 100% equity capital of Germany-based Delvis Group for 21 million euros
Minda Industries
- The Union Government has constituted a committee of officers to suggest measures to augment GST revenue
- As per reports on South Asia, WB has sharply lowered India's economic growth projection for FY 20
6%
- The Government of India in its major boost towards cash less digital economy launched the
Unified Payments Interface
- World Bank and Government of which state have signed 165 million USD loan agreement to strengthen smallholder farmers.
Odisha
- The Central Board of Direct Taxes has announced the creation of a five-member special cell for startups. Name the cell.
Startup Cell
- Government has announced a big consolidation of public sector banks under which public sector banks are to be merged into four banks.
10
- As per the recent announcements, how much amounts the government has announced as capital infusion into 9 public sector banks?
Rs 55,000 crore
- Which Bank will introduce two Repo Linked Products- Suvidha Plus Home Loan and Suvidha Plus Auto Loan from 10th September 2019?
IDBI Bank
- A joint India-New Development Bank workshop was held in
New Delhi

- Employees' State Insurance Corporation has signed an MoA with which Public Sector Bank for direct transfer of benefits electronically into bank accounts of all stakeholders?
State Bank of India
- Which bank has signed an agreement with ECL Finance Ltd for priority sector lending to Micro, Small and Medium Enterprise (MSME's) customers?
Central Bank of India
- Central Board of Direct Taxes will automatically issue Permanent Account Number to all taxpayers who do not have a PAN and are using Aadhaar for filing income tax returns (ITR). Who is the Chairperson of CBDT?
Pramod Chandra Mody
- Where is the headquarter of IDBI Bank?
Mumbai
- Employees' State Insurance Corporation has signed Memorandum of Agreement (MoA) with State Bank of India. Who is the Director-General of ESIC?
Raj Kumar
- Employees' State Insurance Corporation has signed an MoA with which Public Sector Bank for direct transfer of benefits electronically into bank accounts of all stakeholders?
State Bank of India
- Which bank has signed an agreement with ECL Finance Ltd for priority sector lending to Micro, Small and Medium Enterprise (MSME's) customers?
Central Bank of India
- Wipro Limited will offer a comprehensive suite of services to which bank for the next 7 years under the strategic contract with the bank valued at \$300 million?
ICICI Bank

- The Reserve Bank of India has made mandatory for banks to link retail and MSME loans to external interest rate benchmarks. This new norm will be effective from?

1st of October, 2019

- Rating agency CRISIL has lowered India's fiscal year 2020 GDP growth forecast from 6.9% to **6.3%**

- The Finance Ministry has introduced a Code of Conduct for non-official directors of

Answer: Public Sector Banks

- India and Asian Development Bank has signed loan agreement of how much to upgrade rural roads in 34 districts of Maharashtra to improve road safety. **200 million dollar**

- Which bank will launch a co-branded credit card LIC of India Credit Cards Services, which will be marketed to customers, agents, and employees of the corporation and its subsidiaries? **IDBI Bank**

- Who is the Managing Director and Chief Executive Officer of Karnataka Bank?

Mahabaleshwara MS

- Name the part of the World Bank Group which has signed an MoU with the Finance Industry Development Council to collaborate on the training of NBFCs in the country.

International Finance Corporation

- The 'GST Network' has decided to make Aadhaar authentication or physical verification mandatory for new dealers from **January 2020**

- The Union Govt. waives three-year lock-in period on investments made by NRIs in **IDFs**

- Airtel Payments Bank has launched savings account services **Bharosa**

- Who has developed a Management Information(MIS) for stakeholders of Accessible India campaign

The Department of Empowerment of Persons with Disabilities

- Who has expanded speed post service to six new foreign destinations in Asia, Europe and South America **India Post**

- Ministry of Labour and Employment has notified rate of interest on Employees Provident Fund (EPF) for 2018-19 deposits **8.65%**

- The Union Finance Ministry has proposed to slash the corporate tax rate for **Domestic companies**

- LIC of India has Recently launched a new term non-linked to policyholders in comparison to other insurance plans. What is the name of the Plan? **Jeevan Amar**

- India's central bank will set up a Central Payment Fraud Registry to monitor digital payments related frauds to provide customers with periodic aggregated data of risks associated with individual payments operators. **Reserve Bank of India**

- SBI Life Insurance and Indian Bank have entered into a Bancassurance pact to offer holistic financial planning solutions. **Banks customers**

- Who has launched new cyber insurance scheme for the customers, to safeguard their online bank account or of ATM Fraud

SBI General Insurance

- Global payment and technology company launched a next-generation, mobile-first authentication solution. **Mastercard**

- Traders body Confederation of All India Traders has launched an initiative to accelerate acceptance of digital payments among merchants across the country.

Digi Vyapari-Safal Vyapari

- RBL Bank and digital healthcare platform have partnered to launch an industry-first co-branded health credit Card powered by Mastercard. **Practo**

- According to National Payments Corporation of India, Aadhaar enabled Payment System has crossed the milestone transactions during July 2019.

Over 220 million (22 crores)

- The Postal Department has decided to convert the India Post Payments Bank (IPPB) into.

Small finance bank (SFB).

- The total gross revenue collected under Goods and Services Tax (GST) in the month of July 2019 was. **Rs. 1,02,083 crores.**

- RBI has imposed a penalty ranging between one to two crore rupees on. **Seven public sector banks**

- Who has become the 1st Indian bank to link up with China's National Advance Payment System.

SBI

- The Reserve Bank of India has announced that the National Electronic Funds Transfer (NEFT) facility will be available for the customers. **round-the-clock**

- India contributed to the UN Palestine refugee agency and called for ensuring sustained fiscal support for the organization work.

USD 5 million

- RBI cuts repo rate by how much. **35 basis points**

NEW APPOINTMENT

- Justice Lingappa Narayana Swamy was sworn in as the 25th Chief Justice of the **Himachal Pradesh High Court.**
- Justice Indrajit Mohanty was sworn in as the 37th Chief Justice of the **Rajasthan High Court**
- An IIS officer has been appointed as the 28th principal spokesperson of the Union government **Kuldeep Singh Dhatwalia**
- The government has appointed an eminent economist as the Executive Director for India on the board of the IMF **Surjit S Bhalla.**
- Air Marshal has been appointed as the chief of South Western Air Command **SK Ghotia.**
- Union Home Minister Amit Shah flagged off the Delhi-Katra Vande Bharat Express from the New Delhi Railway Station to **Katra.**
- Former India captain resigned from the Cricket Advisory Committee of BCCI **Kapil Dev**
- Who has been appointed as the MD and CEO of the Punjab National Bank **SS Mallikarjuna Rao**
- Who has been named as MD and Group CEO designate of the Tata Communications **Amur Lakshminarayanan**
- Oil India Limited has appointed new Managing Director and CEO **Sushil Chandra Mishra**
- Who is appointed as the new power secretary **Sanjeev Nandan Sahai**
- Who has been appointed by the Appointments Committee of the Cabinet as "Officer on Special Duty" in the office of the Prime Minister. **P.K.Sinha**

- Who is appointed as the new governor of Rajasthan recently? **Kalraj Mishra**
- Who is appointed as new governor of Kerala? **Arif Mohammed Khan**
- Who is appointed as the new governor of Himachal Pradesh recently? **Bandaru Dattatreya**
- The Government of India has accepted the resignation of State bank of India Managing Director Anshula Kant. Now she has been appointed as the managing director and chief financial officer of-? **World Bank**
- President Ram Nath Kovind has been appointed 5 new governors recently. Who is appointed as new governor of Maharashtra? **Bhagat Singh Koshyari**
- Who is the chairman of Khadi and Village Industries Commission? **Vinai Kumar Saxena**
- Who has assumed the charge of chairman of Association of World Election Bodies for a twoyear term till 2021? **Sunil Arora**
- Who is the Director of Central Bureau of Investigation? **Rishi Kumar Shuk**
- Who is the Managing Director & CEO of Wipro? **Abidali Z. Neemuchwala**
- Name the senior diplomat who was recently appointed as the next Indian Ambassador to Norway. **B Bala Bhaskar**
- Congress Rajya Sabha MP resigned from the membership of the House. **Bhubaneshwar Kalita**
- Who has been concurrently accredited as the next High Commissioner of India to the Kingdom of Lesotho? **Jaideep Sarkar**

- Name the senior diplomat who was recently appointed as the next Indian Ambassador to Norway. **B Bala Bhaskar**
- Who has been appointed as the chief justice of the Gujarat High Court? **Justice Vikram Nath**
- Who has been appointed by the Microsoft as the new managing director of Microsoft India Research and Development Pvt Ltd (MIRPL)? **Rajiv Kumar**
- Name the Tamil Film Director, Actor and Cinematographer who directed films such as Palaivanacholai, Chinnapoove Mella Pesu, Dhooram Adhigamillai and many others, passed away recently. **Raja Sekar**
- Who has been recently appointed as the first Chancellor of Sports University, Rai (Sonapat) by the Haryana Government? **Kapil Dev**
- Name the former England captain who has been appointed as the chairman of the England and Wales Cricket Board's cricket committee. **Andrew Strauss**
- Who has been unanimously elected as the Speaker of the Karnataka Legislative Assembly? **Vishweshwar Hegde Kageri**
- Who has been nominated as a Director on the Central Board of Directors of Reserve Bank of India (RBI)? Currently, he is a Secretary in the Department of Economic Affairs, Ministry of Finance. **Atanu Chakraborty**
- The 22nd National Conference on e-Governance 2019 will be held at. The theme of the Conference is "Digital India: Success to Excellence". **Shillong**

OBITUARIES

- Former Intelligence Bureau officer was sworn in as the Governor of Nagaland. Acting Chief Justice of Gauhati High Court, Arup Kumar Goswami administered him the oath of office. **R N Ravi**
- Who has been sworn in as the Governor of West Bengal (28th). The Chief Justice of the Calcutta High Court Mr T.B Radhakrishnan administered the oath of office and Secrecy to him. **Mr Jagdeep Dhankar**
- Who has been appointed as interim CEO (Chief Executive Officer) and Director of HSBC. **Noel Quinn**
- Who has assumed charge as Managing Director (MD) and Chief Executive Officer (CEO) of LIC Housing Finance (LIC HFL)? He has replaced Shri Vinay Shah. **Siddhartha Mohanty**
- Who has become new Managing Director (MD) and Chief Executive Officer (CEO) of Mindtree Ltd. **S.N. Subrahmanyam**
- Who has been appointed as Chairman and managing director (MD) of the State-owned Power Grid Corporation of India. Previously he was working as Director (Finance) in the Power Grid Corporation. **Kandikuppa Sreekant**
- Who has been appointed as the brand ambassador for the Chief Minister's Green Manipur Mission. She had planted two Gulmohar trees when she was in class 1 near the bank of a river in her locality. **Valentina Elangbam**
- Right-wing candidate has been elected as the new President of Guatemala. He defeated former First Lady Sandra Torres from the centrist National Unity of Hope party. **Alejandro Giammattei**

- Eminent Saxophone master passed away in Mangalore **Kadri Gopalnath**
- Renowned international opera star passed away at New York hospital in the USA **Jessye Norman**
- The doyen of nutrition research in India passed away in Chennai **Colathur Gopalan**
- Centenarian philatelist and coin collector passed away at his residence **Krishna Gopalkrishna Kadekodi**
- Indian-Origin Journalist in South Africa passed away **Farook Khan**
- Indian National Army (INA) veteran who joined Netaji's INA at the age of 18 and received six months of military training in Singapore had recently passed away. **V Ganesan**
- Legendary Mexican singer who was often called 'El Principe de la Cancion' or 'The Prince of Song, passes away. **Jose Jose**
- Renowned kidney transplant surgeon and Padma Shri recipient passed away. **Dr H L Trivedi**
- An Indian-origin journalist in South Africa passed away. **Farook Khan**
- Name the writer who won Sahitya Akademi Award for his novel "Cuckold" (1997), passed away recently. **Kiran Nagarkar**
- Name the Zimbabwe's former President who passed away recently. **Robert Mugabe**
- Name the Veteran Congress leader and former MP from Fatehgarh Sahib and Ropar parliamentary constituencies, passed away recently? **Sukhdev Singh Libra**

- Name the actor and Kathak dancer who was best known for his work in films like Raja Hindustani, Dulhe Raja and Akele Hum Akele Tum, passed away recently. **Veeru Krishnan**
- Name the six-time Rajya Sabha member and one of India's finest lawyers who passed away recently. **Ram Jethmal**
- Name the Climate change campaigner and the Prime Minister of Tonga who was also honoured with Defender of Democracy Award in 2013, passed away recently. **Akilisi Pohiva**
- What is the amount of assistance that will be provided by the World Bank to finance mini and mega food parks across India? **Rs 3,000 crore**
- The renowned Malayalam writer passed away in Kerala **Sivaraman Cheriyanaad**
- The founder of cafe chain Cafe Coffee Day (CCD) has passed away. He served as the Chairman and Managing Director of CCD. **V G Siddhartha**
- Former legendary left-arm bowler passed away. He was Glamorgan's legendary left-arm bowler who took 993 first-class wickets in career between 1966 and 1983. **Malcolm Nash.**
- Veteran Gujarati journalist, author and columnist passed away in Mumbai. He worked as journalist, writer, columnist and editor in various Gujarati publications. **Kanti Bhatt**
- Cricket commentator passed away in Mumbai. He used to draw pictures of the game's progress on airwaves with his fine command of the English language. **Anant Setalvad**

AWARDS

- Three scientists have won the Nobel Prize 2019 in Physics

James Peebles, Michel Mayor and Didier Queloz.

- Pioneers of lithium-ion battery win 2019 Nobel Chemistry prize

John B. Goodenough, M. Stanley Whittingham and

- Senior Indian Forest Service officer has been selected for the prestigious Asia Environmental Enforcement Award by the UNEP

Ramesh Pandey

- The Nobel Prize in Literature for 2019 was awarded to Austrian writer

Handke

- The Nobel Prize in Literature for 2018 was awarded to Polish author

Olga Tokarczuk

- U.S. astronaut has been awarded Russia's top state honour 'Russian Order of Courage' award

Nick Hague

- The Nobel Peace Prize 2019 was awarded to

Abiy Ahmed Ali

- Who has been awarded Australian sport's highest individual honour 'The Don' Award

Ashleigh Barty

- Who will get 31st Indira Gandhi award for national integration

Chandi Prasad Bhatt

- Indian nun was declared Saints by Pope Francis

Mariam Thresia (from Kerala)

- Who has won the prestigious United Nations Global Climate Action Award in the 'Climate Neutral Now' category

Infosys

- President Ram Nath Kovind honored veteran cricketer with the most effective Swachhta Ambassador Award

Sachin Tendulkar

- Kyrgyz human rights lawyer wins UNHCR Nansen Refugee Award

zizbek Ashurov

- According to the 'Swachh Rail, Swachh Bharat 2019' report, who topped the list of the cleanest railway station in India

Jaipur

- The UNESCO has named Mexican actress as a UNESCO Goodwill Ambassador for Indigenous Peoples

Yalitza Aparicio

- Who will confer the Vayoshreshtha Samman-2019 on the eminent senior citizens and institutions in recognition of their services towards the cause of the elderly persons.

President Ram Nath Kovind

- President Ram Nath Kovind presented the most effective Swachhta Ambassador award to whom on the occasion of 150th birth anniversary of Mahatma Gandhi.

Former Indian cricketer Sachin Tendulkar

- Which England all-rounder has been voted Professional Cricketers' Association player of the year at the Professional Cricketers' Association awards.

Ben Stokes

- Which Human rights lawyer from Kyrgyzstan was awarded the 2019 UN High Commissioner for Refugees (UNHCR) prestigious Nansen Award.

Azizbek Ashurov

- President Ram Nath Kovind presented the National Corporate Social Responsibility Awards (NCSRA) to selected companies in

New Delhi

- To mark 550th birth anniversary of Baba Guru Nanak Dev Air India has painted Sikh religious symbol on the tail of one of its aircraft.

'Ik Onkar'

- The European Union (EU) Parliament awarded the 'Sakharov Prize for Human Rights' to

Ilham Tohti

- Indian Railways launched the at 42 suburban stations.

"one touch ATVM"

- Who conferred the National Panchayat Awards 2019 at a function in New Delhi.

Narendra Singh Tomar

- Actor Deepika Padukone and shuttler PV Sindhu has been named as the ambassadors for Prime Minister Narendra Modi's 'Bharat Ki Laxmi'

- Who will be honoured with the prestigious 'Global Goalkeeper Award' by the Bill and Melinda Gates Foundation?

Narendra Modi

- Nobel Laureate Professor Muhammad Yunus was conferred the 'Lamp of Peace of Saint Francis' award by the Vatican. He belongs to which country?

Bangladesh

- _____ State Disaster Management Authority (OSDMA) has won the IT Excellence Award, 2019 for using information technology in the field of disaster management.

Odisha

- Name the award who recently given to the Event Horizon Telescope Team consisting of 347 scientists who produced the world's first image of a black hole.

Oscars of science

- A Book titled 'Glorious Diaspora-Pride of India' on Pravasi Bharatiya Samman awardees was released by Vice President of India, M. Venkaiah Naidu. On which day Pravasi Bharatiya Diwas is celebrated?

09 January

- Indian Air Force's (IAF) Wing Commander has been honoured with Vir Chakra ?

Abhinandan Varthaman

BOOKS & AUTHORS

- A book titled *Ten Studies in Kashmir: History and Politics* is written by which was released at a function at the Jammu University
Padma Shri recipient
Prof K N Pandit.
- The book titled *Dark Feel, Eerie Cities: New Hindi Cinema in Neoliberal India*, written by
Sarunas Paunksnis
- Prime Minister Narendra Modi unveiled which book in New Delhi on 20 October. **Bridgital Nation**
- Which Book of Author Neha J Hiranandani's Broke the Rules
Girl Power: Indian Women
- A new book named "A Short History of Indian Railways", has been penned by veteran journalist and author-? **Rajendra B Aklekar**
- Who is the author of the book titled "India's Lost Frontier the Story of the North-West Frontier Province of Pakistan"? **Raghvendra Singh**
- A book titled "Savarkar: Echoes from a forgotten past, 1883-1924? on the life of freedom fighter and Philosopher Vinayak Damodar Savarkar, popularly known as Veer Savarkar has been published. It is written by? **Vikram Sampath**
- A Book titled 'Glorious Diaspora-Pride of India' on Pravasi Bharatiya Samman awardees was released by Vice President of India, M. Venkaiah Naidu. On which day Pravasi Bharatiya Diwas is celebrated? **09 January**
- Union Minister of State (Independent Charge) for Culture and Tourism, Shri Prahlad Singh Patel launched the which Book at the function at the Nehru Memorial Museum and Library.

Book "Diary of Manu Gandhi" (1943-44)

SPORTS

- American artistic gymnast has clinched a record-extending 15th World Gymnastics Championship title in Stuttgart, Germany
Simone Biles
- Who created three world records at the ongoing World Powerlifting Championship in Berlin, Germany
Surender Singh
- India's women cricket captain became the first female player to last more than 20 years in international cricket **Mithali Raj**
- Germany and Manchester United midfielder has announced his retirement from football
Bastian Schweinsteiger
- Who settles for bronze medal at World Women's Boxing Championships 2019 **Mary Kom**
- Who has successfully completed the first-ever marathon under two hours in Vienna **Eliud Kipchoge**
- Former India leg-spinner has been appointed the head coach of the IPL franchise Kings XI Punjab for the 2020 edition **Anil Kumble**
- Who settled for silver medal in World Women's Boxing Championships at Ulan-Ude in Russia
Manjura Rani
- Star sprinter smashed her own national record in the women's 100 m semi-finals at the National Open Athletics Championships in Ranchi
Dutee Chand
- American artistic gymnast captures all-time medal record at the World Gymnastics Championship
Simone Biles
- Rising Indian shuttler clinched his maiden BMF World Tour title by winning the 2019 Dutch Open men's singles at Almere
Lakshya Sen

- India's N. Wilson Singh and Satish Kumar Prahapati won the gold medal in the 10m platform synchronised diving event at the Asian Age Group Championships held in **Bengaluru**
- Who won gold medal in 100m race of 2019 IAAF World Championships held in Doha.
Shelly-Ann Fraser-Pryce
- Indian fencer who wins the silver medal in the women's sabre individual event at the Tournoi satellite competition in Belgium.
Bhavani Devi
- Maj Abdul Quadir Khan of the Corps of Signals has won the Silver medal at the 53rd Asian Body Building and Physique Sports Championship held at **Batam, Indonesia**
- Who has scripted the history by becoming the first Indian man to win a gold medal at Wushu World Championships. **Praveen Kumar**
- Who has won the Belgian Grand Prix after defeating Lewis Hamilton by less than a second?
Charles Leclerc
- Indian pace bowler Jasprit Bumrah has become the third Indian to register a hat-trick in Test cricket. He took 3 wickets in 3 successive balls in the 2nd test against. **West Indies**
- Who won gold in the women's 10meter Air Pistol event at the ISSF World Cup at Rio de Janeiro in Brazil? **Yashaswini Singh Deswal**
- Which country's capital will move from overcrowded, sinking and polluted Jakarta to a site in sparsely populated East Kalimantan province on Borneo Island? **Indonesia**
- Name the Shot put player who recently won a silver medal during an athletic meet at Decin in the Czech Republic.
Tejinderpal Singh Toor

- Name the Indian women cricketer who has recently announced her retirement from International T-20 Cricket. **Mithali Raj**
- Name the Zimbabwean cricketer who has recently announced to retire from international cricket after conclusion of Zimbabwe-BangladeshAfghanistan T20I Tri-series. **Hamilton Masakadza**
- Name the Indian women cricketer who has recently announced her retirement from International T-20 Cricket. **Mithali Raj**
- Name the Indian cricketer who will launch Rohit4Rhinos campaign in partnership with WWF India and Animal Planet **Rohit Sharma**
- Who won Vietnam Open Super 100 title 2019 **Sourabh Verma.**
- Which country has unveiled the logo of the 2022 FIFA World Cup, constituting stylised Arabic white unisex shawl with maroon patterning with figureof-eight symbolising infinity? **Qata**
- Name the Indian woman athlete who has won the bronze medal in the recently concluded World Martial Arts Mastership Jiu-Jitsu 2Q019. **Anupama Swain**
- Who has been appointed as head coach and chief selector of Pakistan's cricket team by the Pakistan Cricket Board? **Misbah-ul-Haq**
- Who defeated Daniil Medvedev to grab the US Open 2019 men's singles title? **Rafael Nadal**
- Who has become the first bowler to take 100 wickets in the T20 International Cricket? **Lasith Malinga**
- Who defeated Serena Williams by 6-3, 7-5 to grab the US Open 2019 women's singles title? **Bianca Andreescu**
- England cricket greats Geoffrey Boycott and _____ have been honoured with "Knighthoods" by Theresa May in her resignation honours list for their services to sport after outstanding careers for England. **Andrew Strauss**
- Name the Australian fast bowler who has become the first woman to claim two hat-tricks in limited overs cricket. **Megan Schutt**
- Indian shuttler clinched the Myanmar International Series **Kaushal Dharmamer**
- Indian shuttler clinchedmen's singles titleof Belgian International Challenge **Lakshya Sen.**
- The FIFA U-17 Women's World Cup(7th edition) will be held from 2nd to 21st November2020 in _____ **India.**
- The International Cricket Council(ICC) has banned Sri Lankan player from bowling in international matches for 12 months _____ **Akila Dananjaya.**
- An American swimmerhas become the first person to swim across the English Channel four timesnon-stop in a 54-hour feat of endurance _____ **Sarah Thomas**
- Who won the Basketball World Cup in Beijing, China _____ **Spain.**
- Name the former Indian player and Andhra Ranji captain who has announced his retirement from all forms of cricket. **Y. Venugopal Rao**
- The International Cricket Council has named Michael Gough of England and _____ of the West Indies in the Emirates ICC Elite Panel of Umpires for 2019-20 season. **Joel Wilson**
- Name the Indian cricketer who has been suspended recently by Board of Control for Cricket in India for a doping violation. **Prithvi Shaw**
- Name the Australianall-rounder who have becomethe first cricketer to reach the milestone of scoring 1000 runs and taking 100 wickets in the T20 format. **Ellyse Perry**
- East Bengal club will award its highest honour "Bharat Gaurav" to which of the following sports personality on its 100th foundation day celebrations? **Kapil Dev**
- Name the Soccer player who recently suspended by the Soccer body CONMEBOL for 3 months. **Lionel Messi**
- Formula One driver Lewis Hamilton hunted down Max Verstappento win the Hungarian Grand Prix. **Mercedes**
- The International Cricket Council has launched the inaugural World Test Championship thus setting the stagefor a long tournament in red-ball cricket to determine the World Test Champion. The finals of the WorldTest Championship will held in-? **United Kingdom**
- Name the former Glamorgan's legendary left-arm bowler who passed away recently. **Malcolm Nash**
- Cricket commentator _____ who usedto draw pictures of the game's progress on airwaves with his fine command of the English language passed away. **Anant Setalvad**
- Name the South African bowler who has recently announced his retirement from Test cricket. **Dale Steyn**

SCIENCE & TECH

- Which missile is considered as one of the fastest supersonic missiles.

Brahmos missile

- Scientists have accidentally discovered 'the footprints a monstrous galaxy' being called as 'Cosmic Yeti'

- Who has approved issuance of two Open OGELs for export of technology to select countries.

Minister Rajnath Singh

- ISRO will launch how many small foreign satellites in its next three PSLVs.

14

- The researchers, including those from Queen Mary institute of London in United Kingdom (UK) have developed dielectric capacitor

- The Central TB Division of the Health Ministry has signed an MoU with which Institute to explore the application of cutting-edge Artificial Intelligence technology in its fight against TB?

Wadhvani Institute

- Who and the Ministry of Electronics and Information Technology have signed a statement of intent to roll-out 'Build for Digital India'.

Google

- Name the Galaxy from which the Event Horizon Telescope Team produced the world's first image of a black hole?

Messier 87 Galaxy

- Which organisation has successfully flight tested an indigenously-developed low weight, fire and forget Man-Portable Antitank Guided Missile in the ranges of Kurnool, Andhra Pradesh?

Defence Research and Development Organisation

- Tech giant 'Samsung' has introduced two mobile applications name

'Good Vibes' and 'Relumino'

- For the first time Astronomers have found water in atmosphere of habitable exoplanet which orbits in its star's "habitable zone"

K2-18b

- Which country launched life-size humanoid robot called Fedor to International Space Station (ISS)?

Russia

- NASA's MMS mission took first high-resolution measurements of an interplanetary shock. These shocks are made of particles and electromagnetic waves launched by?

Sun

- Which country will train four Indian astronauts for India's ambitious manned mission to space, Gaganyaan?

Russia

- Who has finalized India's first National Essential Diagnostics List.

Indian Council of Medical Research (ICMR)

- India's first Central Institute of Chemical Engineering & Technology will be set up at?

Gujarat

- Researchers from IIT Kharagpur have developed a low-cost diagnostic device which can perform various pathological tests by using blood taken from ?

Fingerprick

- ISRO has decided to setup Space Situational Awareness Control Centre in which city?

Bengaluru

- SUPRA Scheme, which is in news recently, is associated to which field?

Science & Technology

- Name the all-weather tracked-chassis Quick Reaction Surface-to-Air Missile which was recently launched by DRDO of the Integrated Test Range at Chandipur in Odisha.?

QR-SAM

- Who is set to be the first woman president of the Indian National Science Academy (INSA)?

Chandrima Shaha

- Which will support the ongoing bilateral programmes of cooperation in space technology and will act on behalf of ISRO?

Moscow, Russia

- Which technological institution has developed eco-friendly solar cells using with the help of 'kumkum dye'?

IIT Hyderabad

- Bureau of Indian Standards (BIS) will set up a Pashmina testing centre in partnership with the Ladakh Autonomous Hill Development Council (LAHDC) in.

Leh

- Name the city where Isro has set up a directorate of space situational awareness and management aiming at protecting high valued space assets from space debris close approaches and collisions.

Bengaluru

- Name the IIT institute where recently Human Resources Development Minister inaugurating Technology Expo?

IIT Delhi

- The Union Government has asked state transport departments to ensure that all battery-operated vehicles (both existing and new) have number plates

Green

- The Govt of India has signed a MoU with IIT for setting up a Centre of Excellence for Waste to Wealth Technologies, to commemorate the 150th birth anniversary of Mahatma Gandhi.

IIT Delhi

- 'NASA' revealed its plan to hit a small moonlet target in a double asteroid system with a spacecraft in.

2022

DEFENCE

- India successfully test-fired a land-attack version of BrahMos supersonic missile from Chandipur coast in **Odisha's Balasore district**
- Exercise Shakti-2019, a bilateral exercise between the Indian Army and French Army, is to be held from **31 October to 13 November**
- ITBP celebrated its 58th Raising Day on **24 October 2019**
- Indian Army's Exercise Sindhu Sudarshan has been scheduled to be held from 29 November to 4 December in **Rajasthan**
- IAF has test-fired BrahMos surface-to-surface missiles successfully from a mobile platform at Trak Island in the **Andaman Nicobar islands**
- Akash missile system was developed in India by **DRDO**
- The second edition of IMNEX-19, the India Myanmar Naval Exercise, began at **Visakhapatnam**
- The second edition of which military exercise, between the Indian and Japan Army commenced on 19 October at Mizoram. **Dharma Guardian 2019**
- DANX-19 a large scale joint services exercise that was held from 14 October to 18 October 2019 at **Andaman, and Nicobar Island**
- India handed over which two helicopters to Afghanistan's Air Force. **Mi-24V**
- The navies of India and Bangladesh from October 12 to 16 will participate for the first time in a bilateral exercise at **Visakhapatnam**

- Who presented the prestigious President's Colours to the Army Aviation Corps at Nashik, Maharashtra

President Ram Nath Kovind

- Prime Minister Narendra Modi released a commemorative stamp to honour the birth centenary of

Air Force late Arjan

- The Exercise Nomadic Elephant XIV, 14th edition of Indo-Mongolian joint military training has commenced from **6 October 2019**

- Shri Rajnath Singh to leave for which country to receive 1st Rafale fighter aircraft **France**

- Indian Army held which biggest ever mountain combat exercise, in Arunachal Pradesh.

Him Vijay exercise

- Which joint military exercise, between India and Kazakhstan is being held in Pithoragarh, Uttarakhand

Exercise KAZIND-2019

- The Indian Air Force organized an air show and on display were the fighter aircraft and helicopters at

Sulur Air Force Station

- Who took charge as the 26th chief of the Indian Air Force.

Rakesh Kumar Singh Bhadauria

- At Jodhpur Military station, the which white-water rafting expedition was flagged in by Lt General VS Sreenivas.

"Rudrashila"

- Who has taken charge as the Director General (DG) of the country's largest border guarding force, BSF? **Vivek Kumar Johri**

- Who has assumed charge as Vice Chief of the Indian Army?

Lieutenant General Manoj Mukund Naravane

- Name the helicopter recently inducted by the Indian Air Force at the Pathankot Air Force station to enhance its combat capabilities.

Apache AH-64E

- Raksha Mantri Rajnath Singh co-chaired the Japan- India Defence Ministerial Meeting held in **Tokyo**

- Union Minister for Information & Broadcasting has unveiled the new logo and certificate design of the Central Board of Film Certification (CBFC). Who is the Chairman of CBFC?

Prasoon Joshi

- The Indian Army has announced the commissioning of the first batch of 100 women soldiers in the Army by which year? **2021**

- India will execute a joint military training exercise "Yudh Abhyas 2019" with which of the following nations? **United States of America**

- The first AUMX, a Maritime Exercise between the regional bloc and US will start from the Sattahip Naval Base in Thailand and end in Singapore. What does "A" stands for in AUMX? **ASEAN**

- An Indian Army team has successfully climbed the peak "Mount Leo Pargyl of height 6773 metre. The peak is located in which state? **Himachal Pradesh**

- Indian army will participate in a multilateral exercise to be held in Russia. **TSENR 2019**

- Which airlines have started the air shuttle service between Hisar and Chandigarh under the UDAN Regional Connectivity Service scheme? **SpiceJet**

- India will execute a joint military training exercise "Yudh Abhyas 2019" with which of the following nations? **United States of America**

IMPORTANT DAYS

- The International Day of Older Persons is observed every year on **1st October**
- The Military Nursing Service celebrating its **94th Raising Day**
- The 150th birth anniversary of Mahatma Gandhi was celebrated across the country on **2nd October**
- World Teachers' Day or International Teachers' Days is being celebrated across the world on **5th October**
- The Indian Air Force (IAF) has celebrated its 87th anniversary across India **8th October**
- World Post Day is being celebrated each year on **9th October**
- The World Mental Health Day is observed every year on **10th October**.
- October Month is observed as **Breast Cancer Awareness Month**
- The International Day of the Girl Child (IDGC) is observed every year across the world on **11th October**
- World Migratory Bird Day 2019 is being observed on **12th October (second Saturday of October)**.
- International Day for Disaster Reduction is being observed annually on **13th October**
- Police Commemoration Day (Police Martyr's Day) is observed every year on **21 October**
- International Snow Leopard Day is celebrated on **23 October**
- The UN Day marks the entry into force on **24 Oct**
- Government of India is to organize 4th Ayurveda day on. **25 October**

- Last week of October is observed as Vigilance Awareness Week under the aegis of CVC. This year, the week falls from **28th October, 2019 to 2nd November, 2019.**
- The amended provisions of the Motor Vehicle Act, which hike the penalty for traffic rules violation have come into force from-? **01st September 2019**
- On which day the United Nations observes International Day of Charity with the objective of sensitizing and mobilizing people to help others through volunteer and philanthropic activities. **5 September**
- The United Nations observes International Day of Charity to commemorate the death anniversary of Mother Teresa World Health Organisation South-East Asia Region have resolved to eliminate measles and rubella by which year? **2023**
- On which day the United Nations observes "International Literacy Day" every year? **08 September**
- On which day the International Association for Suicide Prevention (IASP) observes World Suicide Prevention Day (WSPD) every year? **10 September**
- Japan surrendered aboard the U.S.S Missouri, anchored in Tokyo Bay and so, Victory over Japan is celebrated on 2nd September. Every year to commemorate the birthday of the famous architect William Can Aien Skyscraper Day is observed on **3rd September**
- Brazilian Independence Day is celebrated on every year to commemorate the birth of the nation. **7 September**
- World Physical Therapy Day is observed on **8 September**

- World Suicide Prevention Day (WSPD) is observed on **10 September**
- World First Aid Day is observed on what date to raise awareness among public about how first aid can save lives in case of crises **14 September**
- International Day of Democracy is observed on what date to remind people that democracy is about people. **15 September**
- International Day of Peace and Non-Violence (UN) is observed on what date around the world. **21 September**
- World Alzheimer's Day is observed on what date **21 September**
- World Maritime Day is observed annually on what date to raise awareness about the importance of gender equality. **26 September**
- World Rabies Day is observed on what date every year to make people aware about the prevention regarding rabies and to highlight the progress in defeating this horrifying disease. **28 September**
- On which day India observes Hindi Diwas every year to mark the popularity of Hindi as an official language of India? **14 September**
- Freedom fighter and the designer of the flag on which the Indian national flag was based was born on this day in 1876. **Pingali Venkaiah**
- The "Aadi Perukku" festival (or Aadi monsoon festival) was celebrated in. **Tamil Nadu**
- Japan marked the 74th anniversary (6th August) of the atomic bombing of. **Hiroshima**
- The Women and Child Development Ministry are observing the World Breastfeeding Week on. **1-7th August**



GS SPECIAL



INDIAN POLITY

- When the Vice-President officiates as President, whose salary does he draw? *President*

- What does the power of judicial review ensure?

The constitutionality of laws

- From which fund are the salary and allowances of the Governor charged?

Consolidated Fund of the State

- Who acts as the Chancellor of State Universities? *Governor*

- In which Union Territory people of the Onge tribe live?

Andaman and Nicobar Islands

- Indian Constitution recognises minorities on which basis? *Religion*

- With what subject do the Articles 5 to 8 of the Constitution of India deal? *Citizenship*

ECONOMICS

- How many country are represented in International Monetary Fund (IMF)? *189*

- On which date a Bank publishes its balance sheet ? *31st march*

- What was the earlier name of the WTO? *GATT*

- Which European country is the guarantor of Bank of Central African States? *France*

- Who appoints Banking Ombudsman? *RBI*

- For international payments, to which currency is the Indian currency linked? *American Dollars*

- In which year was Railway Budget in India separated from general budget? *1924*

AGRICULTURE

- The botanical name of mango? *Mangifera indica*

- The part of a plant known as the 'food factory' is called? *Leaf*

- The cutting of weed to the ground level is known as? *Mowing*

- The ratio of carbon to nitrogen in the arable soils commonly ranges from? *8:1 to 15:1*

- The optimum range of soil moisture for effective ploughing is? *25-50%*

- The weeds which complete their life cycle in two years are known as?

Biennial weeds

- The scientific name of Arhar is? *Cajanus cajan*

HISTORY & CULTURE OF INDIA

- The "'Garibi Hatao'" slogan was coined in__? *1971*

- When was the Reserve Bank of India taken over by the Government? *1948*

- Who is considered the guardian of the Public Purse? *CAG*

- In which year Swarn Jayanti Gram Swarozgar Yojna came into being? *1st April 1999*

- The language used in writing the source materials of ancient India was: *Pali*

- Who was the great ruler of Kalinga in the ancient period of Indian history? *Kharavela*

- Who adopted the title of epithet of Devaputra? *Kanishka*

GEOGRAPHY

- Which of the following is not one of the Era's of the Earth geological structure? *D. Cambrian*

- Which decade recorded the lowest growth rate in population of India- *1911-21*

- Which state of India has the largest percentage of poor- *Orissa*

- Which is the highest dam of India- *Bhakra*

- Indira Gandhi canal gets water from which river- *Sutlej and Vyas*

- Which of the following state is not crossed by the Tropic of Cancer? *Odisha*

- Which is the easternmost longitude of India? *68° 7' E*

ENVIRONMENT

- A very large ecosystem on land having distinct type of vegetation and wildlife is called? *Biome*

- In an ecotone, the species which become abundant are called: *Edge species*

- The highest per capita emitter of Carbon dioxide in the world is : *Qatar*

- Which gulf is not among the four coral reef regions of India identified by the Government for intensive conservation and management?

Gulf of Khambat

- The use of microorganism metabolism to remove pollutants such as oil spills in the water bodies is known as *Bioremediation*

- pitcher plant is found in which area? *Rain forests of North-East India*

AWARDS

OCTOBER 2019

SANJAY KAPOOR AWARDED MOST INSPIRING INDIAN BOLLYWOOD ACTOR IN UK

- Sanjay Kapoor appointed for most of the inspiring Indian Bollywood Actor in UK. The actor has been a part of some of the best films in the past. The actor has been recognised for all the performances he has put together, and in fact, he is also relatively popular. The actor also received an award for his performance.
- He has received an award at the House of Common Parliament of the United Kingdom, for being the Most Inspiring Indian Bollywood Actor.
- Dil Sambhal Ja Zara to the web series and my recent Bollywood release Mission Mangal. The web series has recently been nominated at the Emmys which feels great. It is a 30 minutes video which is being present.

RAMESH PANDEY SELECTED FOR ASIA ENVIRONMENTAL ENFORCEMENT AWARD

- Senior Indian Forest Service officer Ramesh Pandey has been selected for the prestigious Asia Environmental Enforcement Award by the United Nations Environment Programme.
- The 1996-batch IFS officer, posted as Chief Conservator Forests in Lucknow and Secretary, UP State Bio-diversity Board, is known for his investigation and intelligence gathering on poachers. Pandey will receive the award on November 13 at the United Nations Conference Centre in Bangkok.
- The citation said that the excellent work in combating trans-boundary environmental crime by Mr Pandey has been recognised by the selection panel. The purpose of the Asia Environmental Enforcement Awards is to publicly recognise outstanding achievements by public organisations and individuals in Asia.

KAVITHA GOPAL BECOMES FIRST GIRL STUDENT TO WIN PRESIDENT OF INDIA PRIZE

- Kavitha Gopal has become the first girl student of IIT Madras to be honoured with the President of India Prize. She received the honour and medal from Prime Minister Narendra Modi at the 56th convocation of Indian Institute of Technology Madras.
- The President of India prize is conferred to recognize outstanding academic performance by a student. In the 60 years of IIT Madras history, this is the first time that the 'President of India Gold Medal' has been conferred to a girl student. Only male students had won the prize earlier at the institute.

SACHIN TENDULKAR GETS MOST EFFECTIVE SWACHH-ATA AMBASSADOR AWARD

- President Ram Nath Kovind presented the most effective Swachhta Ambassador award to Former Indian cricketer Sachin Tendulkar on the occasion of 150th birth anniversary of Mahatma Gandhi.

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BEN STOKES WINS PCA PLAYERS' PLAYER OF YEAR AWARD

- Ben Stokes voted Players Player of the Year at the Professional Cricketers Association awards. Stokes played a starring role in England's first 50-over World Cup triumph culminating in his dynamic man-of-the-match display in their dramatic final win against New Zealand in July.
- He was honored for those achievements by scooping the Reg Hayter Cup ahead of fellow nominees Simon Harmer, Ryan Higgins, and Dom Sibley.
- Other award winners included ODI player of the summer Chris Woakes, Test player of the summer Stuart Broad, and County Championship player of the year Harmer.



"SPIRIT OF KERALA" WINS PEOPLE'S CHOICE AWARD

- Short film from Kerala "Spirit Of Kerala" has won the People's Choice Award at the recently concluded My Rode Reel film competition.
- The film won the honour beating 1,680 entries. The short film is based on a boat race and directed by Arun Joseph.
- My Rode Reel film competition is touted as the 'world's largest short film competition'.

SEPTEMBER 2019

OVERVIEW OF 71ST PRIMETIME CREATIVE ARTS EMMY AWARDS FOR 2019

- The 71st annual Primetime Creative Arts Emmy Awards ceremony for 2019 was held over two nights on September 14- 15, 2019 at the Microsoft Theater in Los Angeles, United States.
- They were presented in technical and acting categories. They were given away before 71st Emmy Awards (Primetime Emmy Awards) scheduled to be held on September 22, 2019.

SHEIKH HASINA WAS CONFERRED 2019 DR. KALAMSMRITI INTERNATIONAL EXCELLENCE AWARD



- Bangladesh Prime Minister (PM) Sheikh Hasina was awarded DrKalamSmriti International Excellence Award for the year 2019 in Dhaka, Bangladesh.
- She was awarded by T.P. Sreenivasan, Chief Adviser of the DrKalamSmriti International Advisory Council former ambassador, for her contribution in holding a healthy relation between India and Bangladesh, International peace and cooperation.
- With this award, Hasina has so far received 37 international accolades.

SECUNDERABAD STATION RECEIVED THE FIRST GREEN PLATINUM RATING

- Indian Green Building Council (IGBC) has awarded Secunderabad junction station of Indian Railways with a green Platinum rating. The biggest rail hub is the first Indian Railways to be awarded so.

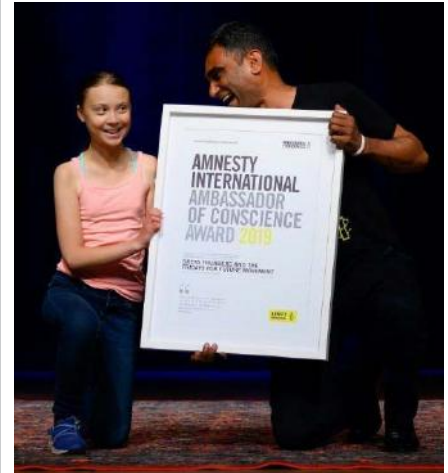
Various initiatives:

- Air-conditioned waiting halls equipped with CO2 sensors
- Installation of solar panels and LED lights
- Solid waste management system
- It has been awarded ISO 14001-2015 Certificate- Environmental Management system. It has also received the National Tourism Award 2016-2017.

SPY THRILLER 'RAAZI' STEALS SHOW AT BOLLYWOOD'S OSCARS

- Spy thriller Raazi stole the night at Bollywood's answer to the Oscars, taking best film and best actress for its young star Alia Bhatt in Mumbai where the glitzy awards gala was held for the first time since being established two decades ago.
- Megastar Ranveer Singh won best actor for his role in the controversial Padmaavat, a historical action movie that enraged Hindu radicals but was an international success.
- The International Indian Film Academy (IIFA) awards went on into the early hours of today and Indian-British star Bhatt said it had been worth the wait as she received her prize.

SWEDISH ENVIRONMENTAL ACTIVIST GRETA THUNBERG WINS 2019 AMNESTY'S AWARD



- Swedish environmental activist Greta Thunberg (16 years) and the 'Fridays for Future' youth movement won the Amnesty International's 'Ambassadors of Conscience' award for the year 2019. The award ceremony which was held at the George Washington University, Washington D.C, America, is the highest human rights award constituted by the Amnesty International.

INDIAN DOCUMENTARY MOTI BAGH HAS BEEN NOMINATED FOR THE OSCARS

- Moti Bagh, a documentary based on the life of an Uttarakhand farmer Vidya Dutt has been nominated for the Oscars.
- The documentary film has been directed by Nirmal Chander.
- The film shows how the 83-year-old struggles to keep his farm alive and till the uninhabited hilly lands.

AUGUST 2019

MISS DEAF WORLD 2019 TITLE



- 21 year old Vidisha Balyan from Muzaffarnagar, Uttar Pradesh became the first Indian, crowned Miss Deaf World 2019 which was held in Mbombela, South Africa. S
- he is a former International tennis player who represented India in the Deaflympics.
- Vidisha Balyan from Uttar Pradesh wins Miss Deaf World 2019 title Mr. Deaf World 2019 was won by South Africa's Phumelela Mapukata

"CHAMPIONS OF EMPATHY AWARD" FOR SPREADING AWARENESS ABOUT HEPATITIS

- DD News(Dooradarshan), a 24*7 terrestrial cum satellite News Channel of India has awarded "Champions of Empathy Award" for spreading awareness about hepatitis.
- Mayank Agrawal, Director General of DD News has received the Award from Lok Sabha Speaker Om Birla.
- Agrawal stated that it is the responsibility of DD News to aware people about various diseases and preventives by showing health-related programs, reports, and policies that help to spread awareness towards health in society.

DINESH TIWARI CONFERRED WITH SOCIETY GLOBAL INDIAN ICON AWARD 2019

- Bollywood's Advocate Dinesh Tiwari was conferred with 'The Society Global Indian Icon Award 2019', for his excellence in the field of law at an event hosted in London by the Society Magazine. He was presented the award by Gopichand Hinduja in presence of Shabana Azmi and Javed Akhtar who were the Chief Guests of the event.

2019 RAMON MAGSAYSAY AWARD WON BY RAVISH KUMAR FOR JOURNALISM

- India's senior executive editor of NDTV was awarded 2019 Ramon Magsaysay Award which is regarded as the Asian version of the Nobel Prize. Five other individuals were declared winners of this award along with Ravish Kumar.
- The winners will be awarded with a certificate and a medallion with the image of Ramon Magsaysay on August 31,2019

ISRO CHAIRMAN K.SIVAN CONFERRED WITH A.P.J. ABDUL KALAM AWARD

- Indian Space Research Organisation (ISRO) Chairman K Sivan awarded the Dr APJ Abdul Kalam Award by the Tamil Nadu government. Kailasavadivoo Sivan, who led ISRO's successful launch of Chandrayaan-2 mission receive the award in person receive it from Chief Minister K Palaniswami.

- The award is given in recognition of his stellar work in promotion of science and technology. The Kalam award is to honour those who work for promoting scientific growth, humanities and students' welfare. The award carries 8 gm gold medal, Rs. five lakh in cash and a citation. Mr Sivan's leadership led to the historical achievement of most successful GSLV flight with indigenous cryogenic stage.
- Mr Sivan to receive the award at the Independence Day celebrations at Fort St George in Chennai. The Kalam's birthday (October 15) will be observed as "Youth Renaissance Day." The first Kalam award was presented by Jayalalithaa in 2015 to ISRO scientist N Valarmathi and it is given on Independence Day every year.

PRIYA JAIN FACILITATED WITH "INDIAN WOMEN OF INFLUENCE" AWARD



- Social entrepreneur philanthropist and eminent fashionista Priya Priyadarshini Jain was conferred with the prestigious "Indian Women of Influence" award at the House of Lords, The United Kingdom Parliament, London. Priya Priyadarshini Jaini.
- She was also one among the others featured in the coffee table book on '50 most influential Indian women worldwide' featuring top indian women like former Indian president Pratibha Patil, Nita Ambani, MP Caroline, Hema Malini, Shilpa Shetty.

NEW APPOINTMENTS

OCTOBER 2019

MEXICAN ACTRESS APARICIO NAMED UNESCO GOODWILL AMBASSADOR



- The United Nation's Cultural Agency UNESCO has appointed Mexican actress Yalitza Aparicio as its goodwill ambassador for indigenous peoples.
- The 25-year-old actress made history as the first indigenous performer nominated for a best actress honor at the Academy Awards this year for her performance in the film "Roma", in which she speaks in an indigenous language and in Spanish.
- She will be helping the UNESCO's work among the indigenous peoples across the world by preserving their cultural heritage and environment knowledge and fighting for equal access to education.

AMRIT LUGUN APPOINTED NEXT ENVOY TO GREECE

- The Ministry of External Affairs (MEA) has appointed Amrit Lugun as the next Ambassador of India to Greece. Lugun will be taking up the assignment shortly.
- Amrit Lugun is a 1989-batch Indian Foreign Service (IFS) officer. Previously Lugun served as the country's ambassador to Sudan and Yemen respectively.

GOVERNMENT APPOINTS ECONOMIST SURJIT S BHALLA AS EXECUTIVE DIRECTOR FOR INDIA AT IMF

- Eminent economist Surjit S Bhalla appointed as the Executive Director for India on the board of the International Monetary Fund (IMF).
- Bhalla (71) will succeed former RBI deputy governor Subir Gokarn, who died in the US on July 30 after a brief illness.
- The Appointments Committee of the Cabinet (ACC), headed by Prime Minister Narendra Modi, approved the appointment of Bhalla for a period of three years from the date of assumption of charge of the post or until further orders.

ODISHA CM NAVEEN PATNAIK LAUNCHES 'MO SARKAR' INITIATIVE

- Chief Minister of Odisha Naveen Patnaik rolled out 'Mo Sarkar' programme which finds its roots in the Gandhian philosophy of giving people their voice in daily governance.
- The objective of 'Mo Sarkar' is to improve governance by collecting feedback on behaviour and professionalism displayed by the Government officers.
- "Mo Sarkar" programme has been launched in 21 district headquarters hospitals and medical colleges at Cuttack, Sambalpur and Berhampur.

SS MALLIKARJUNA RAO IS APPOINTED AS THE NEW MD AND CEO OF PUNJAB NATIONAL BANK

- SS Mallikarjuna Rao is appointed as the Managing Director (MD) and Chief Executive of the Punjab National Bank (PNB). Currently serving as chief executive of the Allahabad Bank, Rao will replace Sunil Mehta of PNB and will head the Delhi based bank till September 18, 2021. S S Mallikarjuna Rao is appointed as the new MD and CEO of Punjab National Bank.
- The Appointments Committee of the Cabinet (ACC) headed by Prime Minister Narendra Modi approved Department of Financial Services' proposal for Rao's appointment as PNB's CEO. Rao had also previously worked as Executive Director (ED) in Syndicate Bank.
- PNB is currently under three-way amalgamation process with Oriental Bank of Commerce (OBC) and United Bank of India.

JUSTICE RAJENDRA MENON WILL BE THE NEW CHAIRPERSON OF ARMED FORCES TRIBUNAL

- Justice Rajendra Menon will be the Chief Justice of India (CJI) Ranjan Gogoi as the Chairperson of the Armed Forces Tribunal (AFT).
- Justice Rajendra Menon is the former Chief Justice of Delhi High Court. The current Chairperson Justice Virender Singh is retiring on October 6.
- The provisions of Finance Act related to the appointment procedure to members of The Tribunals is under challenge delayed until the matter is decided.

FORMER INDIAN CRICKETER, KAPIL DEV RESIGNED AS CHAIRMAN OF CAC

- Following a conflict of interest complaint, India's 1983 World Cup-winning captain, Kapil Dev has resigned as the chairman of the Cricket Advisory Committee (CAC) days after Shanta Rangaswamy stepped down from the 3-member committee.
- CAC also stars Anshuman Gaekwad in addition to Kapil and Shanta. The trio were named in the CAC after Sourav Ganguly, Sachin Tendulkar and V.V.S. Laxman refused to be part of the process for selecting India's women's coach in 2018.
- Madhya Pradesh Cricket Association (MPCA) member Sanjeev Gupta filed a complaint against the CAC, where the coach-elect committee members are playing multiple roles simultaneously.

S. CHITTURI APPOINTED INTERNATIONAL EGG COMMISSION CHIEF

- Suresh Chitturi, Vice Chairman and Managing Director of India's leading poultry firm Srinivasa Farms, has been appointed as chairman of the International Egg Commission (IEC) for the next two years.
- The appointment was made at the IEC Global Leadership Conference in Copenhagen in Denmark.
- He will be the first chair from Asia in the history of the institution, as he assumes the role of the Chairman of IEC.

JUSTICE VINOD KUMAR SHARMA IS NEW PUNJAB LOKPAL

- Halfway through its term in office, the Congress government appointed Justice Vinod Kumar Sharma as Punjab Lokpal. However, it failed to amend the Punjab Lokpal Act, 1996 thereby leaving the chief minister and cabinet ministers out of its ambit.
- The post of lokpal was lying vacant since April 23, 2018 after then Lokpal-justice Satish Kumar Mittal (retd.) had resigned from the post. Lokpal holds the office for a term of 6 years.
- Justice Sharma had served as judge of the Punjab and Haryana court from March 22, 2006, to October 26, 2010.

INTERNATIONAL ASTRONOMICAL UNION NAMES ASTEROID AFTER PANDIT JASRAJ

- The International Astronomical Union (IAU) has named an asteroid after Indian classical singer Pandit Jasraj. The asteroid formally known as a minor planet, is located between Mars and Jupiter.
- It was discovered on November 11, 2006, by the Catalina Sky Survey. The privilege of naming a planet is first given to discoverers, who have 10 years to propose a name.
- Sangeet Martand Pandit Jasraj is an exponent of Indian classical vocal music. Jasraj is the recipient of numerous awards, honours, and titles, including the prestigious Padma Vibhushan and the Sangeet Natak Akademi Award.

INDIA TODAY'S KALLI PURIE NAMED ONE OF INDIA'S MOST POWERFUL WOMEN IN MEDIA

- India Today Group Editorial Director for Broadcast and New Media Kalli Purie was honoured as one of India's most influential women in media, marketing and advertising.
- It is noteworthy, that only two weeks back, she was also honored with the 'Outstanding Media & Entertainment Award' at the annual 21st Century Icon Awards in London.

PM MODI RELEASES POSTAGE STAMP IN HONOR OF MARSHAL OF IAF, ARJAN SINGH

- Prime Minister (PM) Narendra Modi has released a commemorative stamp of Marshal of the Indian Air Force (IAF) late Arjan Singh in honor of his exemplary service to our nation.
- The stamp was issued at an event of 'at home' programme of the IAF to mark its 87th raising day in New Delhi.

MASTERCARD INDIA APPOINTS VIKAS VARMA AS COO

- Mastercard India, payment technology major, elevated Mr Vikas Varma as the Chief Operating Officer (COO) of the firm. He will take up the responsibility related to new partnerships and development of digital payment solutions and has been serving the firm since 2005.

SEPTEMBER 2019

SITHARAMAN HANDS OVER 12TH CENTURY BUDDHA STATUE

- Almost a month after a 12th century was Buddha statue stolen from the ASI Museum at Nalanda in 1961 was returned to the Indian High Commission by the London Met. Police, Union Finance and Corporate Affairs Minister Nirmala Sitharaman handed over the statue.
- The 12th Century AD Bronze image of Buddha seated in the Bhumi-pasara mudra was amongst the 19 bronze statues stolen from the Archaeological Survey of India's (ASI) Nalanda site museum in August 1961. After a gap of nearly 57 years, in early 2018, the image was spotted by Art enthusiasts at an auction organised by a London based dealer.

JUSTICE P LAKSHMAN REDDY SWORN IN AS FIRST LOKAYUKTA OF ANDHRA

- Justice P Lakshmana Reddy, a retired judge of the erstwhile Andhra Pradesh High Court sworn-in as the first Lokayukta of the state after its bifurcation in 2014.
- Governor Biswabhusan Harichandan administered the oath of office to Justice Reddy at a function in Vijayawada.
- Chief Minister Y S Jagan Mohan Reddy, judges of the High Court and senior state government officials attended the event.

MAYANK VAID BECOMES FIRST INDIAN TO COMPLETE ENDUROMAN TRIATHLON

- Mayank Vaid becomes the first Indian to complete the Enduroman. It is a triathlon from England to France which is considered to be one of the toughest endurance competitions in the world. He is the 44th person in the world to have completed this triathlon. He is also the first Asian person to complete this triathlon in solo capacity.
- He also broken the record for the shortest time taken to complete the Enduroman Arch to Arc triathlon. He completed the triathlon involving running, swimming and cycling. The time duration is around in 50 hours and 24 minutes.
- The previous record for this triathlon was 52 hours and 30 minutes. It is held by Julien Deneyer of Belgium.

ANURAG KASHYAP'S 'GANGS OF WASSEYPUR' IN THE GUARDIAN BEST 100 LIST

- Filmmaker Anurag Kashyap's Gangs Of Wasseypur has become the only Indian film to feature in "The Guardian" list of 100 Best Films of the 21st century. The film has bagged the 59th position.
- The two film Gangs Of Wasseypur series was released in 2012 and narrated the saga of a coal mafia family in the town of Wasseypur in Dhanbad district of Jharkhand.
- Both films were loved by the masses for their drama and rawness and acclaimed by the classes for cinematic aesthetics.

OLEKSIY HONCHARUK NAMED AS A NEW PRIME MINISTER OF UKRAINE

- Ukrainian parliament of the 9th convocation appointed Oleksiy Honcharuk, a 35-year-old practicing lawyer, of the political party Servant of the People, as the 17th Prime Minister of Ukraine.
- His nomination was presented to the Ukrainian Parliament by its President Volodymyr Zelenskiy. Mr Honcharuk, Ukraine's youngest ever head of government, succeeded Volodymyr Borysovych Groysman.

SANJIV RANJAN NEXT INDIAN AMBASSADOR TO THE REPUBLIC OF ECUADOR

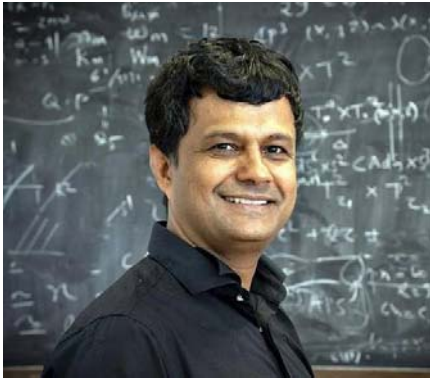
- Shri Sanjiv Ranjan, who is the present Indian Ambassador to the Republic of Colombia, has been concurrently accredited as the next Ambassador of India to the Republic of Ecuador, with residence in Bogota (high altitude capital of Columbia).
- Sanjiv who is a 1993 batch Indian Forest Service (IFS) officer, previously served as Deputy high commissioner of India to Mauritius from 2006 till 2009.

DR. B. BALA BHASKAR IS THE NEXT NEWLY APPOINTED AMBASSADOR OF INDIA TO THE KINGDOM OF NORWAY

- The Ministry of External Affairs (MEA) of the Government of India, appointed Dr. B. Bala Bhaskar as the next Ambassador of India to the Kingdom of Norway.
- He is the Indian Foreign Service (IFS) officer of 1993 batch. He succeeds Mr. Krishan Kumar.

AUGUST 2019

ATISH DABHOLKAR, APPOINTED AS NEW DIRECTOR OF ICTP, ITALY



- Atish Dabholkar(56), an Indian theoretical physicist from Kolhapur, Maharashtra has been appointed as the new director of Italy based International Centre for Theoretical Physics (ICTP) for a five year term starting in November 2019 with the rank of Assistant Director-General of the United Nations Educational, Scientific and Cultural Organization (UNESCO). He succeeds Fernando Quevedo, who has led the centre since 2009.

GURUPRASAD MOHAPATRA TAKES CHARGE AS SECRETARY OF DPIIT

- Guruprasad Mohapatra(an IAS Officer of 1986 batch) assumed charge of the office of Secretary, Department for Promotion of Industry and Internal Trade (DPIIT) in New Delhi. He served as chairman of the Airports Authority of India (AAI), a statutory body working under the Ministry of Civil Aviation, where he brought many changes in AAI's strategic operations.

R N RAVI TOOK CHARGE AS 20TH GOVERNOR OF NAGALAND

- On August 1, 2019, RN Ravi(A 1976-batch Indian Police Service officer of the Kerala cadre,), a former Intelligence Bureau(IB) officer was sworn in as the 20th governor of Nagaland.
- Ravi, who is the interlocutor for the central government for the Centre-Naga peace talks.
- He played a key role in the signing of the Framework Agreement between the Indian government and the National Socialist Council of Nagalim Isak-Muivah(NSCN-IM).
- Ravi was appointed as Nagaland Governor by President Ram Nath Kovind on July 20, 2019.
- He was worked closely with National Security Advisor Ajit Doval during the Doval's stint in the Intelligence Bureau(IB).

JAGDEEP DHANKAR TAKES OATH AS WEST BENGAL GOVERNOR

- Jagdeep Dhankhar a former Lok Sabha Member of Parliament (MP) from Jhunjhunu, Rajasthan. He is a supreme court lawyer sworn in as the 28th governor of West Bengal.
- The function carried out at the Raj Bhavan, Kolkata. The function in the presence of Chief Minister Mamata Banerjee, state ministers, including urban development minister Firhad Hakim and finance minister Amit Mitra, and other dignitaries. He was administered oath by the Chief Justice of Calcutta High Court TBN Radhakrishnan. He succeeded Keshari Nath Tripathy.

IAS RAJIV KUMAR APPOINTED AS NEW FINANCE SECRETARY

- A 1984-batch IAS officer from Jharkhand cadre, Rajiv Kumar was appointed as the new Finance Secretary.

INDIA SIGNS MOUS WITH BENIN

- India and Benin signed four MoUs on education, health and e-visa facilities.
- The signing of the agreement on mutual exemption of visa requirement for holders of diplomatic and official passports and agreement on the fresh line of credit of 100 million US dollars by India to finance development projects in Benin.
- Benin also extended its support for India's candidature for permanent membership of UN Security Council.

INDIA'S NAAZ JOSHI WON MISS WORLD DIVERSITY 2019

- Naaz Joshi made the country proud with a third successive victory in the beauty pageant Miss World Diversity. She competed against 14 other international contestants in Mauritius.
- She dressed up in blue lehenga and choli and portrayed herself as the powerful Indian Goddess, who stands for 'shakti' - the feminine source of power and women empowerment.
- She is a resident of Malviya Nagar, New Delhi. She was sent to her relative's house in Mumbai.

SPORTS

OCTOBER 2019

HARMANPREET KAUR BECOMES FIRST INDIAN TO REACH 100 T20 INTERNATIONAL MATCHES

- Harmanpreet Kaur became the first Indian to play 100 T20 International matches. Harmanpreet, who captains India in the shortest format of the game, turned up for the team in their sixth T20I against South Africa in Surat to achieve the milestone.
- Harmanpreet Kaur is among 10 female players who have reached the three figure mark in terms of appearances. New Zealand's Suzie Bates and Australia's Ellyse Perry top the list with 111 appearances.
- Harmanpreet herself is tied with Pakistan's Bismah Maroof and West Indies' Stafanie Taylor with 100 appearances.

AUSTRALIA'S ALYSSA HEALY CREATES WORLD RECORD BECOMING HIGHEST SCORER IN WOMEN'S T20I

- Australian cricketer Alyssa Healy created world record for the highest individual score in women's T20I (Twenty Twenty International) by scoring 148 runs off 61 balls against Sri Lanka in the third and final match at the North Sydney Oval in Australia. She surpassed teammate Meg Lanning's previous world record score of 133 runs.
- Healy, recently completed 100 T20I appearances in the last ODI (One Day International) against Sri Lanka, and made century off 46 balls, the second fastest in history and fastest by an Australian. She also created record for the fastest T20 century by an Australian.

NATIONAL BASKETBALL ASSOCIATION BRINGS FIRST-EVER FLOATING BASKETBALL COURT IN INDIA

- India got its first-ever Floating Basketball Court in the Arabian Sea near Bandra Worli Sea link. It was installed by the National Basketball Association on 2 October.
- NBA India had announced that the first-ever NBA game would be organized in the country in October in Mumbai.
- The NBA India Games 2019 has been prepared to feature the Sacramento Kings and Indiana Pacers, who will play two pre-season games on October 4 and 5 at the Dome, NSCI, SVP Stadium.

PV SINDHU SLIPS TO NUMBER 6TH, KASHYAP RISES TO 25TH POSITION: BWF RANKINGS 2019

- As per the recently released BWF (Badminton World Federation) Rankings 2019, World Champion women's shuttler PV Sindhu (24) has slipped a rank to 6th due to poor performance in the last two weeks but Parupalli Kashyap (33) has benefited from a good performance and is in 25th position.
- Sindhu, who was earlier in the fifth position, had eliminated in the first round of the 2019 China Open (held in Changzhou, China) and 2019 Korea Open (held in Incheon, South Korea). While, Kashyap has the advantage of reaching the semi-finals of Korea Open.
- Satwiksairaj Rankireddy and Chirag remain 12th in men's doubles while Ashwini Ponnappa and N. Sikki Reddy moved up one place to 19th in women's doubles.

AVINASH SABLE IS THE FIRST INDIAN MAN TO QUALIFY FOR WORLD CHAMPIONSHIPS

- India's Avinash Sable qualified for the finals of the men's 3000-meter steeple chase under dramatic circumstances after bettering his own national record at the World Championships in Doha. Avinash became the first Indian man to qualify for a track event final. He clocked 8 minutes 25.23 seconds bettering his earlier national record of 8:28.94, to finish seventh in the first round.
- The Athletics Federation of India filed an appeal and it is blocked twice during the race, and he got a favourable decision.



ANNU RANI BECOMES FIRST INDIAN TO QUALIFY FOR WOMEN'S JAVELIN THROW



- Annu Rani became the first Indian to qualify for the women's javelin throw final in World Athletics Championships. She did her best attempt of 62.43m which is a National Record.
- She finished fifth in the qualifying round of World Athletics Championships in Doha, a place above the current World Record holder Barbora Spotakova. Annu Rani had smashed her own national record during the qualification round of the World Athletics Championships.
- She is 27-year-old Annu opened the qualification round Group A with a 57.05m before sending the iron spear to a distance of 62.43m in the second round. Those who touch the automatic qualifying mark of 63.50m or 12 best performers from Group A and Group B taken together will qualify for the final round.

SPANISH TENNIS PLAYER ANDRES GIMENO PASSES AWAY AT THE AGE OF 82

- Andres Gimeno Tolaguera, the Spanish tennis player who became the oldest man to win the French Open in the professional era, has passed away at the age of 82 after a long illness.

DEEPAK PUNIA RANKED WORLD'S BEST WRESTLER IN 86 KG CATEGORY, BAJRANG LOSES TOP RANK

- Deepak Punia has been ranked world number one in 86 kg category in the latest rankings issued by the International Wrestling Federation. Bajrang Punia, on the other hand, lost his top rank in the 65kg category.
- Deepak Punia is also one of the four Indian wrestlers to have secured their place at the 2020 Tokyo Olympic Games. He currently has 82 points, four more than the previously top-ranked wrestler, Hasan Yazdani from Iran.
- In other categories, Ravi Dahiya entered the top 5 ranking list in the 57 kg category, while Rahul Aware was pushed to the second rank with his bronze in the World Championship.

INDIA MAINTAINS SECOND POSITION IN LATEST ICC WOMEN'S ODI RANKINGS, AUSTRALIA TOPS THE LIST

- International Cricket Council (ICC) women's One Day International (ODI) rankings, India has maintained its second position and has also increased its points lead over England which is ranked at the 3rd position. The list was topped by Australia.
- In the women's T20 (twenty-twenty) rankings, India currently ranks at the 5th spot and the list is topped by Australia. England and New Zealand ranks 2nd and 3rd respectively.

PAKISTAN'S PACER MOHAMMAD HASNAIN BECOMES YOUNGEST PLAYER TO TAKE A T20I HAT-TRICK

- Pakistani fast bowler Mohammad Hasnain became the youngest ever cricketer to take a hat-trick in T20I (Twenty 20 Internationals) cricket in the 2nd T20 match against Sri Lanka at the Gaddafi Stadium, Lahore, Pakistan during the Sri Lankan cricket team tour in Pakistan. He is 19 years and 183 days old.
- It was his second T20I match. Mohammad Hasnain becomes youngest player to take a T20I hat-trick. He dismissed Bhanuka Rajapaksa (32), Dasun Shanaka (17) and Shehan Jayasuriya (0) off consecutive deliveries.
- He became the ninth player to take a hat-trick in T20I cricket and 2nd Pakistani cricketer.

LAKSHYA SEN WON THE DUTCH OPEN MEN'S SINGLES TITLE AT ALMERE

- Indian shuttler Lakshya Sen won the Dutch Open men's singles title 2019 at Almere, Netherlands. This is his maiden Badminton World Federation (BWF) World Tour title. He won the title by defeating Yusuke Onodera of Japan in the summit. He secured 15-21 21-14 21-15 to defeat Onodera.
- Lakshya Sen currently ranked 72nd. He had won the Belgian Open in September and reached the finals of Polish Open 2019.

SEPTEMBER 2019

ANURAG THAKUR ANNOUNCES CRICKET AND SPORTS ACADEMY FOR LEH

- Union Minister of State for Finance and Corporate Affairs Anurag Thakur announced that a cricket and sports academy will be set up in Leh, Ladakh.
- This cricket and sports academy will ensure that talented athletes of the region get the required training to excel. He also joined Army personnel in Leh to carry out a cleanliness drive to mark Prime Minister Narendra Modi's 69th birthday.

US OPEN 2019: WINNERS LIST



- Rafael Nadal clinched his 19th Grand Slam title by defeating Daniil Medvedev 7-5, 6-3, 5-7, 4-6, 6-4 in US Open 2019 final match. Now, Rafael Nadal closes the gap to just one on Roger Federer's 20 Grand Slam triumphs. Rafael Nadal won his 5th grand slam title since turning 30, surpassing Federer, Novak Djokovic, Rod Laver and Ken Rosewall, who all won four titles.
- On the other hand, in women's championship, Bianca Andreescu (19) captured the title, defeating 23-time major champion Serena Williams. Bianca defeated her with a rollercoaster 6-3, 7-5 win.
- Now, Bianca Andreescu has become the youngest Grand Slam winner since Maria Sharapova at the 2006 US Open.

INDIA, US TO CARRY OUT JOINT MILITARY EXERCISE "YUDH ABHYAS 2019"



- Indo-US defence cooperation, a joint military training, Exercise "Yuth Abhyas 2019". This exercise is being conducted at Joint Base Lewis Mc Chord, Washington, the USA from 05-18 September 2019.
- Exercise Yuth Abhyas is one of the largest joint running military training and defence corporation endeavours between India and USA. This will be the 15th edition of the joint exercise hosted alternately between the two countries.
- The exercise is also an ideal platform to learn from each other's expertise and experiences of planning and execution of operations.

ARUNACHAL PRADESH WILL HOST 25TH SENIOR WOMEN'S NATIONAL FOOTBALL CHAMPIONSHIP

- For the 1st time, The 25th Senior Women's National Football Championship 2019 will be held in Pasighat, East Siang district of Arunachal Pradesh (AP) from September 10 - 24, 2019. The tournament will be hosted by Arunachal Pradesh Football Association (APFA).
- 30 teams from across the country including AP, are expected to participate for the championship. Arunachal Chief Minister Pema Khandu will be the chief guest of the event.

PARALYMPIC COMMITTEE OF INDIA DE-RECOGNISED FOR SPORTS CODE VIOLATION

- The Sports Ministry of India has de-recognised the Paralympic Committee of India. The ministry has de-recognised the committee for violation of the National Sports Code. The committee violated the code by removing its elected president Rao Inderjit Singh.
- The Committee has been penalised for misgovernance and has been directed to comply with the Sports Code and ensure good governance practices in its internal functioning.

LASITHMALINGA BECOMES HIGHEST T20I WICKET-TAKER SURPASSING AFRIDI

- Srilankan paceman (fast bowler) Separamadu Lasith Malinga on August 31, 2019 became the highest T20I (Twenty-Twenty International) wicket taker surpassing Pakistan's all-rounder Shahid Afridi, during the tri-match series of T20I between Srilanka and New Zealand.
- Malinga took a total of 99 wickets from 74 matches surpassing Afridi's 98 wickets in 99 matches.

QATAR UNVEILS 2022 FIFA WORLD CUP LOGO ROUND THE GLOBE

- Qatar unveiled the logo for the 2022 World Cup. It will be hosted by the Gulf emirate displaying it in public spaces in Doha and cities around the world.
- The design is a stylised Arabic white unisex shawl with maroon patterning. It displayed in a figure-of-eight symbolising infinity while creating a heart shape above the words FIFA WORLD CUP Qatar 2022

AUGUST 2019

PV SINDHU AND SAINA NEHWAL RETAINED THEIR TOP 10 PLACE

- In the recently released women's singles ranking by Badminton World Federation, India's star players PVSindhu and Saina Nehwal have retained 5th spot and 8th spot respectively. The ranking is topped by Japan's Akane Yamaguchi.
- Chinese Taipei's Tai Tzu Ying was overtaken by Akane Yamaguchi to become the new world no.1 champion.
- Japan's Nozomi Okuhara is ranked second and Tai Tzu Ying is ranked third in the BWF rankings.
- In BWF men's ranking Japan's Kento Momota is ranked first whereas India's Kidambi Srikanth and Sameer Verma are ranked 10th and 13th respectively.

NEW TRANSGENDER INCLUSIVE POLICY TO INCLUDE TRANSGENDER PLAYER IN CRICKET

- Cricket Australia took a revolutionary move announcing new guidelines with the International Cricket Council's (ICC) gender recognition policy to include transgender players to play cricket.
- The transgender players willing to play for the state and national women's team will have to undergo a test to verify testosterone level limit set out in the policy. The testosterone concentration should be less than 10 nanomoles per litre over at least for 12 months and players should demonstrate consistency in their elected gender on a daily basis.

- Cricket Australia's chief executive, Kevin Roberts announced that this initiative was taken to support the players to participate in elite cricket irrespective of gender identity allowing the players to experience Australian Cricket's inclusive culture.

AMLA RETIRES FROM INTERNATIONAL CRICKET

- South African batsman Hashim Amla has retired from all formats of international cricket.
- Amla played 124 Tests, 181 ODIs and 44 T20Is between his 15-year-long cricketing career.
- Scoring more than 18,000 runs, including 55 centuries and 88 other scores in excess of 50.

RAVI SHASTRI RE-APPOINTED AS HEAD COACH

- Cricket Advisory Committee (CAC) headed by Kapil Dev, former Indian cricketer, unanimously re-appointed Ravi Shastri as the head coach of the Indian men's cricket team for 2 years, ending with the 2021 T20 (Twenty 20) World Cup in India.
- It will be Shastri's fourth stint with the national team, earlier, having served as the Cricket Manager (2007 tour of Bangladesh), Team Director (2014-2016) and head coach (2017-2019).

ICC OFFICIALLY LAUNCHES WORLD TEST CHAMPIONSHIP

- International Cricket Council (ICC) officially launched the inaugural World Test Championship (WTC). It will begin from August 1, 2019 where Australia and England will face each other in the Ashes. It will bring relevance and context to bilateral Test cricket over the next 2 years (2021).



- WTC will comprise of the top 9 Test teams of the world- Australia, Bangladesh, England, India, New Zealand, Pakistan, South Africa, Sri Lanka and the West Indies. 71 Test matches will be played across 27 series over two years. The top two teams will contest in the ICC World Test Championship final from June 14-20, 2021 in the United Kingdom (UK).
- Points will be given for grabs during each match. Each team will play three home and three away series. Each series will count for 120 points, distributed over the number of matches in a series.
- The matches will be played in the same format as bilateral series. The number of matches in each series can vary between a minimum of two matches to a maximum of five matches. The first cycle of the WTC consists of only five-day matches and will include day-night matches.

BANKING & FINANCIAL AWARENESS

NEW VERSION OF RETURN FILING PORTAL TO BE LAUNCHED BY GST NETWORK

- The Goods and Services Tax Network (GSTN) is to launch an improved version of the GST return filing portal on 22 October. It aims to make the process easier. The announcement was made by the GST Network CEO, Prakash Kumar.
- GST has reduced complexity by lowering the number of forms to be filed by businesses. Previously it was 495 under as many as 17 central and state laws.
- Data that is shared by indirect tax administration with the income tax department has helped in detecting mismatches. Currently, there are 12.3 million registered GST taxpayers.

ICICI BANK LAUNCHES NEW FD SCHEME CALLED "FD HEALTH"

- Industrial Credit and Investment Corporation of India (ICICI Bank) launched a new Fixed deposit (FD) scheme called "FD health" which provides investors a complimentary critical illness cover on 33 critical illnesses for the customers who are in the age bracket of 18-50 years.
- For the first year, free of cost insurance cover will be provided which can be renewed later. Critical illness cover of Rs 1 lakh from ICICI Lombard General Insurance Company will be provided on

opening an FD of Rs. 2 lakh to Rs. 3 lakh for tenure of at least 2 years.

- Earlier, ICICI Bank had launched FD Life (FD offering a free term life insurance) and FD Invest where interest from FDs is invested in monthly Systematic Investment Plans (SIPs) of a mutual fund.

RBI GUIDELINES FOR 'ON TAP' PAYMENT SYSTEMS

- RBI has issued some instructions and guidelines authorisation of payment systems. It includes minimum net worth criteria for different players.
- The government has decided to offer on-tap authorisation for Bharat Bill Payment Operating Unit (BBPOU), White Label ATMs (WLAs) and Trade Receivables Discounting System (TReDS).
- As per the guidelines, interested entities should have a minimum of 100 crore rupees net worth and should be maintained at all times.

RELIANCE MF RENAMED AS "NIPPON INDIA MUTUAL FUND"

- Reliance Mutual Fund has been renamed as "Nippon India Mutual Fund". The organization was renamed following the purchase of 75% stake in Reliance Nippon Life Asset Management by Nippon Life Insurance.
- Nippon India Mutual Fund has become the largest foreign-owned Asset Management Company in India. Sundeep Sikka will continue to lead company as the CEO.

STATE BANK LAUNCHES DEBIT CARD WITH EMI FACILITY ON POS

- In order to provide a superior and affordable shopping experience to its customers, Indian multinational, public sector bank, the State Bank of India (SBI) has launched the "Debit Card EMI facility" for its existing customers. Under this service, the consumer can opt for an EMI (equated monthly installment) period ranging from 6 months to 18 months.
- Some other major benefits that customers get while using this service are zero documentation, no processing fees, no need for branch visit, instant disbursement and zero cost EMI at select brands.
- This facility can be availed in less than one minute, irrespective of the amount of balance in existing savings account. EMI will commence one month after the completion of the transaction.

MOODY'S CUTS INDIA'S GROWTH FORECAST TO 5.8% FROM 6.2% FOR FY20



- The International rating agency Moody's has reduced India's gross Domestic Product (GDP) growth forecast to 5.8% for FY20 (Fiscal Year 20) from its previous estimate of 6.2%. This downgrade in GDP was due to deceleration to an investment-led slowdown which has broadened into consumption, driven by financial stress among rural households and weak job creation.

RESERVE BANK GIVES FINAL APPROVAL FOR THE FORMATION OF THE PROPOSED KERALA BANK

- The country's central bank, Reserve Bank of India (RBI) has given its final approval of Kerala government's long-pending proposal of setting up its own 'Kerala Bank', by amalgamating 13 district co-operative banks (DCBs) with Kerala State Co-operative Bank.

RBI APPROVES MERGER OF DISTRICT CO-OPERATIVE BANKS TO FORM KERALA BANK

- All 13 district co-operative banks (DCBs) operating in Kerala would be amalgamated with Kerala State Co-operative Bank to form the Kerala Bank.
- The Reserve Bank of India has given the final approval for the merger of district co-operative banks in Kerala. The combined entity will be called the 'Kerala Bank'.
- After receiving the RBI's nod, Kerala Chief Minister Pinarayi Vijayan expressed hope that the Kerala Bank will help accelerate development of the state.

YES BANK APPOINTS ICICI BANK'S ANITA PAI AS COO

- The bank announced the appointment of Anita Pai as its chief operating officer and Jasneet Bachal as its chief marketing officer.
- Anita Pai was the Senior General Manager and Head of ATM Business, Branch banking Service and Phone Banking at ICICI Bank. She has also been associated with ICICI Prudential Life Insurance Company Limited and HDFC Limited.

RELIANCE MF RENAMED AS "NIPPON INDIA MUTUAL FUND"



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- Nippon India Mutual Fund has become the largest foreign-owned Asset Management Company in India. Sundeep Sikka will continue to lead company as the CEO.

INDIA JUMPS TO 7TH SPOT IN BRAND FINANCE NATION RANKING

- An annual report on the most valuable and strongest nation brands named Brand Finance Nation Brands 2019 was released by Brand Finance in which India was ranked 7th from 9th rank of 2018 with 18.7% growth in brand value to \$2,562 bn.
- The list was topped by the United States of America (USA) with 7.2% growth in brand value to \$27,751 bn.
- Singapore emerged as the world's strongest nation brand with the Brand Strength Index (BSI) score 90.5 out of 100. Only India jumped to the 7th spot whereas no new countries made it to Top 10.

UCO BANK LAUNCHES UCASH, DIGILOCKER AND AN APP

- UCO Bank has launched three new digital products called, UCash, Digilocker and an app in Kolkata, West Bengal. A new current account facility has also been launched by the bank.
- UCash enables customers to withdraw money from ATMs through mobile banking without using a debit card. Digilocker aims to eliminate the use of physical documents and enables sharing of verified electronic documents.
- The third product, the new mobile app, integrates four existing apps of the bank - UCO Mbanking, UCO UPI, UCO Mpassbook and UCO Secure- in a single interface.

AXIS BANK LAUNCHES SHORT-TERM ONLINE FIXED DEPOSITS "EXPRESS FD"

- Axis Bank, India's third-largest private sector bank has launched the 'Express FD', a digital fixed deposit (FD) product that allows a customer to open an FD account in 3 minutes through the digital mode without opening a savings account with the bank.
- 'Express FD' offers attractive interest rates, zero issuance fees and no penalty on pre-mature withdrawal of up to 25% of the amount, the bank said.
- A customer can open an Express FD account by investing a minimum Rs 5,000 up to Rs 90,000, for a tenure of 6 to 12 months.

DEFENCE & TECH.

MONGOLIAN JOINT MILITARY TRAINING EXERCISE NOMADIC ELEPHANT-XIV

- Mongolian joint military training, Exercise Nomadic Elephant-XIV, being conducted over a period of 14 days, will commence from 05 Oct 2019. The exercise will be conducted from 05 Oct 19 to 18 Oct 19 at Bakloh.
- The Mongolian Army is being represented by officers and troops of the elite 084 Air Borne Special Task Battalion while Indian Army is being represented by a contingent of a battalion of RAJPUTANARIFLES.
- Nomadic Elephant-XIV aims to train troops in counter-insurgency and counter-terrorism operations under the United Nations mandate. It aims to enhance defence co-operation and military relations between the two countries. The exercise will provide a platform to share the experiences and best practices of the two countries and gain mutually during the joint training.

LAND-ATTACK VERSION OF BRAHMOS SUPERSONIC MISSILE SUCCESSFULLY TEST-FIRED

- India successfully test-fired a land-attack version of BrahMos supersonic missile from Chandipur coast in Odisha's Balasore district.
- DRDO conducted the test-fire successfully. The missile, with a strike range of 290 km, can be fired from land as well as sea-based platforms. BrahMos is a joint venture between the DRDO and the NPOM of Russia.

CHANDRAYAAN-2 ORBITER DETECTS CHARGED PARTICLES

- Chandrayaan 2's Orbiter payload, in its first few days of observation, detected charged particles, and its intensity variations, the Indian Space Research Organisation. The CLASS instrument on Chandrayaan-2 is designed to detect direct signatures of elements present in the lunar soil.
- The Sun provides a rich source of x-rays to illuminate the lunar surface; secondary x-ray emission resulting from this can be detected by CLASS to directly detect the presence of key elements like Na, Ca, Al, Si, Ti and Fe,
- The flash photography requires one to await an opportune time for Sun to be active, CLASS in its first few

days of observation could detect charged particles and its intensity variations during its first passage through the geotail during September

GOOGLE DEDICATED ITS DOODLE TO HONOR DR. HERBERT KLEBER

- Google dedicated its Doodle to honor the American psychiatrist and pioneering substance abuse researcher's work Dr. Herbert Kleber on the 23rd anniversary of his election to the National Academy of Medicine.
- Dr. Herbert Kleber dedicated his life to treating drug addiction. He spent more than 50 years studying the causes of substance abuse and developing treatments to reduce the effects of withdrawal. His work changed the view of addiction and treated and helped save countless lives.

DEFENCE MINISTER RAJNATH SINGH WILL RECEIVE FIRST RAFALE FIGHTER AIRCRAFT BY FRANCE

- Defence Minister Rajnath Singh is scheduled to participate in the handing over ceremony of the first Rafale fighter jet by France to India on October 8, 2019. The Defence Minister will also perform the Shastra pooja on the occasion and fly a sortie on the fighter aircraft.



- The Defence Minister who will leave from New Delhi on October 7 for a two-day visit to France will also meet French President Emmanuel Macron and hold the annual defence dialogue with the French Minister of Armed Forces, Florence Parly.
- Rajnath Singh will address the CEOs of the French Defence industry on October 9, during which he is expected to urge them to participate in the 'Make in India' initiative.

KAZIND-2019 JOINT MILITARY EXERCISE BETWEEN INDIA AND KAZAKHSTAN CONDUCTED AT PITHORAGARH



- Joint Military Exercise KAZIND-2019 between India and Kazakhstan will be conducted at Pithoragarh, Uttarakhand. The exercise will comprise of nearly 100 soldiers from both Indian and Kazakhstan Army who would be sharing their experience gained during conduct of various counter-insurgency and counter-terrorism operations in the past.
- Exercise KAZIND-2019 is the 4th edition of an annual event which is conducted alternatively in Kazakhstan and India. The aim of this exercise is to conduct company level joint training with an emphasis on counter-terrorism operations in mountainous terrain.
- During the exercise, aspects of emerging trends of global terrorism and hybrid warfare have also been included. The joint military exercise will enhance the level of defence cooperation further fostering bilateral relations between the two nations.

BILATERAL MARITIME EXERCISE BETWEEN JAPAN AND INDIA (JIMEX 18) TO COMMENCE AT VISAKHAPATNAM

- Bilateral maritime exercise JIMEX-18 between India and Japan commenced in Visakhapatnam, which was marked by Japanese Maritime Self Defence Force (JMSDF) ships Kaga, an Izumo-class helicopter destroyer, and Inazuma, a guided missile destroyer.
- The third edition of JIMEX will witness the participation of the Japanese ships, under the command of Rear Admiral Tatsuya Fukada, commander of Escort Flotilla-4 (CCF-4).
- The participating ships include INS Satpura, a multi-purpose stealth frigate, INS Kadmat, an anti-submarine warfare corvette, missile corvette and INS Shakti, the fleet tanker.

WORLD FIRST SATELLITE SPUTNIK I LAUNCH BY SOVIET LED US TO CREATE NASA

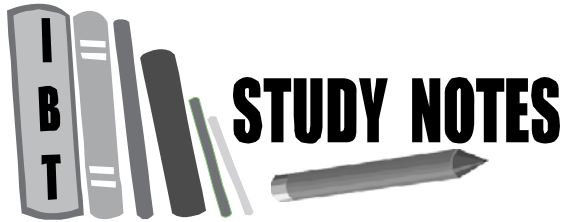
- The Soviet Union launched the world's first artificial satellite Sputnik I on October 1957. The US-Soviet Cold War, Sputnik's launch directly led to the foundation of the National Aeronautics and Space Administration (NASA)
- The Weight of the Sputnik is 83.6 kg, the 58-cm-wide satellite transmitted signals for 21 days before losing speed and burning up in the atmosphere in 92 days.

INDIA CELEBRATED ITS 87TH AIR FORCE DAY ON 8TH OCTOBER 2019.

- The year 2019 is special because the Indian Air force received the first of 36 long-awaited Rafale fighter jets. Defence Minister Rajnath Singh, who is on a visit to France will receive the fighter jets.
- IAF is conducted a spectacular air display ceremony will take place at the Hindon Air Force base near Delhi. IAF showcased its Chinook and Apache helicopters for the first time. Both these helicopters were acquired from the United States and inducted within the last few months.
- The Air Force Day 2019 will be celebrated in the presence of IAF chief Birender Singh Dhanoa and senior officials of the three armed forces.

INDIA RECEIVES 1ST RAFALE FIGHTER JET BUILT FOR INDIAN AIR FORCE

- India has got the 1st Rafale fighter jet "RB-001" built for the Indian Air Force (IAF) in France. Defence Minister Rajnath Singh received the 1st Rafale combat jet aircraft at Production Unit of Dassault Aviation in France.
- However, the first batch of jets will arrive in India only in May 2020. Defence Minister also held the Annual Defence dialogue with his French counterpart Florence Parly.
- The RB in the aircraft designation stands for IAF Chief Air Chief Marshal R.K.S. Bhadauria who as then Deputy Chief of IAF led the Indian negotiation team and had a major role in the contract negotiations.



Quantitative Aptitude

Time, Speed and distance is an important part of every competitive exam. Speed is defined as distance traveled divided by the time. Using this formula all types of problems on speed and distance can be solved. Speed is inversely proportional to the time taken when the distance travelled is constant. So when speed increases time reduces and vice versa. Distance is directly proportional to velocity when time is constant.

Formula of Distance:- Distance = Speed \times Time

Speed = Distance covered/ Time Taken

Note:- Distance is directly proportional to Velocity when time is constant

Conversion of units

1. Convert from kph (km/h) to mps(m/sec)

For converting kph to mps, following formula is used.

Speed in km/h $\times 5/18$ = Speed in m/sec

2. Convert from mps (m/sec) to kmph (km/h)

For converting m/sec to km/h, the following formula is used.

Speed in m/sec $\times 18/5$ = Speed in km/h

Note:- Time is inversely proportional to speed when Distance is constant.

Average speed

Average speed = $\frac{\text{Total distance}}{\text{Total time taken}}$

Suppose a man covers a certain distance at 'a' km/hr and an equal distance at 'b' km/hr.

Then, the average speed during the whole journey is :- $2ab/(a+b)$

Relative Speed

1. If two objects are moving in same direction with speeds X and Y, then the relative speed is X-Y.
2. If two objects are moving in opposite direction with speeds X and Y, then their relative speed is X+Y.

Examples with short tricks

1. A person cover a certain distance with speed of 24 km/hr in 20 minutes .If he wants to cover a same distance in 16 min .What should be his speed ?

Given that $S_1 = 24$, $S_2 = x$, $T_1 = \frac{20}{60}h$, $T_2 = \frac{16}{60}$

According to formula, $S_1 T_1 = S_2 T_2$

$$24 \times \frac{20}{60} = S_2 \times \frac{16}{60} = 30 \text{ km/hr}$$

2. A person cover a certain distance with speed of 55 km/hr and return back to same point with the speed of 45. Find the average speed during the whole journey?

According to formula

$$\text{Average speed} = \frac{2AB}{A+B} = \frac{(2 \times 55 \times 45)}{(100)} = 49.5$$

3. Without stoppage the speed of a car is 48 km/h and due to stoppage the average speed of journey reduced to 42 km/h. For how many min. Per hour does the car stop.

$$\text{The car stops for} = \frac{(48-42)}{48} \times 60 \text{ per / min}$$

$$= \frac{6}{48} \times 60 = \frac{60}{8} = 7\frac{1}{2} \text{ min}$$

4. Running 4/5 of his usual speed a boy reached 11 min later than scheduled time. What is the usual time to cover the distance?

1 unit = 11 min

\therefore Usual time = $11 \times 4 = 44$ min

PRACTICE QUESTIONS

1. A person cover a certain distance with speed of 30 km/hr in 20 minutes .If he wants to cover a same distance in 15 min .What should be his speed ?
2. A person cover a certain distance with speed of 30 km/hr and return back to same point with the speed of 50. Find the average speed during the whole journey?
3. Amit goes to school at 20 km/h and reaches 6 minutes late. Next time he goes at 24 km/h and reaches the school 4 minutes earlier than the scheduled time. What is the distance of his house from his school?
4. A boy goes to school from his house at speed of 5 km/hr and return back at the speed of 8 km/hr and total time taken by him is 13 hours .what is the distance between his house and school?
5. Tiger is chasing a Zebra. The distance covered by Tiger in 12 leaps is equal to the distance covered by Zebra in 8 leaps. If in the same interval of time Tiger leaps 3 times while Zebra leaps 4 times. The ratio of speed of Tiger and Zebra is

6. Due to bad condition of road normal speed of car is reduced by 20 km/hr and it take 48 minutes more to cover 320 km. What time it takes to cover same distance with his normal speed?
7. Shyam goes to his office which is 96 km away from his home. He walks of total journey and remaining distance covered by running. He walks at the speed of 8 km/hr and run at the speed of 12 km/hr. Find the time to cover the whole journey?
8. A train travels a distance of 600 km at a constant speed. If the speed of the train is increased by 5 km/hr, the journey would take 4 hrs less. Find the speed of the train.
9. Ram starts his journey from city A to city B with the speed of 90 km/hr and from city B to C (city C is after city B) with the speed of 60 km/hr. If total distance between city A to C is 300 km and average speed of whole journey is 75 km/hr, then find the distance between city A to B?
10. The ratio of time taken to run a certain distance by Ram and Mohan is 4 : 3 and thus Mohan wins the race by 360 m. what is the distance to race course ?

SOLUTIONS

1. According to formula, $S_1T_1 = S_2T_2$

$$30 \times \frac{20}{60} = S_2 \times \frac{15}{60} = 40 \text{ km/hr}$$

2. Average speed = $\frac{2AB}{A+B}$

$$= \frac{(2 \times 30 \times 50)}{(80)} = 37.5$$

3. Let time is = 't'

distance = n km

in first case - speed is 20 km/hr

$$x = 20 \left(t + \frac{6}{60} \right) \quad (i)$$

in second case when speed is 24 km/hr

$$x = 24 \left(t + \frac{4}{60} \right) \quad (ii)$$

I is II will be equal.

$$20 \left(t + \frac{6}{60} \right) = 24 \left(t + \frac{4}{60} \right) \Rightarrow t = \frac{9}{10}$$

$$x = 20 \left(\frac{9}{10} + \frac{1}{10} \right) = 20 \text{ km}$$

$$4. \frac{S_1 \times S_2}{S_1 + S_2} \times T$$

$$\text{Required answer} = \frac{(8 \times 5)}{8 + 5} \times 13 = 40 \text{ km}$$

$$5. \frac{12 \times 3}{t} = \frac{8 \times 4}{t} = 9 : 8$$

6. Let original time be 't'

And normal speed be 'x' km/hr

Normally it take $x \times t = 320$

After reduced

7. Distance covered by walking = 12 km

Distance covered by Run = 4 km

$$\text{Required time} = \frac{12}{8} + \frac{4}{12} = 8.5 \text{ hr}$$

8. Let the speed of train be x km/hr

$$\text{Then, } \frac{600}{x} = \frac{600}{x+5} + 4$$

$$\Rightarrow 600 \left[\frac{5}{x(x+5)} \right] = 4$$

$$\Rightarrow x(x+5) = 750 = 25 \times 30$$

$$\Rightarrow x = 25 \text{ km/hr}$$

9. Let distance between city A to B is x km & between B to C is (300 - x) km

$$\frac{300}{\frac{x}{90} + \frac{300-x}{60}} = 75$$

$$\frac{300 \times 360}{4x + 1800 - 6x} = 75$$

$$2x = 1800 - 1440$$

$$x = 180 \text{ km}$$

10. $\frac{\text{Time taken by Ram}}{\text{Time taken by Mohan}} = \frac{4}{3}$

$$\frac{\text{speed of Ram}}{\text{Speed of Mohan}} = \frac{3}{4}$$

Now When Mohan runs 4 m Ram runs 3 m and Mohan win by 1 m

So when Mohan wins the race by 1 m, race course is 4m

When Mohan wins the race by 360 m, race course will be $360 \times 4 = 1440 \text{ m}$

Reasoning Ability



BLOOD RELATION

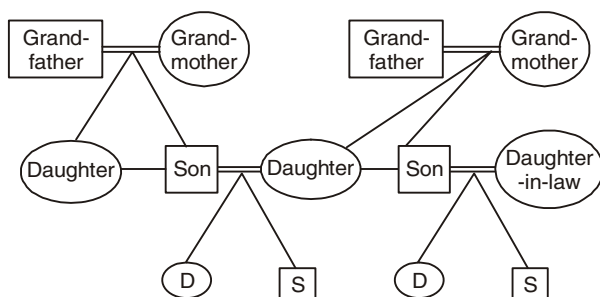
Blood relation is an important part of the reasoning section in most of the competitive exams. Blood relation shows the different relations among the members of a family. Based on the information given, you are required to find the relation between particular members of the family.

Blood relation logical problems mainly deal with the vertical structure of a family i.e., grand-parents, parents and children etc. Different relationships between the family members of different generations will be given. To solve the questions related to blood relations, the entire family tree has to be drawn by putting the various relationships.

- In this segment, candidates have to deal with the questions based on Blood Relation.
- Questions based on Blood-Relation can be of many types but in all the types of question candidates have to relate all the given relation one by one.
- Relation on the mother side is called 'maternal' and that on the father side is called 'paternal' and if the relation is on the spouse side (Husband or wife) is called 'in-law'.
- A method known as 'family tree' is used to solve the questions regarding Blood Relation, which is just a flow chart method to show all the possible relation.

Symbolic Representation of Blood Relation:

- For males members → 
- For females members → 
- (—) single line represents brother- sister relationship.
- (=) double lines represent husband-wife relationship.

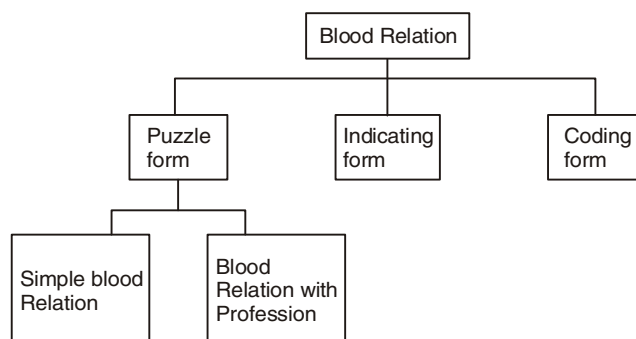


Different Blood Relations:

- Mother's or Father's Father - Grand Father
- Mother's or Father's Mother- Grand Mother
- Mother's or Father's Brother - Uncle
- Mother's or Father's Sister - Aunt

- Son's Wife - Daughter-in-law
- Daughter's Husband - Son-in-law
- Husband's or Wife's Brother- Brother-in-law
- Husband's or Wife's Sister - Sister-in-law
- Sister's/Brother's Son - Nephew
- Sister's/Brother's Daughter - Niece
- Brother's Wife - Sister-in-law
- Sister's Husband - Brother-in-law

Types of Blood Relation Questions:



- 1. Puzzle Form** - In this type of question relations are written in a puzzled way.

For example:

(1-3): All the six members of a family Z, Y, X, W, V and U are travelling together. Y is the son of X but X is not the mother of Y. Z and X is a married couple. V is the brother of X. W is the daughter of Z. U is sister of Y.

- 1.** How many children does X have?
 - (a) 2
 - (b) 1
 - (c) 3
 - (d) Can't be determine
 - (e) None of these

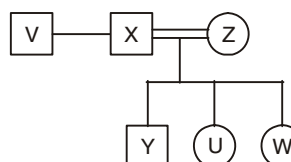
Sol. (c) 3

- 2.** Which of the following represents a married couple?
 - (a) X & Z
 - (b) X & V
 - (c) U & X
 - (d) Z & Y
 - (e) None of these

Sol. (1) X & Z

- 3.** How is V related to U?
 - (a) Niece
 - (b) Nephew
 - (c) Uncle
 - (d) Aunt
 - (e) None of these

Sol. (c) Uncle



(4-6): K, J, I, H, G and C are members of a family. There are two married couples. J is an engineer and the father of G. C is the grandfather of I and is a lawyer. H is the grandmother of G and is housewife. There are one engineer, one lawyer, one teacher one housewife and two students (both are youngest members) in the family.

4. How many male members are there in the family?
 (a) 4 (2) 2
 (c) 6 (d) Can't be determined
 (e) None of these

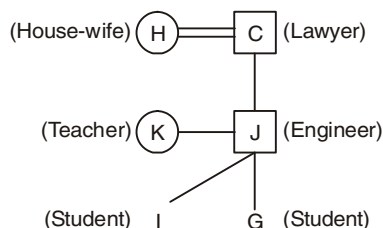
Sol. (d) Can't be determined

5. Among the following who is the spouse of J?
 (a) K (b) H (c) C (d) G
 (e) I

Sol. (a) K

6. What is the profession of K?
 (a) Housewife (b) Lawyer
 (c) Engineer (d) Teacher
 (e) Student

Sol. (d) Teacher

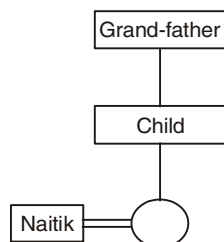


2. **Indicating Form** - In this type of question, a man/woman define a relationship to any other person to whom that man/woman indicate with the help of chain of relations.

For example:

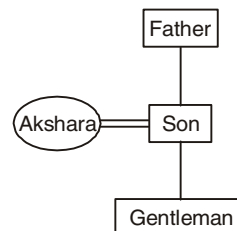
1. Introducing a lady, Naitik said, "She is the only daughter of my wife's grandfather's only child." How is the lady related to Naitik?
 (a) Father (b) Daughter (c) Wife (d) Husband
 (e) None of these

Sol. (c) Wife



2. Introducing to a gentleman, Akshara says, "He is the only son of her father-in-law's only son". How that Akshara is related to that gentleman?
 (a) Husband (b) Mother
 (c) Wife (d) Son
 (e) None of these

Sol. (b) Mother



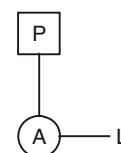
3. **Coding Relation** - In this type of question, relations are given in coded form. Here some signs are used to define the relation and questions are put in code form also.

For Example:

- Z + O means 'Z is mother of O'.
- Z \$ O means 'Z is father of O'.
- Z @ O means 'Z is brother of O'.
- Z = O means 'Z is sister of O'.

1. In the expression P\$A=L. How is A related to P?
 (a) Mother (b) Sister
 (c) Daughter (d) Son
 (e) None of these

Sol. (c) Daughter



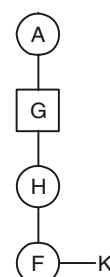
2. Which of the following means M is maternal grandfather of L?
 (a) M\$A+L (b) M@A+L
 (c) M\$A\$L (d) M+A+L
 (e) None of these

Sol. (a) M\$A+L



3. If 'A+G\$H+F=K', what is F to A?
 (a) Mother (b) Grand mother
 (c) Father (d) Can't be determined
 (e) Son of Grand son

Sol. (e) Son of Grand son



ENGLISH LANGUAGE

ERROR SPOTTING

Error Spotting is an important topic which is usually asked in the most of the banking exams. To solve the questions based on Error Spotting, student must have a good command on grammar rules. This will help you identify the error quickly. Here we are providing you with a few steps to solve these questions deftly:

1. To solve questions based on error spotting, first step should be that you read the complete sentence carefully. By reading the sentence carefully, you will be able to spot the error in the first try.
2. While reading the entire sentence, you must carefully check the subject-verb agreement.
3. Many times, an error can be spotted in spellings. Therefore, next step is to carefully check all spellings.
4. If still you are not able to detect the error or you are not sure about the correct answer, you must read each part of the sentence individually and closely examine which part consists of error.

These tips will really help you to solve Error Spotting questions adeptly.

EXERCISE

1. (I) Currently, Indians constitutes
(II) more than 15 percent of the total enrolment
(III) of foreign students in the US, which is
(IV) nearly half of the Chinese student.
(a) Only (IV) (b) Only (III)
(c) Only (II) (d) Both (I) and (IV)
(e) No error
2. (I) At times due to lack of power supply
(II) and unscheduled power cuts, the traffic
(III) lights stop working as they received power
(IV) from the nearby feeder or transformer.
(a) Both (II) and (IV) (b) Only (III)
(c) Only (I) (d) Both (II) and (III)
(e) No error
3. (I) Photograph and the CCTV footage
(II) surfaced on the social media,
(III) and we got the information that
(IV) the accused are renowned politicians.
(a) Only (I) (b) Only (II)
(c) Only (IV) (d) Both (III) and (IV)
(e) No error

4. (I) Zero Budget Natural Farming is a collection of small
(II) innovations that has evolved with time and
(III) is one of the effective ecological farming
(IV) system that have been developed.
(a) Both (II) and (IV) (b) Only (II)
(c) Both (I) and (III) (d) Only (III)
(e) No error
5. (I) When students from different countries
(II) use to come to Taxila or Nalanda for their
(III) studies, they chose these universities as
(IV) they were simply the 'best' in the world.
(a) Only (II) (b) Only (IV)
(c) Both (I) and (IV) (d) Both (II) and (III)
(e) No error
6. (I) To save depleting groundwater table, the district
(II) administration has decided to enroll school students
to
(III) apprise them the importance of saving the
groundwater
(IV) by administration oaths in the morning assembly.
(a) Only (I) (b) Both (III) and (IV)
(c) Only (II) (d) Only (IV)
(e) No error
7. (I) Senior Superintendent of Police said that
(II) the residents also assured full support
(III) and cooperation to the police
(IV) for the noble cause.
(a) Both (III) and (IV) (b) Only (I)
(c) Only (IV) (d) Both (II) and (IV)
(e) No error
8. (I) A pair of cobras were slithering
(II) hastily away at a little
(III) distance, possibly disturb
(IV) by my footsteps.
(a) Both (I) and (III) (b) Only (IV)
(c) Only (II) (d) Both (II) and (III)
(e) No error
9. (I) Agricultural universities do have short-term and
(II) long-term study on the efficacy and viability
(III) of agro-ecological farming systems, largely
unnoticed,
(IV) and the immediate need is to mainstreaming it.
(a) Only (I) (b) Only (III)
(c) Both (II) and (IV) (d) Only (II)
(e) No error

10. (I) He expressed the hope that
(II) Americans would send its children
(III) to India for
(IV) undergraduate course one day.
(a) Both (I) and (II) (b) Only (III)
(c) Only (IV) (d) Both (II) and (IV)
(e) No error

SOLUTIONS

1. (d) is the correct option.

In part (I), "constitutes" should be replaced with "constitute".

In part (IV), "student" should be replaced with "students".

2. (b) is the correct option.

In part (III), "received" should be replaced with "receive".

3. (e) is the correct option.

4. (a) is the correct option.

In part (II), "has" should be replaced with "have".

In part (IV), "system" should be replaced with "systems".

5. (a) is the correct option.

In part (II), "use to" should be replaced with "used to".

6. (b) is the correct option.

In part (III), "them" should be followed by "of".

In part (IV), "administration" should be replaced with "administering".

7. (e) is the correct option.

8. (a) is the correct option.

In part (I), "were" should be replaced with "was".

In part (III), "disturb" should be replaced with "disturbed".

9. (c) is the correct option.

In part (II), "study" should be replaced with "studies".

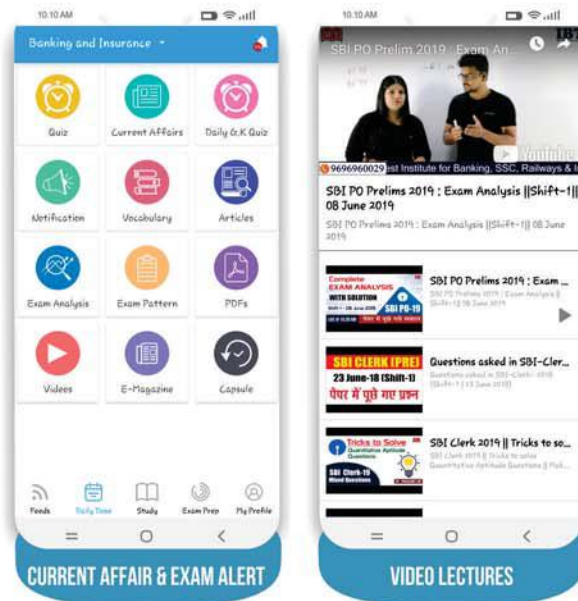
In part (IV), "mainstreaming" should be replaced with "mainstream".

10. (d) is the correct option.

In part (II), "its" should be replaced with "their".

In part (IV), "coarse" should be replaced with "course".

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BANKING AWARENESS

FINANCIAL SERVICES

Financial Services are economic services which are provided by the financial institutions such as stock exchanges, insurance companies.

SUPPLIERS OF FINANCIAL SERVICES

- Banks and Financial Institutions
- House Building Societies
- Insurance Companies
- Investment Trust and Mutual Funds
- Stock Exchanges
- Leasing Companies
- Unit Trust

TYPES OF FINANCIAL SERVICES

Financial services can be classified into two types i.e. Asset Based Services and Fee Based Services

1. ASSET BASED SERVICES

(a) Equipment leasing or Lease Financing- Leasing is an arrangement that provides a firm with the use and control over assets without buying or owning the same.

- It was introduced by first leasing company of India Ltd. in 1973.
- Later than number of medium to large scale companies have entered in the field of leasing.
- There is no exclusive law to govern equipment lease financing.

(b) Hire Purchase and Consumer Credit- Hire Purchase means a transaction where goods are purchased and sold on the terms that

- Payment will be made in installment.
- Possession of the goods is given to buyer immediately.
- The ownership in the goods remains with the vendor till the last installment is paid.
- The seller can repossess the goods in case of default in payment of any installment.
- Each installment is treated as hire charges till the last installment is paid.

- (c) **Venture Capital-** The term venture capital represents financial investment in highly risky project with the objective of earning a high rate of return.

In addition to venture capital companies, the government of India has been instrumental in setting up a number of new financial agencies to serve the increasing needs of entrepreneurs in the area of venture capital. It includes:

- Venture Capital Scheme of IDBI
- Venture Capital Scheme of ICICI
- Risk Capital and Technology Corporation Ltd.
- Infrastructure Leasing and Financial Services Ltd.

- (d) **Housing Finance** - Till late 1970s the responsibility to provide finance for house building rested with government of India. But it emerged as a fund based financial service in the country with the setting up of National Housing Bank (NHB) by RBI in 1988.

- (e) **Factoring-** A factor is a financial institution which offers services relating to management and financing of debts arising out of credit sales.

Functions of factor:

- Bill discounting facilities
- Administration of credit sales
- Provision of finance
- Rendering advisory services
- Protection of bad debts

FEE BASED SERVICES

- (a) **Merchant Banking-** In this service bank provides consultancy services to its clients for financial, marketing, managerial and legal matters. There are various functions of merchant banking such as :

- Broker in stock exchange
- Project Management
- Raising finance for credit
- Portfolio management

- (b) **Credit Rating-** Credit rating is the process in which debtor is given a rate on the basis of paying back of debt in time. This service is basically provided to the large scale borrowers such as companies.

Top three credit Rating Agencies of World

- Fitch
- Moody's
- Standard & poor's

Top four Credit Rating Agencies of India

- CRISIL (Credit Rating and Information Services of India Ltd.)

- ICRA (Investment Information and Credit Rating Agency)
 - CARE (Credit Analysis & Research Ltd.)
 - Onicra Credit Information Company Ltd.
- (c) **Stock Broking**- Stock Broking is a function in which broker buys or sells securities on behalf of its client and charge commission on this transaction.
A Stock Broker is a recognized member of Stock Exchange. A stock broker is regulated by SEBI (Securities Exchange Board of India) in India.

Stock Broker can be classified into two types:

- **Full Service Broker**- Broker who provides services such as investment advice, client's portfolio planning is known as full service broker.
- **Discount Broker**- The broker who charge reduced fee on transaction is known as discount broker.

EXERCISE

- Which of the following is not a direct tax?
a) Sales tax b) Income tax
c) Wealth tax d) Estate duty
- The Indian economy is
a) Capitalist b) Socialistic
c) Mixed d) Federal
- In India farm credit is regulated by
a) SBI b) RBI
c) NABARD d) Union Government
- When was the General Insurance Corporation of India formed?
a) 1982 b) 1972
c) 1956 d) 1935
- The economic liberalization was introduced in
a) 1991 b) 1990
c) 1985 d) 1988
- Development means economic growth with
a) price stability b) social change
c) inflation d) deflation
- The International Finance Corporation (IFC) was established in?
a) 1956 b) 1972
c) 1985 d) 1960
- When did India become a member of the IMF?
a) 1947 b) 1956
c) 1960 d) 1951
- Which of the following is not a financial regulator?
a) IRDA b) PFRDA
c) AMFI d) SEBI

- In India, income tax is levied by
a) Union Government b) State Governments
c) Ministry of Finance d) RBI
- Agency Functions of the commercial Banks are __?
a) Primary Functions b) Secondary Functions
c) Tertiary Functions d) Social Function
- When a person has a saving account in the bank, the bank assumes the position of __?
a) Debtor b) Creditor
c) Agency d) Depositor
- Which certification indicates a guarantee of quality for agricultural food products like ghee, honey, etc.?
a) ISI b) Agmark
c) BIS d) All of above
- Which is not a monetary measure to control inflation?
a) Soft loan policy b) Hard credit policy
c) Tight the regulation of money issue
d) To reduce the quantity of money
- 'Pure Banking, Nothing Else' is a slogan raised by-
a) ICICI Bank b) HDFC Bank
c) SBI d) UTI Bank

ANSWER KEY

- | | | | | |
|---------|---------|---------|---------|---------|
| 1. (a) | 2. (c) | 3. (c) | 4. (b) | 5. (a) |
| 6. (b) | 7. (a) | 8. (a) | 9. (c) | 10. (a) |
| 11. (d) | 12. (a) | 13. (b) | 14. (a) | 15. (c) |

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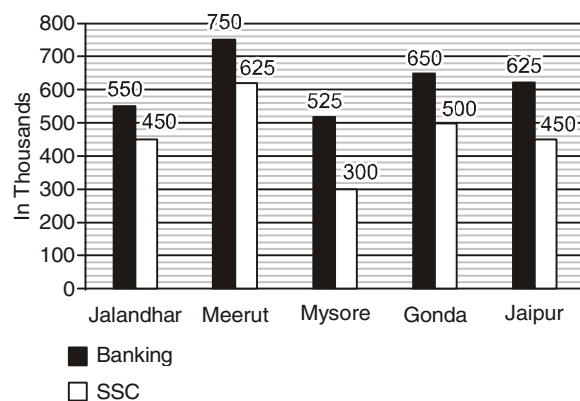
Quantitative Aptitude

- The average age of 5 members of a family is 24 years. If the youngest member is 8 years old, then what was the average age (in years) of the family at the time of the birth of the youngest member?
(a) 16 (b) 20 (c) 24 (d) 32
(e) None of these
- If the price of pen decreases by 20%, then a man can buy 10 more pens for Rs 100. What is the new price (in Rs) of each pen?
(a) 1 (b) 2 (c) 4 (d) 5
(e) None of these
- After deducting 60% from a certain number and then deducting 15% from the remainder, 1428 is left. What was the initial number?
(a) 4200 (b) 3962 (c) 4150 (d) 4300
(e) None of these
- A train travels 40% faster than a car. Both start from point A at the same time and reach point B, 140 km away at the same time. On the way the train takes 25 minutes for stopping at the stations. What is the speed (in km/hr) of the train?
(a) 67 (b) 134.4 (c) 145.9 (d) 160
(e) None of these
- A certain sum of money triples itself in 5 years at simple interest. In how many years it will be 7 times?
(a) 5 (b) 8 (c) 10 (d) 15
(e) None of these
- Last year Salary of Rakesh and Bhuvnesh were in the ratio 3 : 2, While the ratio of last year to current year Salary of Rakesh and Bhuvnesh are 1 : 2 and 3 : 4 respectively. Find ratio of their present Salary.
(a) 8 : 9 (b) 9 : 4 (c) 9 : 8 (d) 4 : 9
(e) None of these
- Bucket P has thrice the capacity as bucket Q. It takes 60 turns for bucket P to fill the empty drum. How many turns will it take for both the buckets P and Q together to fill the empty drum?
(a) 30 (b) 40 (c) 45 (d) 90
(e) None of these

- Few people dive in a swimming pool of dimensions 20×10 meters and the water level will increase by 2 meters. Find the number of people who dive in swimming pool. If one person displace 1 cubic metre?
(a) 430 (b) 450 (c) 445 (d) 400
(e) None of these
- An amount was lent for two years at the rate of 20% per annum compounding annually. Had the compounding been done half yearly, the interest would have increased by 241. What was the amount (in Rs) lent?
(a) 10000 (b) 12000 (c) 20000 (d) 24000
(e) None of these
- A new coach was appointed for a cricket team in the middle of a season. After the new coach took over, the team won $77\frac{7}{9}\%$ of the 99 matches, it played. However, the overall success rate of the team for the entire season was 90%. What is the minimum number of matches the team must have played that season before the new coach took over?
(a) 101 (b) 111 (c) 141 (d) 121
(e) None of these

Direction:- (11-15) Study the bar-graph carefully to answer the questions.

Bar graph shows the total number of Students studying in five different centers of IBT institute. They are enrolled for Banking and SSC examination.



- The number of boys who enrolled in Banking from Mysore is 50% more than the number of girls in the same city and the ratios of number of boys to girls from Gonda in SSC are in ratio 1:1. Then find the ratio number of boys from Mysore who enrolled in Banking from Mysore to the girls from Gonda who enrolled in SSC?
(a) 50:27 (b) 73:60 (c) 63:50 (d) 50:63
(e) 31:50

12. What is the average number students from the all cities together who enrolled for SSC exams ?
 (a) 465000 (b) 435000 (c) 455000 (d) 425000
 (e) 475000

SOLUTIONS

1. (b) $24 \times 5 - 8 \times 5 = x \times 4$

$$120 - 40 = 4x$$

$$x = 20$$

2. (b) $\frac{100}{0.8x} - \frac{100}{x} = 10$

$$20 = 8x$$

$$x = \frac{20}{8}$$

$$\text{New Price} = \frac{20}{8} \times 0.8 = 2$$

3. (a) $x \times \frac{2}{5} \times \frac{17}{5} = 1428$

$$x = 4200$$

4. (b) Let speed of car be = x k/h

According to question

$$\frac{140}{x} - \frac{140}{1.4x} = \frac{25}{60}$$

$$x = 96 \text{ k/h}$$

$$= 1.4 \times 96 = 134.4 \text{ k/h}$$

5. (c) 

$$\text{Total} = 5 + 5 = 10 \text{ years}$$

6. (b)	Rakesh	Bhuvnesh
Last year	3	2
For Rakesh :-	Last year	current year
	1 :	2
	$\times 3$	$\times 3$
	3 :	6
For Bhuvnesh 3 :	4	
	$\times \frac{2}{3}$	$\times \frac{2}{3}$
	2 :	$\frac{8}{3}$
So current year for		
	Rakesh :	Bhuvnesh
	6 :	$\frac{8}{3}$
	9 :	4

7. (c) P Q
 3 : 1 – efficiency
 1 : 3 – time ratio
 Capacity = $60 \times 3 = 180$

$$\text{Both together} = \frac{180}{4} = 45$$

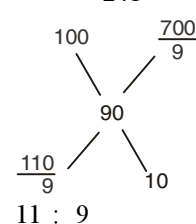
8. (d) Volume of displace
 Water = $20 \times 10 \times 2$
 Volume displaced per Man = 1 m^3
 $20 \times 10 \times 2 = h \times 1$
 $h = 400 \text{ men}$

9. (a) Let amount lent = P
 According to question

$$P \left[\left(1 + \frac{20}{2 \times 100} \right)^2 - 1 \right] - P \left[\left(1 + \frac{20}{100} \right)^2 - 1 \right] = 241$$

$$P \left[\frac{4641}{10000} \right] - P \left[\frac{11}{205} \right] = 241$$

$$P = \frac{241 \times 10000}{241} = 10000$$

10. (d) 
 11 : 9

$$\text{Value of } 9 = 99$$

$$\text{So value of } 11 \text{ is } 121$$

11. (c) Total number of student in banking from Mysore = 525000

$$\text{Ratio of boys to girls} = 3:2$$

$$\text{Number of boys} = \frac{3}{5} \times 525000 = 315000$$

$$\text{Number of girls} = \frac{2}{5} \times 525000 = 210000$$

$$\text{Total number of student in SSC from Gonda} = 500000$$

$$\text{Ratio of boys to girls} = 1:1$$

$$\text{Number of boys} = 250000$$

$$\text{Number of Girls} = 250000$$

$$\text{Required Ratio} = 315000:250000 = 63:50$$

12. (a) Total number of students from all cities who enrolled for SSC = 2325000

$$\text{Average} = \frac{2325000}{5} = 465000$$

Reasoning Ability

IMPORTANT QUESTIONS

Direction (1-3): Read the following information carefully. And answer the following questions given below.

Kanika starts from point Z, Walks 14 km towards the East, takes 1 left turn and walks 4 km. She then takes right turn, walks 2 km and stops.

Arnav starts from the same point Z, walks 14 km towards the South, takes a left turn and walks 20 km before stopping.

1. Kanika walks 4 km from the point where she stopped in a straight line in the same direction which she faced when she stopped and reaches point Y. How far would Arnav have to travel from the point where he stopped and in which direction if he has to meet Kanika at point Y?
(a) 12 km towards North (b) 14 km towards North
(c) 19 km towards North (d) 18 km towards North
(e) 16 km towards North
2. If Kanika takes a right turn from the point where she stopped, walks 18 km and again stops, how far would she be from the position where Arnav stopped?
(a) 4 km (b) 2 km
(c) 12 km (d) 18 km
(e) 14 km
3. If Radhika another person starts moving in north direction from point Z and after moving 4km turns towards east direction and stops after covering 10km then how far is Radhika from point Y?
(a) 10 km (b) 12 km
(c) 9 km (d) 13 km
(e) None of these

Directions (4-7): Read the following information carefully. And answer the following questions given below.

In a certain code language,

'various historic factor kerosene' is coded as 'br kj nm zh'

'kinder hammer historic factor' is coded as 'nm ym hg kj'

'kinder packet factor kerosene' is coded as 'xw zh nm ym'

'packet hammer queen devil' is coded as 'xw hg cn bs'.

4. Which of the following is the code for 'hammer'?
(a) hg (b) ym
(c) kj (d) nm
(e) None of these

5. Which of the following word is coded as 'ym'?
(a) Kerosene (b) Kinder
(c) Hammer (d) Packet
(e) None of these
6. What may be the code of 'kerosene historic'?
(a) hg kj (b) xw nm
(c) kj ym (d) zh kj
(e) xw jd
7. What should be the code for the words "Queen"?
(a) cn (b) bs
(c) xw (d) hg
(e) either (1) or (2)
8. How many pairs of letters of the word "PROCRASTINATE" can be formed according to the alphabetical series (both in forward and backward direction)?
(a) five (b) four
(c) three (d) none
(e) more than five
9. Daksh is taller of Naksh. Naksh is taller than Ziya. Ziya is shorter of Nivedita. Nivedita is shorter of Naksh. Who is the tallest?
(a) Nivedita (b) Daksh
(c) Naksh (d) Ziya
(e) Daksh or Naksh
10. If Rohan is 20 cm towards the north of Nivedita who is 15cm towards west of Kanika. Priya is 20 cm south of Kanika then what is the shortest distance between Priya and Rohan?
(a) 25cm (b) 24 cm
(c) 22 cm (d) 23 cm
(e) None of these

Direction (11-13): Read the following information carefully. And answer the following questions given below.

Jasmine is the son of Lipika's father's sister. Waseem is the son of Nisha, who is the mother of Nitika and grandmother of Lipika. Neeraj is the father of Heena and grandfather of Jasmine, Nisha is the wife of Neeraj. Lipika is the nephew of Heena who is the only daughter of her parents.

11. How is Lipika related to Jasmine?
(a) Brother (b) Father
(c) Brother-in-law (d) Data inadequate
(e) None of these

12. How is Lipika related to Neeraj?
 (a) Grandson (b) Son
 (c) Nephew (d) Data inadequate
 (e) None of these
13. Who among the following is the father of Lipika?
 (a) Waseem (b) Nitika
 (c) Heena (d) Neeraj
 (e) Either (1) or (2)
14. Ishani told Sana, "The girl I met yesterday at the beach was the youngest daughter of the son-in-law of my friend's mother." How is the girl related to Ishani's friend if Ishani's friend has no sister?
 (a) Cousin (b) Daughter
 (c) Niece (d) Sister
 (e) Son-in-law

Direction (15-17): In the following question assuming the given statements to be true, find which of the conclusion among given conclusions is/are definitely true and then give your answers accordingly.

15. **Statement:** $E < R > V = G < T; I > T > C < F$

Conclusions:

- I. $T > E$ II. $V < I$
 (a) Conclusion I is true
 (b) Conclusion II is true
 (c) Either conclusion I or II is true
 (d) Neither conclusion I nor II is true
 (e) Both conclusion I and II are true

16. **Statements:**

$C > B; A \geq B; A < C; Z \geq C; Y > Z$

Conclusions:

- I. $Z < B$ II. $Z > B$
 III. $Y \leq A$
 (a) Only II is true.
 (b) Only III is true.
 (c) Either I or II is true.
 (d) Both I and III are true.
 (e) All are true.

17. **Statement:**

$Z = Y \geq X \geq W = U \leq Q < P < N = A$

Conclusions:

- I. $Z = W$ II. $Y < P$

III. $Q < A$ IV. $U < N$

- (a) Conclusions I, II and III are true.
 (b) Conclusions III and IV are true.
 (c) Conclusions II, III and IV are true.
 (d) All conclusions are true.
 (e) None of these

18. **Statement:** $G < B = U \neq H; Z > H; I \geq J > Z$

Conclusions:

- I. $H > G$ II. $U > G$
 III. $I \geq H$ IV. $H > U$
 V. $J \geq U$

- (a) Both conclusions I and conclusion III are true.
 (b) Only conclusion III is true.
 (c) Both conclusion II and conclusion III are true.
 (d) Only conclusion II is true.
 (e) None follows

Direction (19-20): Read the following information carefully. And answer the following questions given below.

There are six bags i.e. B1, B2, B3, B4, B5 and B6, who contains different weights. B1 having less weight than only B3 and B6. B2 having more weight than B5, who did not have the lowest weight in the bag. The second lowest bag has 65 kg weight.

19. How many bags have more weight than B3?

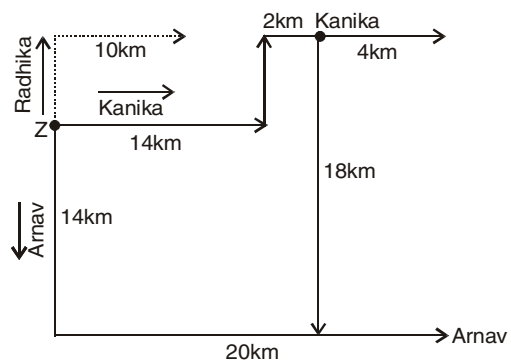
- (a) Four (b) Two
 (c) Five (d) Three
 (e) Can't be determined

20. Who have the third most weight?

- (a) B2 (b) B4
 (c) B5 (d) B1
 (e) Cannot be determined

SOLUTIONS

Explanation (1-3):



1. (d) 18 km towards North
 2. (a) 4 km

3. (a) 10km

Explanation (4-7):

Words	Code
various	br
historic	kj
factor	nm
kerosene	zh
kinder	ym
hammer	hg
packet	xw
queen	Cn/bs
devil	Bs/cn

4. (a) Hg

5. (b) Kinder

6. (d) zh kj

7. (e) either (1) or (2)

8. (e) more than five

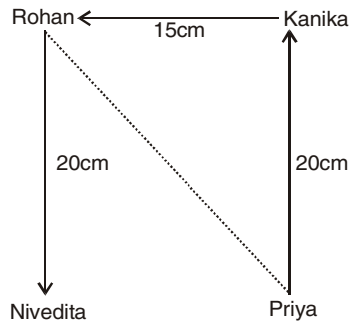


9. (b) Daksh

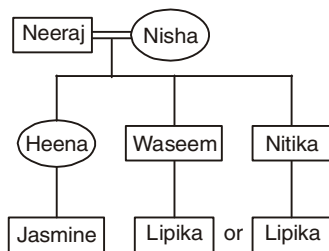
Explanation: Daksh > Naksh > Nivedita > Ziya

10. (a) 25cm

Explanation:



Explanation (11-13):



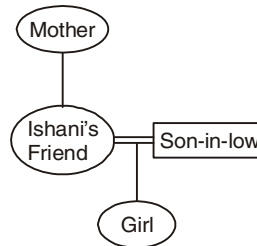
11. (e) None of these

12. (a) Grandson

13. (e) Either (1) or (2)

14. (b) Daughter

Explanation:



15. (b) Conclusion II is true

Explanation:

I. $T > E \rightarrow T > G = V < R > E$ (false)

II. $V < I \rightarrow V = G < T < I$ (true)

16. (a) Only II is true.

Explanation:

I. $Z < B \rightarrow Z > C > B$ (false)

II. $Z > B \rightarrow Z > C > B$ (true)

III. $Y < A \rightarrow Y > Z > C > A$ (false)

17. (b) Conclusions III and IV are true.

Explanation:

I. $Z = W \rightarrow Z = Y > X > W$ (false)

II. $Y < P \rightarrow Y > X > W = U < Q < P$ (false)

III. $Q < A \rightarrow Q < P < N = A$ (true)

IV. $U < N \rightarrow U < Q < P < N$ (true)

18. (d) Only conclusion II is true.

Explanation:

I. $H > G \rightarrow H \neq U = B > G$ (false)

II. $U > G \rightarrow U = B > G$ (true)

III. $I > H \rightarrow I > J > Z > H$ (false)

IV. $H > U \rightarrow H \neq U$ (false)

V. $J > U \rightarrow J > Z > H \neq U$ (false)

19. (e) Can't be determined

20. (d) B1

Explanation:

$B3 \text{ or } B6 > B1 > B2 > B5 > B4$

IMPORTANT QUESTIONS

English Language

SENTENCE MATCHING

Direction (1-12): In the following questions two columns (A and B) are given containing three clauses/phrases. In first column, clauses/phrases A, C, and E and in the second column the clauses/phrases B, D, and F are given. A clauses/phrase from the column A may or may not connect with another clauses/phrase from the column B to make a grammatically and contextually correct sentence. Each question has four options i.e. (1), (2), (3), and (4) which display the sequence(s) in which the clauses/phrases can be joined to form a grammatically and contextually correct sentence. If no clauses(s)/phrase(s) of the first column connects with any of the clauses(s)/phrase(s) of second column; choose option (5).

1.	Column (1)	Column (2)
	A. Significant progress has to be made	B. fulfilling the grand goal of doubling farmers' income.
	C. Creating jobs, boosting private investment and reinvigorating	D. farm loan waiver.
	E. The party's triumph in the	F. economic growth are among the other major challenges.

- (A) C-F (B) C-D (C) A-F, C-B (D) E-D
(E) None of the above

2.	Column (1)	Column (2)
	A. As the new government takes charge at the Centre, ministries will be called upon to generate ideas,	B. focusing on the areas prioritized in the party manifesto.
	C. Even if such criticism hurts the ego of the people in power,	D. finds a satisfactory solution to move ahead.
	E. Genuine intellectuals who have achieved international fame	F. it should be tolerated gracefully.

- (A) E-B (B) A-B, C-F (C) C-D, A-F (D) E-D
(E) None of the above

3.	Column (1)	Column (2)
	A. Tensions between the US and Iran over the nuclear deal are threatening	B. Pakistan and offered to sell arms to it.
	C. Russia also held a low-level military exercise with	D. the China-Pakistan Economic Corridor has begun to take shape.
	E. Despite misgiving in both countries,	F. to lead to a new round of conflict in the Gulf.

- (A) A-D (B) C-D
(C) A-F, E-D, C-B (D) C-D, E-B
(E) None of the above

4.	Column (1)	Column (2)
	A. The tradition was such that both	B. begins on a good note.
	C. Some unwarranted events	D. at this point feels a bit stretched.
	E. His innocence and childlike excitement is	F. endearing and continues to amuse the viewers.

- (A) A-F, E-D (B) E-D
(C) E-F (D) A-B, C-D
(E) None of the above

5.	Column (1)	Column (2)
	A. You are good at getting people to express their opinions	B. and keeping your own hidden.
	C. Activities with your mate	D. refrain from arguing or trying to persuade.
	E. If a family member is not co-operating,	F. dream will come true.

- (A) A-F, C-B (B) C-D
(C) A-B, E-D (D) C-F
(E) None of the above

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6.

Column (1)	Column (2)
A. The film aims at being politically correct with a diversified cast and	B. complimented by vivid, garish colours and variety entertainment.
C. A strange choice for a live-action remake	D. visions of claiming the throne and the princess for himself.
E. Aladdin is an entertainer	F. strong Middle-Eastern and Asian influences in its narrative elements.

- (A) C-D (B) E-D (C) A-F (D) A-D
(E) None of the above

7.

Column (1)	Column (2)
A. That incident stirred a sympathy wave	B. to make its presence felt at the Centre.
C. Per Capita income of the people in these districts is	D. in favour of the congress.
E. Punjab's political economy is in crisis	F. 30 per cent less than in the other districts.

- (A) A-B (B) A-F, C-D, E-B
(C) E-B (D) A-D, C-F
(E) None of the above

8.

Column (1)	Column (2)
A. I will aggressively raise	B. traffic problems will be other priorities.
C. I will hold meetings with people in which industrialists	D. my family has done a lot of work for them.
E. They have always been with us because	F. schemes for them.

- (A) A-F (B) E-D (C) C-F, E-B (D) C-B, A-F
(E) None of the above

9.

Column (1)	Column (2)
A. A national highway from Phagwara to Hoshiarpur has	B. illusion among the people that something was wrong.
C. After the Supreme Court judgment on the SC-ST Act	D. also be pursued.
E. Better implementation of government schemes and projects	F. are the prime issues.

- (A) E-F (B) C-B (C) A-D (D) A-D, E-F
(E) None of the above

10.

Column (1)	Column (2)
A. You will be able to enjoy interaction with	B. a stickler for details.
C. You will express your ideas with more enthusiasm and positivity,	D. and they will be received well.
E. You will become a perfectionist and	F. people who share your views and thoughts.

- (A) C-F (B) C-D, E-F
(C) E-F (D) A-F, C-D, E-B
(E) None of the above

11.

Column (1)	Column (2)
A. From levying additional surcharge on the super-rich to empowering the poor	B. but there is no blueprint in sight to bail out the beleaguered community.
C. The intention might be noble and eco-friendly, but it would be	D. the failure to create adequate jobs.
E. The pension scheme for retail trades and	F. a Herculean task to implement such farming across the country with vast agricultural diversity.

- (A) E-D (B) A-B, E-D (C) E-F (D) C-F
(E) None of the above

12.

Column (1)	Column (2)
A. The Finance Minister devoted over two hours to deliver a Budget speech	B. of infrastructural change that the government may have in mind.
C. This does not say much about the ability to create fresh infrastructure	D. payments and raiding the cash of stronger public sector enterprising.
E. Although there is nothing new in many	F. on what can be termed as a non-Budget.

- (A) C-B (B) E-D, A-F (C) A-F (D) A-B, C-F
(E) None of the above

ANSWER KEY

1. (A) 2. (B) 3. (C) 4. (C) 5. (C)
6. (C) 7. (D) 8. (B) 9. (E) 10. (D)
11. (D) 12. (C)

BANKING AWARENESS

1. The Reserve Bank of India has initiated PCA on Bank of Maharashtra placing a restriction on the banking activities. What is the meaning of "A" in PCA?
(a) Against (b) Assets
(c) Association (d) Action
(e) Agency
2. The Insurance Regulatory and Development Authority of India (IRDAI) has launched a Central Database of all Insurance Sales Persons in the country. The Database is named as _____.
(a) Canon (b) Bovine (c) Gullible (d) Envoy
(e) Datasoft
3. _____ are safer than Post Office Schemes as that are covered by the Deposit Insurance and Credit Guarantee Corporation (DICGC).
(a) Flexi-Fixed Deposit (b) Fixed Deposit
(c) Demand Deposit (d) All of the Above
(e) None of these
4. The insurance companies collect a fixed amount from its customers at a fixed interval of time. What is it called?
(a) Installment (b) Contribution
(c) Premium (d) EMI
(e) None of these
5. Banks were nationalized for the first time on
(a) 19th July, 1969 (b) 15th April, 1980
(c) 15th August, 1947 (d) 2nd October, 1947
(e) 26th January, 1950
6. Ashish Srivastava has been appointed as the new MD and CEO of _____.
(a) ICICI Prudential Life Insurance
(b) General Insurance Corporation of India
(c) PNB MetLife
(d) Life Insurance Corporation
(e) Max Life Insurance
7. _____ is an integrated bill payment system which will offer inter operable bill payment service to customers online as well as through a network of agents on the ground
(a) BBPS (b) IMPS (c) AEPS (d) APBS
(e) None of these
8. Which among the following bank became the 6th listed Indian bank to join club of lenders that have crossed market capitalisation of Rs1 trillion?
(a) Federal Bank (b) KarurVysya Bank
(c) IndusInd Bank (d) Bank of Baroda
(e) Punjab National Bank
9. The Reserve Bank of India takes which of the following measures when it intends to ease the liquidity crunch in the country?
1. It prints and applies additional currency notes in the market.
2. It takes steps to increase the flow of foreign direct investment.
3. It reduces Statutory Liquidity Ratio (SLR) and Cash Reserve Ratio (CRR).
(a) Only 1 (b) Only 2
(c) Only 3 (d) Only 1 and 2
(e) All 1, 2 and 3
10. Maximum loan size to a single person cannot exceed _____ of total capital funds.
(a) 10% (b) 15% (c) 20% (d) 25%
(e) None of the Above
11. Which of the following was a mandate for Malegam committee?
(a) Capital Account Convertibility
(b) Microfinance
(c) NBFCs
(d) Corporate and Wealth Tax
(e) None of the above
12. As per the new law, the GST rate for solar panels will be 5% against _____% earlier.
(a) 18 (b) 19 (c) 17 (d) 15
(e) 13
13. The Reserve Bank of India (RBI) permitted the NRIs to have access to the ETCD market. This will enable the NRIs to hedge the currency risk due to making investment in India. (a) What is the full form of ETCD?
(a) Exchange Traded Currency Derivatives
(b) Education Training & Career Development
(c) Equity Traded Currency Denomination
(d) Electronic Common Technical Document
(e) None of these
14. The Telangana Government has officially launched a digital wallet, which doesn't charge transaction fee from consumers. This is the first official e-wallet from any state government in India. What is the name of the digital wallet?
(a) "E-Wallet" (b) "T-Wallet"
(c) "I-Wallet" (d) "F-Wallet"
(e) "C-Wallet"
15. Which of the following rates is/are NOT decided by RBI?
(a) Bank Rate (b) Repo rate
(c) Prime lending Rate (d) Cash Reserve Ratio
(e) None of these

16. Consider the following types of loans.
 (a) Home loans
 (b) Personal loans
 (c) Reverse Mortgage loans
 (d) Crop loans
 Teaser Rates are associated with which of the above mentioned types of loans?
 (a) Only a (b) Only b
 (c) Only c (d) Only a and b
 (e) Only c and d
17. Who has been appointed as Manager of Sahara India Life Insurance Company Ltd?
 (a) Pankaj Razdan (b) R.K. Sharma
 (c) Rajesh Nambiar (d) Amit Jain
 (e) None of the above
18. As per the new guidelines issued by SEBI, companies are required to list shares within how many days of the closure of the Initial Public Offers (IPOs)
 (a) 60 days (b) 12 days
 (c) 30 days (d) 45 days
 (e) None of these
19. Which company has signed an agreement with ISRO for fodder Acreage estimation?
 (a) HUL (b) Amul
 (c) Dabur (d) Everest Spices
 (e) Patanjali
20. The Cabinet Committee on Economic Affairs approved the sale of government's stake in HPCL to _____.
 (a) ONGC (b) GAIL (c) IOC (d) RP
 (e) None of the above
21. Which of the following pairs is NOT matched correctly?
 (a) RBI-Banker of last resort
 (b) AMFI-Mutual Fund
 (c) SEBI-Market Regulator
 (d) NHB- GOI
 (e) None of these
22. Bill of Exchange, Promissory Notes and Cheques are defined as
 (a) Trust Receipts
 (b) Stamped Instruments
 (c) Negotiable Instruments
 (d) Documents of Title to goods
 (e) None of these

23. Choose the correct option regarding headquarters -
 (a) EXIM Bank - Mumbai, NABARD - Mumbai, SIDBI - Mumbai
 (b) EXIM Bank - New Delhi, NABARD - Mumbai, SIDBI - Mumbai
 (c) EXIM Bank - Mumbai, NABARD - Mumbai, SIDBI - Lucknow
 (d) EXIM Bank - Mumbai, NABARD - Kolkata, SIDBI - Mumbai
 (e) None of these
24. A note which, has become dirty due to usage and also includes a two piece note pasted together wherein both the pieces presented belong to the same note, and form the entire note:
 (a) Mutilated note (b) Imperfect note
 (c) Soiled note (d) Mismatched Note
 (e) None of these
25. The RBI has decided to extend the SAARC Currency Swap Arrangement till Nov 14, 2017 under which it will be offering swap arrangement up to an overall amount of:
 (a) USD 1 bn (b) USD 2 bn
 (c) USD 3 bn (d) USD 5 bn
 (e) None of these
26. Which of the following Act provides provisions for the regulation of credit information companies?
 (a) Companies Act, 1956
 (b) Credit Information (Companies Regulation Act, 2005)
 (c) Information Technology Act, 2000
 (d) Banking Regulation Act, 1949
 (e) None of the given options is true
27. The Reserve Bank of India will shortly issue Rs 50 denomination banknotes in the Mahatma Gandhi (New) Series. The new denomination has a motif of _____.
 (a) Taj Mahal (b) Red Fort
 (c) Ashoka Pillar (d) SanchiStupa
 (e) Hampi with Chariot

ANSWER KEY

- | | | | | |
|---------|---------|---------|---------|---------|
| 1. (d) | 2. (d) | 3. (b) | 4. (c) | 5. (a) |
| 6. (c) | 7. (a) | 8. (c) | 9. (c) | 10. (a) |
| 11. (b) | 12. (a) | 13. (a) | 14. (b) | 15. (c) |
| 16. (a) | 17. (b) | 18. (e) | 19. (b) | 20. (a) |
| 21. (d) | 22. (c) | 23. (c) | 24. (c) | 25. (b) |
| 26. (b) | 27. (e) | | | |

COMPUTER AWARENESS

1. Which of the following is word processing software?
(a) Microsoft Word
(b) Microsoft Excel
(c) Microsoft Internet Explorer
(d) Microsoft Windows Explorer
2. By Default, How many worksheets available in a single Workbook?
(a) 3
(b) 8
(c) 255
(d) None of above
3. When entering in a lot of text in capitals you should use the-
(a) Enter key
(b) Big letter key
(c) Num Lock key
(d) Caps lock key
4. To move the text to the right side of the page you would use....
(a) Align left
(b) Align over one space
(c) Align right
(d) Align top
5. To save a file under a different name you should use....
(a) Save as
(b) Save
(c) Save all
(d) Save new
6. You would use the indent option when....
(a) You are in the middle of a document
(b) You are at the end of the document
(c) You are starting a new paragraph
(d) None of the above
7. To send the same document addressed to 10 different people you should use-
(a) Multiple merge
(b) Mail merge
(c) Merge
(d) None of the above
8. To ensure that you do not lose all of your files you should always make a
(a) Back up copy
(b) Back down
(c) Back over
(d) Back under
9. Landscape mode is when the paper is-
(a) Taller than it is wider
(b) Wider than it is taller.
(c) Smaller than normal
(d) Bigger than normal
10. The ____ is an area in the top margin of each page in a document where you can insert text or graphics.
(a) Head note
(b) Top margin
(c) Footer
(d) Header
11. To move a block of text you would use...
(a) Cut and copy
(b) Copy and paste
(c) Cut and paste
(d) Move block
12. To see how a spreadsheet will print out, you should use-
(a) Page overview
(b) Page preview
(c) Page break
(d) Look at the page
13. What are the steps to changing the tab color in a spreadsheet?
(a) Right click on the sheet, select the color and click ok
(b) Right click on the menu bar, select the color and click yes
(c) Right click on the sheet tab, select tab color, select the color, click ok
(d) Right click and select the color.
14. To keep table headings visible you can use-
(a) Hold panes
(b) Line panes
(c) Freeze panes
(d) Spreadsheet panes
15. The values in cells A1 to A5 are all 10. If we used the Auto SUM function, what is the value of =SUM(A1:A5)?
(a) 5
(b) 50
(c) 500
(d) 100
16. Which key deletes the character to the right of the cursor?
(a) End
(b) Home
(c) Backspace
(d) Delete
17. Which enables you to move directly to specific location in a document?
(a) Cross-references
(b) Outlines
(b) Subdocuments
(d) Bookmarks
18. How do you add a clip-art picture into your slide in ms power-2007?
(a) File, insert, picture
(b) Insert, Picture
(c) Insert, Clipart
(d) Insert, Picture, Clipart
19. How do you add animation/ effects to your presentation?
(a) File, Slide, Animation
(b) File, Animation
(c) Slideshow, Animation
(d) Sideshow, custom animation.
20. Which option can be used to set custom timings for slides in a presentation?
(a) Slider Timings
(b) Slider Timer
(c) Slide Show Setup
(d) Rehearsal.
21. Which key on the keyboard can be used to view Slide show?
(a) F1
(b) F2
(c) F5
(d) F10
22. You can print-
(a) An entire workbook
(b) A range of cells by range name
(c) A single worksheet
(d) All of the above

- 23.** What is the function of the autofit ?
 (a) Automatically change the width of a column to fit the longest entry or change the height of a row to fit the font
 (b) A way of arranging data in a particular order
 (c) A symbol that represents a specific action
 (d) None of the above.
- 24.** When creating an Excel formula, what does the cell reference with dollar signs like \$A\$1 do?
 (a) Changes the cell format to currency with a dollar sign as the default
 (b) Allows only numbers to be input into the cell
 (c) Generates an error
 (d) Creates an absolute reference.
- 25.** What does the LEN() function do?
 (a) All of the choices
 (b) Splits the Cell contents
 (c) Counts the number of characters in a cell
 (d) Deletes Trailing spaces
- 26.** What is the keyboard shortcut for creating a chart from the selected cells?
 (a) F11 (b) F7
 (c) F9 (d) F3
- 27.** The view that puts a blue line around each page that would be printed is the _____.
 (a) Print Preview (b) Normal
 (c) Page Break Preview. (d) Split View
- 28.** The cell reference for a range of cells that starts in cell B1 and goes over to column G and down to row 10 is _____.
 (a) B1-G10 (b) B1.G10
 (c) B1;G10 (d) B1:G10
- 29.** If you have data that runs across five columns, from column A to column E, one way to centre a title across the top of the data would be to:
 (a) Type the data in A1 and Merge cells A1:A5
 (b) Type the data in A1 and Merge cells A1:E1.
 (c) Type the data in C1
 (d) Choose Centre from the Format menu
- 30.** Which function converts miles to kilometers, kilograms to pounds, and so on?
 (a) Product (b) Change
 (c) Convert. (d) All of above.
- 31.** You can select the current Row by pressing-
 (a) Alt spacebar (b) Shift + spacebar.
 (c) Control + spacebar (d) Shift + Tab
- 32.** A function inside another function is called a ____ function.
 (a) Complex (b) Nested
 (c) Round (d) None of the above
- 33.** What is the correct formula to calculate an average between cells B3 and B6?
 (a) =AVERAGE(B3:B6).
 (b) =AVE(B3+B4+B5+B6)/4
 (c) =AVERAGE(B3+B4+B5+B6)/4
 (d) =AVE(B3:B6)
- 34.** Which function does not exist in Excel's function library?
 (a) Lower (b) Proper
 (c) Upper (d) Uppercase.
- 35.** What is the keyboard shortcut for Edit a Cell in MS Excel ?
 (a) F2 (b) F7
 (c) F3 (d) F9
- 36.** Which of the following formulas would find the sum of the cells in column J between rows 1 and 8 in an Excel spreadsheet?
 (a) =SUM J:1-8
 (b) =J:1+J:8
 (c) =ADD(J1-J8)
 (d) =SUM(J1:J8)
- 37.** What is the short key to enter the current date in a cell?
 (a) CTRL+ ; (semicolon.)
 (b) CTRL+SHIFT+; (colon)
 (c) CTRL+F10
 (d) None of these
- 38.** What is the short key create a new line within a cell?
 (a) CTRL+ Enter (b) Alt + Enter
 (c) CTRL+F10 (d) None of these
- 39.** To format a cell like an already formatted one you can use -----.
 (a) The Fill down command
 (b) The Format Painter command.
 (c) The Autosum command
 (d) None of the above.
- 40.** Which is the part of the Excel screen where you can find all the commands or buttons, depending on the tab you selected before?
 (a) Tab (b) Formula Bar
 (c) Ribbon (d) None of the above

ANSWER KEY

- | | | | | |
|---------|---------|---------|---------|---------|
| 1. (a) | 2. (a) | 3. (d) | 4. (c) | 5. (a) |
| 6. (c) | 7. (b) | 8. (a) | 9. (b) | 10. (d) |
| 11. (c) | 12. (b) | 13. (c) | 14. (c) | 15. (b) |
| 16. (d) | 17. (d) | 18. (c) | 19. (d) | 20. (d) |
| 21. (c) | 22. (d) | 23. (a) | 24. (d) | 25. (c) |
| 26. (a) | 27. (c) | 28. (d) | 29. (b) | 30. (c) |
| 31. (b) | 32. (b) | 33. (a) | 34. (d) | 35. (a) |
| 36. (d) | 37. (a) | 38. (a) | 39. (b) | 40. (c) |

IBPS PO (MAINS)

(Practice Test Paper)

REASONING ABILITY

Direction(1-5): Study the following information carefully and answer the question given below.

Twelve members of a family stand in two parallel rows. In row 1 all male members Sohan, Anil, Ravi, Vikas, Salil and Rakesh are standing facing north and in row 2 female members Soni, Sita, Pinki, Priti, Juhi and Rekha are standing facing south but not necessary in same order. Members of row 1 are facing row 2.

- Two people are standing between Priti and Pinki, who faces the 10 year old and none of them sits at the end. The difference in their age is 3 years.
- Rekha is 30 and faces Vikas, who stands third to the left of Salil. Rekha does not stand on the end of the row.
- Pinki does not stand near Sita, Who faces Ravi and three people stand between Ravi and Rakesh, who stands at one of the right side of Ravi.
- Ravi is one year younger than Soni's age and Soni is two year younger than Sita.
- The sum of the ages of Juhi's neighbors is 37, the oldest member of the family is one of them and the sum of the ages of Anil's neighbors is 36.
- Neither Soni nor Priti is the neighbor of Juhi.
- Salil is 3 year older than Rakesh, who is one of the neighbor of Anil and one year older than him.
- Three years ago Juhi's age was the double of Rakesh's present age and 2 year older than Sita's present age.

- Who is facing the person second to the left of Anil?
(A) Sita (B) Rekha (C) Priti (D) Juhi
(E) None of these
- Which option is definitely false with respect to Sohan's age?
(A) Sohan > Vikas (B) Sohan > Rekha
(C) Sohan = Sita (D) Pinki > Sohan
(E) None of these
- Find the odd pair.
(A) Ravi, Soni (B) Sita, Salil
(C) Juhi, Rakesh (D) Anil, Soni
(E) Sohan, Priti

4. What is the age of Priti?

- (A) 4 (B) 7
(C) 10 (D) Cannot be determined
(E) None of these

5. Who is the oldest among them all?

- (A) Sohan (B) Priti
(C) Rekha (D) Vikas
(E) None of these

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

J % 5 G @ 7 9 K L # \$ 2 Y 4 1 V 8 Q & R 3 P

Step I- The numbers which are immediately preceded by symbol and immediately followed by an alphabet are arranged in the end of the series in increasing order. (Arranged immediate after P)

Step II- The even numbers which are immediately preceded by an alphabet interchange their position with respect to the alphabet just before it.

Step III- The alphabets which are immediately followed by a symbol are arranged in alphabetical order between R and 3 of step II.

Note: (Step II is applied after Step I and Step III is applied after Step II)

- What is the sum of number which is fourth to the right of R in step II and eight from left end in step III?
(A) 8 (B) 7 (C) 9 (D) 11
(E) 10
- How many alphabets are immediately preceded and immediately followed by numbers in step II?
(A) One (B) Two (C) Three (D) Four
(E) Five
- How many symbols are immediately preceded by alphabets in Step III?
(A) One (B) Two (C) Three (D) Four
(E) Five
- How many numbers are immediately preceded by symbols in Step III?
(A) None (B) One (C) Two (D) Three
(E) More than three
- What is the multiplication of the 3rd number from right in step III and 11th number from left in step II?
(A) 8 (B) 7 (C) 9 (D) 3 (E) 6

Direction (11-15):0 Input: 48 All 72 Salt 83 Nose 27 Sky 36 Watch

Step 1- 25 48 72 Salt 83 Nose Sky 36 Watch All

Step 2- 9 25 48 72 Salt 83 Sky Watch All Nose

Step 3- 16 9 25 72 Salt 83 Sky All Nose Watch

Step 4- 25 16 9 25 83 Sky All Nose Watch Salt

Step 5- 25 16 9 25 25 All Nose Watch Salt Sky

Step 5 is the last step of the rearrangement. As per the rules followed in the above steps, find out in each of the following questions the appropriate steps for the given input. Input for the questions

Input: 26 Ask 50 Car 71 Pen 45 Sun 31 Bike

11. "1 4 16 71 50 Pen Sun Bike Ask Car "

Above output is of which Step?

- (A) Step 1 (B) Step 2
(C) Step 3 (D) Step 4
(E) No such Step

12. What is the 6th element from the left end in Step 5?

- (A) 16 (B) Bike (C) Ask (D) 4
(E) Car

13. What is the difference between the 5th & 4th element in step 3?

- (A) 16 (B) 18 (C) 19 (D) 20
(E) 21

14. Which is the last element in step 2?

- (A) Sun (B) Bike (C) Ask (D) Car
(E) Pen

15. If 'Pen' is replaced with 'Car', then what will be the element that is 7th to the left of 'Car' in step 4?

- (A) 1 (B) 4 (C) 16 (D) 25
(E) 7

Direction (16-20):- Study the information carefully and answer the questions given below.

There are three floors in a given building such that floor 2 is above floor 1 and floor 3 is above floor 2. In the building there are two flats in each floor such Flat B is in the east of Flat A. In the building each Flat has an area of 840 ft and each flat has some certain number of room and no two flat has same number of rooms. The area of each rooms of one of the flat on the even number floor is 210ft. The flat which has rooms of area of 168 ft is on odd number floor below the Flat which has rooms of 120 ft. Area of each rooms in the flat which is exactly below 4 rooms flat is 140 ft. There is only one floor between the flat who's each room area is 280 ft and the flat whose rooms area is 168 ft. There is no flat on the west of the flat having 7 rooms and the east of the flat having 8 rooms. Flat B does not contain 3 rooms on any of the floors.

16. What is the area of a room in Flat A on floor 2?

- (A) 105 (B) 120 (C) 140 (D) 168
(E) None of these

17. What is the total number of rooms in Flat A on floor 2 and Flat B on floor 1?

- (A) 12 (B) 14 (C) 13 (D) 11
(E) None of these

18. Which of the following statement is true?

- (A) Total number of rooms on floor 2 is 12
(B) Area of each room is 140 ft of flat A on floor 1
(C) Total rooms in Flat A of all three floors is 18
(D) Total rooms in Flat B of all three floors is 15
(E) None is true

19. What is the area of room of flat B on floor 3rd?

- (A) 100 (B) 105 (C) 110 (D) 120
(E) None of these

20. How many rooms are there of the west of the flat who's each room area is 140 ft?

- (A) 5 (B) 4 (C) 3 (D) 8
(E) None of these

Direction (21 - 23) :- 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:

Note: The directions which are given indicates exact directions.

P#Q- Q is in the South direction of P.

P@Q- Q is in the North direction of P

P&Q - Q is in the East direction of P.

P\$Q - Q is in the West direction of P.

P#&Q - Q or P is in the Southeast direction of P or Q.

P@&Q - P or Q is in the Northeast direction of Q or P.

P@\$Q - P or Q is in the Northwest direction of Q or P.

21. If M&N@&O&Q and O@P are related to each other such that P is the midpoint of M and O. What is the distance between M and N?

Note: OP= 4m & NO=10m

- (A) 4m (B) 6m (C) 8m (D) 10m
(E) Cannot be determined

22. If M&N@&O&Q and O@P are related to each other such that P is the midpoint of M and O. In which direction is Q with respect to N, if distance between O and Q is 6m?

- (A) N#Q (B) N#&Q (C) N@Q (D) N&Q
(E) Cannot be determined

23. If P@N&O@Q#&M and M\$O are related to each other. N is in which direction with respect to Q?

- (A) Northeast (B) Northwest
(C) Southeast (D) Southwest
(E) Cannot be determined

24. To protect certain fledgling industries, the government of Country Z banned imports of the types of products those industries were starting to make. As a direct result, the cost of those products to the buyers, several export-dependent industries in Z, went up, sharply limiting the ability of those industries to compete effectively in their export markets.

Which of the following conclusions about Country Z's adversely affected export-dependent industries is best supported by the passage? (2 Mark)

- (A) Profit margins in those industries were not high enough to absorb the rise in costs mentioned above.
(B) Those industries had to contend with the fact that other countries banned imports from Country Z.
(C) Those industries succeeded in expanding the domestic market for their products.
(D) Steps to offset rising materials costs by decreasing labor costs were taken in those industries.
(E) Those industries started to move into export markets that they had previously judged unprofitable.

25. A study by Earth scientists at Columbia University, published in the Proceedings of the National Academy of Sciences, found that climate change is implicated in the current Syrian conflict. According to the study, pre-war drought in Syria led to the displacement of as many as 1.5 million people to the country's cities. The study concludes that the major reason for the Syrian civil war was this drought that lasted for about five or six years.

Which of the following, if true, most seriously weakens the conclusion above? (2 Mark)

- (A) Syria's cities were growing throughout the 2000s and most of the "drought migration" occurred in 2009, after the overnight cancellation of subsidies on diesel and fertilizers.
(B) Syria has no past history of any unrest directed against the drought migrants.
(C) There is some evidence to suggest the Syria's "drought migrants" helped spark the civil war.
(D) The study is specifically about Syria.
(E) None of these

Direction(26-29):- Study the following information carefully and answer the given questions.

In a certain code language,

"stars are pink" is coded as "L12P, U6V, W10H".

"candy tastes sour" is coded as "D18H, D10B, R12I".

"flag colour brown" is coded as "U10M, R18I, O12T".

"confidence and blessed" is coded as "Q6W, R30V, O14W".

"books gives knowledge" is coded as "Q18V, R10H, L10H".

26. The code 'H18O' is for the word _____.

- (A) Grizzling (B) Beauty
(C) Beautiful (D) Muzzling
(E) None of these

27. How is the word "Philosophy" coded as?

- (A) K20B (B) K30B (C) L30B (D) L20B
(E) None of these

28. How is 'smart students' coded?

- (A) P20G, W16H (B) P20G, W24H
(C) P10G, W24H (D) P10G, W16H
(E) None of these

29. What is the code for the word 'Abiotically'?

- (A) D33B (B) D22B (C) E33B (D) E22B
(E) None of these

30. Direction: The following question consists of three statements numbered I, II and III. Decide if data given in the statements are sufficient to answer the questions below.

How many students are there between Gopal and Arun in a row of sixty students?

I. Ramesh is twentieth from the left end and Gopal is five places away from Ramesh.

II. Gopal is twenty-second from the left end and Arun is twenty-seventh from the right end.

III. Arun sits at an end.

- (A) Only I (B) Only II
(C) Only III (D) Cannot determine
(E) None of these

Directions (31-35) : Read the following information carefully and answer the questions that follow.

There are some rings each having a different colour stacked one above the other. There are 3 rings between the Orange ring and the Red ring. The Green ring is stacked 4 rings above the Black ring. There are 2 rings between the Black ring and the Pink ring. The Blue ring is stacked immediately above the Green ring and the Yellow ring is stacked immediately below the Black ring. The White ring is in the middle of the stack. The Violet ring is stacked 6 rings above the Pink ring. The

White ring is immediately below the Red ring. The Pink ring is either immediately above or below the Orange ring.

31. What are the colours of the ring immediately below and above the White ring?
(A) Violet, Blue (B) Black, Red
(C) Yellow, Pink (D) Orange, Black
(E) None of these
32. How many rings are there between the Red ring and the Pink ring?
(A) 5 (B) 4 (C) 3 (D) 2
(E) 0
33. What is the colour of the ring immediately below the Yellow ring?
(A) Orange (B) Blue (C) Pink (D) Red
(E) Green
34. Which of the following pair does not belong to the group?
(A) Blue, Violet (B) Yellow, Pink
(C) Red, Black (D) Green, Violet
(E) Orange, Black
35. What is colour of the ring at the bottom of the stack?
(A) Blue (B) Red (C) Pink (D) White
(E) Green

Direction (36-40):- Study the information carefully and answer the questions given below.

Certain number of persons are sitting around a circular table, which has a radius of 42 cm. All the persons are facing towards the center. They are sitting at distances to each other which are consecutive multiple of six and distance is measured in anticlock - wise direction. Some of them like different colors. B and Q doesn't like Yellow and Pink. Distance between A and B and between P and R is 54 cm. Person who like Yellow is an immediate neighbor of both the persons who like Purple and Pink. Distance between P and S and between Q and S is 90 cm. Persons who like Black and Red are immediate neighbor of R. D faces the person who like Black. C faces the person who like Green.

36. Which of the following is the distance between C and D, when counted from right of C?
(A) 90 cm (B) 102 cm (C) 114 cm (D) 120 cm
(E) None of these
37. Which of the following color A like?
(A) Purple (B) Red (C) Pink (D) Green
(E) None of these
38. What is the position of D with respect to the person who like Yellow color?
(A) Immediate right (B) Immediate left
(C) 2nd to the right (D) 2nd to the left
(E) None of these

39. Who among the following sits 3rd to the left of the person who like Green?
(A) Person who like Red (B) R
(C) Person who like Purple (D) C
(E) None of these

40. Which of the following is true regarding S?
(A) S facing A
(B) S likes Red
(C) Distance between S and B is 78 cm
(D) Distance between R and S is 36 cm
(E) None is true

Direction(41-45): In the following questions, the symbols @, =, \$, % and & are used with the following meaning as illustrated below:

'X @ Y' means 'X is neither greater than nor equal to Y'.

'X = Y' means 'X is neither smaller than nor greater than Y'.

'X \$ Y' means 'X is not greater than Y'.

'X % Y' means 'X is greater than Y'.

'X & Y' means 'X is either greater than or equal to Y'.

Now in each of the following questions assuming the given statements to be True, find which of the conclusion/s given below them is/are definitely True?

41. Statements:

U \$ M, M & K, I % K, L @ U

Conclusions:

I. K \$ M II. U % K III. I @ L

- (A) All the conclusions are True.
- (B) Both Conclusions I and II are True.
- (C) Only conclusion I is True.
- (D) Both conclusion II and III are True.
- (E) None of the conclusion is True.

42. Statements:

J % P, S & J, A = S, K @ A

Conclusions:

I. A = S II. P @ A III. K \$ J

- (A) All the conclusions are True.
- (B) Both Conclusions I and II are True.
- (C) Only conclusion I is True.
- (D) Both conclusion II and III are True. Statements:
- (E) None of the conclusion is True

43. Statements:

P = T, M @ L, O % K, M & T

Conclusions:

I. O % M II. T @ L III. K \$ O

- (A) Only Conclusion III is True.
- (B) Both Conclusions I and II are True.
- (C) Either Conclusion II or III is True.
- (D) Only conclusion II is True.
- (E) All I, II and III are True.

44. Statements:

$K \$ L, T @ K, U = T, V \% U$

Conclusions:

I. $L \% T$ II. $T @ V$ III. $K \$ V$

- (A) Only Conclusion I is True.
 (B) Both Conclusions I and II are True.
 (C) Either Conclusion II or III is True.
 (D) Neither Conclusion I nor III is True.
 (E) Both Conclusions II and III are True.

45. $I \$ W, B = A, I \& A, G \% W$

Conclusions:

I. $B = I$ II. $I \% B$ III. $G \$ W$

- (A) Only Conclusion I is True.
 (B) Both Conclusions I and II are True.
 (C) Either Conclusion I or II is True.
 (D) Neither Conclusion I nor III is True.
 (E) Both Conclusions II and III are True

DATA ANALYSIS & INTERPRETATION

Direction (46 - 50):- There are four floor in Sahara Tower Lucknow. On each of the floor there is one inlet motor and one outlet tap. There is a supply tank kept on the terrace of fourth floor whose capacity is 5000 litre. All the motors and outlet taps of all the floors are connected to the tank. Further information is given below: -

First floor - Inlet motor can fill the tank in 15 minutes, and outlet tap can empty the tank in 20 minutes.

Second floor - Outlet tap can empty the tank in 16 minute.

Third floor - Inlet motor can fill the tank in 25 minutes.

Fourth floor - Inlet motor can fill the tank in 30 minutes.

46. To fill the tank, inlet motor of 1st and 3rd floor were opened at 8:00 AM. After 5 minutes tap of 1st floor was closed and at the same time outlet tap of 1st floor also got opened. After some time it was found that tank was $\frac{1}{3}$ rd empty, at what time it was observed?
 (A) 8:25 PM (B) 9:30 AM (C) 8:35 PM (D) 8:35 AM
 (E) 8:25 AM

47. The tank was $\frac{2}{5}$ th full. To fill it more, inlet motor of 4th floor was to be opened, but accidentally outlet tap of 2nd floor got opened. When it was noticed after 4 minutes, it was closed. And now to fill tank quickly, inlet motor of 3rd floor was opened. What time could have been saved if outlet tap of 2nd floor was not opened?
 (A) 7.45 mins (B) 5.35 mins (C) 5.25 mins (D) 8.35 mins
 (E) 7.25 mins

48. There was some garbage in a tank. To remove the garbage, inlet motor of 1st floor and Outlet tap of 3rd floor worked alternately for 3 minutes each starting with inlet motor of 1st floor. The procedure continued for 24 minutes, after which, inlet motor of 1st and 4th floor were opened to fill the tank. If the tank was filled in next 7 minutes, find the time in which Outlet tap of 3rd floor can empty the full tank.
 (A) 24 mins (B) 28 mins (C) 18 mins (D) 20 mins
 (E) 32 mins

49. The tank is to be filled by using inlet motor of 2nd and 4th floor simultaneously. After 9 minutes, some garbage was observed in tank so inlet motor of 2nd and 4th floor were closed and outlet tap of 4th floor was opened. After 6 minutes, it was found, that tank is clean so outlet tap of 4th floor was closed and again inlet motor of 2nd and 4th floor were opened, after which they filled the tank in 6 minutes. If outlet tap of 4th floor alone can empty $\frac{2}{9}$ th tank in 4 minutes, in how much time inlet motor of 2nd floor can fill the fill tank?
 (A) 20 mins (B) 16 mins (C) 15 mins (D) 24 mins
 (E) 18 mins

50. Using the data from given information and above questions, which of the following combination of taps will fill the tank in less time as compared to other combinations given?

[Given that: - A, B, C, and D are inlets of 1st, 2nd, 3rd, and 4th floor respectively]

P, Q, R, and D are outlets of 1st, 2nd, 3rd, and 4th floor respectively]

- (A) A-B-S (B) B-C-P (C) A-D-Q (D) A-B-P
 (E) B-D-R

51. A certain number of men can complete a task in two days earlier than some certain number of boys. Task completed by one man in one hour is same as the work completed by three boys in one hour.

Which one of the following ratios of number of men to number of boys can satisfy the above given condition?

- (i) 1: 2 (ii) 2: 5 (iii) 2: 3 (iv) 16: 35
 (A) only (i) (B) only (ii) and (iii)
 (C) only (i) and (iii) (D) All of the above
 (E) only (ii), (iii) and (iv)

52. A vessel contains 400 liters of acid A and 80 liters of acid B. If _____ liters of mixture taken out from the vessel and _____ liters of acid B is added to the remaining mixture, then the final amount of acid A in the vessel becomes 250 liters more than the amount of acid B in it. Which of the following integral values given in the options are possible in the blanks in same order?

- (A) (72, 22) (B) (60, 30) (C) (84, 24) (D) (48, 38)
(E) (36, 48)

- (A) Only option A, B & D possible
(B) Only option B & D possible
(C) Only option A & E possible
(D) Only option B, D & E possible
(E) Only A, D & E possible

53. Marked price of an article is 40% above its cost price and when shopkeeper allows 'd%' discount then shopkeeper make a profit of _____% and when shopkeeper allows '2d%' discount then he make a profit of _____. Which of the following options possible to fill both respective blanks?

- (A) (22.5, 5) (B) (33, 26) (C) (19, 2) (D) (26, 12)
(E) (23.2, 6.4) (2 Mark)

States	Number of Branches	Total no. of employees
Punjab	18	4250
Maharashtra	15	3900
Gujarat	20	3560
Kerala	24	4400
Telangana	22	2800
Uttarakhand	12	1680
Karnataka	14	4920
West Bengal	25	5200

- (A) Only option A, B, C possible
(B) Only option B, D & E possible
(C) Only option A, B, D & E possible
(D) All of above options are possible
(E) Only B, C, D & E possible

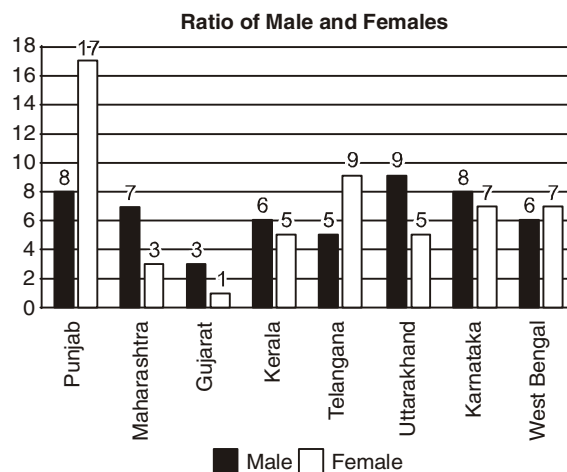
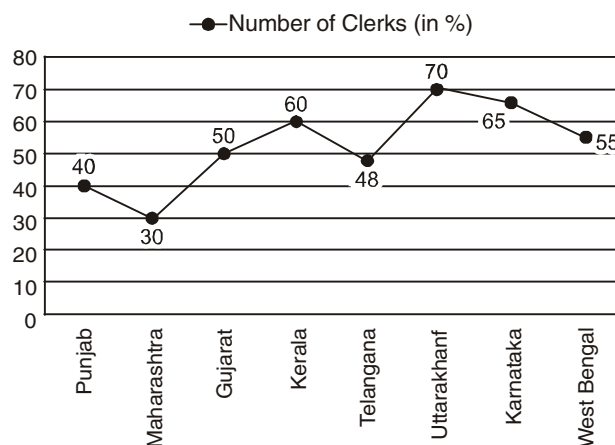
54. The number of girls in the college was 50 less than the number of boys in that college. Subsequently, a few number of girls joined that college and the ratio of boys and girls become 2 : 5. Find the minimum number of girls who joined college recently (Number of boys and girls are positive integer).

- (A) 116 (B) 120 (C) 124 (D) 128
(E) 136

55. Two types of ornaments are prepared by using gold and copper in two different proportions. In first ornaments, 6 gram gold is mixed with 5 gram copper and in second ornament 5 gram gold is mixed with 3 gram copper. If total quantity of gold and copper is 122 gram and 90 gram respectively then how many ornaments are prepared of second type?(total gold and copper are used)

- (A) 15 (B) 10 (C) 7 (D) 20
(E) 9

Directions(56-60): Data related to branches and number of Employees of SBI which has 150 branches across 8 states. Study the following graph and answer the questions given below:



56. If the number of male clerks' employees in Karnataka are 2250, then the number of male clerks is approximately what percent of the female employees in that particular state which are clerks?

- (A) 245% (B) 240% (C) 237% (D) 232%
(E) None of these

57. In which of the following state is the percentage of female employees with respect to the total number of employees in the country is the second lowest?

- (A) Kerala (B) Punjab
(C) Gujarat (D) West Bengal
(E) None of these

58. Which of the following given statements follows for the above given data?

- I. Punjab has the third highest number of average employees per branches
II. Number of male employees in Gujarat is more than the number of female employees in West Bengal.

III. Total number of clerks in Telangana is approximately 115% of the total number of clerks in Maharashtra.

- (A) Only I follow (B) Both I and II follows
(C) Both II and III follows (D) Both I and III follows
(E) None follows

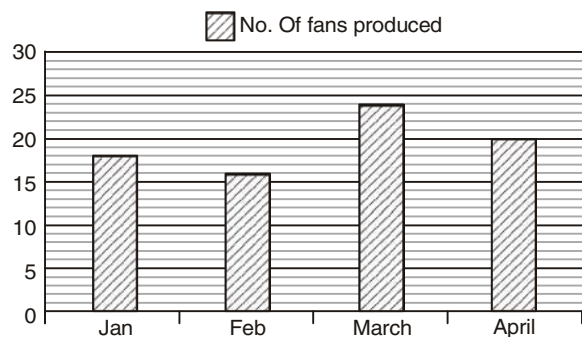
59. What is the ratio between the number of clerks in Maharashtra and Kerala taken together to the number of clerks in Telangana and West Bengal together?

- (A) 1905 : 2102 (B) 1819 : 2001
(C) 1739 : 2121 (D) 1009 : 2990
(E) None of these

60. Find the total number of female clerks, if the female clerks are $\frac{1}{3}$ rd of the total number of clerks in Maharashtra and Karnataka. And in the rest of the states the female clerks are $\frac{1}{4}$ th of the total number of clerks.

- (A) 5329 (B) 4331 (C) 5241 (D) 4979
(E) None of these

Direction (61-64):- Bar graph shows the number of fans produced (in hundreds) by a manufacturer in the period of four months i.e. from January to April.



Shopkeeper has to decide whether to test or not all the units of fans before sending them to the customer. If he has decided to test he has two options.

- (A) Option I (B) Option II

Option I : - It cost Rs 2.50 per unit as testing cost but this method of testing allows 30% of defective fans to pass to the customer.

Option II : - It cost Rs 4 per unit as testing cost and it find 90% of defective units

→ All defective units identified at the customer end, will causes a penalty of Rs 60 per units. Which are to be paid by shopkeeper. Defective units found during testing are repaired at Rs 20 per unit.

61. Shopkeeper uses option I testing in March month and incurs repairing cost of. Rs 5600. Then find number of defective fans in March is what percent of total manufactured fans in that month?

- (A) $12\frac{1}{2}\%$ (B) 15 % (C) $16\frac{2}{3}\%$ (D) $17\frac{1}{2}\%$
(E) 20 %

62. For February month, find the difference of the extra (i.e. total of testing ,repairing cost and penalties) incurred by the shopkeeper. For the both options if 150 units are defective in that months.

- (A) Rs 1000 (B) Rs 1200 (C) Rs 1250 (D) Rs 1400
(E) Rs 1350

63. Find ratio of all defective units of January to April months if in January he uses option I for testing and in April, option II as testing. Repairing cost of April is Rs 5300 more than that of Jnuary where as penalties for January is Rs 900 more than that of April

- (A) 3 : 8 (B) 2 : 5 (C) 11 : 18 (D) 4 : 9
(E) 8 : 15

64. In May, shopkeeper uses option II for testing the whole units of fans produced and he has to pay penalties of Rs 1620 to the customer. Then, find the total units of fans manufactured in that month if total defective units are in that month.

- (A) 980 (B) 1050 (C) 1071 (D) 1106
(E) 1120

65. Bharat and Ekta started a business together. 'Bharat' invested for 11 months while 'Ekta' invested for 12 months. Out of total profit 20% is given to 'Bharat' as an active partner and remaining is distributed between 'Bharat' and 'Ekta' according to their investments. At last profit share of Bharat and Ekta is equal. If initial investment of 'Bharat' is Rs. 6,000, then find initial investment of 'Ekta'?

- (A) Rs. 9,750 (B) Rs. 11,250
(C) Rs. 13,750 (D) Rs. 12,500
(E) none of these.

66. Given below are three quantities named 1, 2 and 3. Based on the given information, you have to determine the relation among the three quantities. You should use the given data and knowledge of Mathematics to choose between the possible answer. The options represent the relations among three quantities.

- A. < B. > C. ≤ D. ≥ E. =

Quantity 1: Two taps P and Q can fill a swimming pool in 16 minutes and 24 minutes respectively. Tap P was opened for 4 minutes. After that, it was closed and tap Q was opened for 8 minutes. After 12 minutes, both taps were opened. The swimming pool will be completely filled in _____ minutes.

Quantity 2: $\frac{2}{5}$ th part of a water tank is filled already and at this point, Pipe X can fill the tank in 12 minutes and Pipe Y can empty it in 10 minutes. If both the taps are opened together then in how many minutes the remaining tank will get full?

Quantity 3: A tank is required to fill by 2 pipes name X and Y. If X's required time to fill the tank is 62.5% of 2 hours and that of Y is 33.33% less than that of pipe X. The amount of time taken to fill the tank by both pipes is hour.

- (A) D B (B) B C (C) C A (D) A B
(E) None of the above

67. Given below are three quantities named 1, 2 and 3. Based on the given information, you have to determine the relation among the three quantities. You should use the given data and knowledge of Mathematics to choose between the possible answer. The options represent the relations among three quantities.

A. < B. > C. ≤ D. ≥ E. =

Quantity 1: Ramkali has two bags B1 and B2, which contain some balls of different colours. B1 contains 5 Violet balls, X silver balls and 7 purple balls while B2 contains (X - 3) Violet balls, (X - 4) silver balls and 6 purple balls. 2 balls are drawn from B2 and the probability that both the balls are Violet is _____. The probability of drawing one silver ball from B1 is 2/5.

Quantity 2: What is the probability of getting only 52 Mondays on a normal year?

Quantity 3: A coin is tossed three times and if it is heads, its value will be 5 and if tails, the value will be 10. What is the probability that the value of all the three tosses is less than or equal to 20?

- (A) B A (B) B C (C) A B (D) D A
(E) None of the above

68. Each question contains a statement followed by Quantity I, II and III. Read the information clearly and answer your questions accordingly.

The options represent the relations between these three quantities

A. > B. < C. = D. ≤ E. ≥

Quantity I: If the ratio of the present age of Ramesh and Dinesh is 7 : 8. After 10 years from now the ratio of Dinesh and his sister is 5 : 2. Difference between the ages of Ramesh and Dinesh after 15 years is 5 years. Then find the Dinesh sister's age after 7 years.

Quantity II: $x^2 - 91x + 2070 = 0$

Quantity III: 175 m long train crosses another train of length 100 m in 15 seconds, running in the same direction. If the speed of the first train is 90 km/hr, then find the speed of the second train (in km/hr).

- (A) A, B (B) B, C (C) B, A (D) E, B
(E) B, D

69. Each question contains a statement followed by Quantity I, II and III. Read the information clearly and answer your questions accordingly.

The options represent the relations between these three quantities

A. > B. < C. = D. ≤ E. ≥

Quantity I: A, B and C invested Rs. 4000, Rs. 6000 and Rs. 9000 respectively to start a business. At the end of one year they earned a profit of Rs. 15400. What will be B's share in the profit?

Quantity II: Ashish saves 20% of his monthly salary. If on account of dearness of things, he is to increase his monthly expenses by 20% and he is only able to save Rs. 200 per month. What is his monthly salary?

Quantity III: 40 % of 10000 = ?

- (A) A, B (B) A, C (C) B, A (D) E, B
(E) B, D

70. Each question contains a statement followed by Quantity I, II and III. Read the information clearly and answer your questions accordingly.

The options represent the relations between these three quantities

A. > B. < C. = D. ≤ E. ≥

Quantity I: P, Q and R begin to around a circular stadium and they complete their revolutions in 15 seconds, 30 seconds and 15 seconds respectively. How many minutes will they come together at the starting point?

Quantity II: Average speed of car A is 40 kmph and reaches the destination in 5 hours and car B cover the same distance in 4 hours. If car A increases the average speed by 10 kmph and car B increases the average speed by 5 kmph, what would be the difference in its time taken to reach the destination?

Quantity III: Two pipes A and B can fill a tank in 8 minutes and 6 minutes respectively. If they are opened in alternate minutes and pipe A is opened first, in how many minutes will the tank be full?

- (A) A, B (B) B, C (C) B, A (D) E, B
(E) B, B

71. A hollow cylindrical container has solid hemisphere inward at one end and another end is closed with a flat circular plate. The height of the water is ____ cm when a flat circular face is downward. If the level of water when the vessel is inverted upside down is $29\frac{2}{3}$ cm. The common diameter is 14 cm and the height of the cylinder is ____cm.

- (A) 22cm, 53cm (B) 25cm, 40cm
(C) 37cm, 43cm (D) 35cm, 47cm
(E) None of the above.

72. Ram and Saurabh enter into a partnership and Ram invest Rs. 10,000 in the partnership. At the end of 4 months, he withdraws _____. At the end of another 5 months, he withdraws another Rs. 3000. If Saurabh invests _____ sum in the partnership at the beginning of the year and leaves it intact and receives Rs.9600 as his share of the total profit of Rs. 19,100 for the year, how much did Saurabh invest in the company?

(A) 2000, 8000 (B) 4000, 20000
(C) 3000, 13000 (D) Can't be determine
(E) None of the above

73. Duggu purchased two different kinds of alcohol. In the first mixture the ratio of alcohol to water is _____ and in the second mixture it is _____. If he mixes the two given mixtures and makes a third mixture of 324 liters in which the ratio of alcohol to water is 4 : 5. The quantity of first mixture is required to make the 324 liters of the third kind of mixture is:

(A) 4:7, 8:5 (B) 3:4, 5:6 (C) 3:2, 5:8 (D) 2:7, 3:8
(E) None of the above.

74. Snigdha won Rs. 80000 in a lottery. She spent 30% of this money to buy a new laptop. She invested a part of the remaining amount in a scheme A and the rest in scheme B. Scheme A gives compound interest at _____%per annum, while scheme B gives simple interest at _____%per annum. She noticed that the interest earned from scheme B was Rs. 208 more than that earned from scheme A at the end of 3 years. The difference in the amounts invested in the two schemes is 8000.

(A) 10%, 12% (B) 15%, 10% (C) 12%, 20% (D) 10%, 15%
(E) None of the above.

75. Asha runs a ferry service for three jetties A, B, and C located along the banks of a river. B is downstream with respect to A and C is downstream with respect to B. B is situated midway between A and C. Distance between A and C is _____ and the speed of the boat in still water is _____. She charges her customers Rs. 450 per hour that the boat travels. The speed of the river is 6 km/h. She charges Rs. 50 for a trip from A to C and Rs. 100 for a round trip between B and C.

(A) 16 km/h, 4 km (B) 6 km/h, 3 km
(C) 18 km/h, 1 km (D) 20 km/h, 5 km
(E) 12 km/h, 2 km

76. There are three series given in a question, you have to find value of x, y and z in each question and then establish relation among them.

1,	601,	721,	751,	(x),	766
753,	769,	(y),	765,	763,	764
23,	24,	50,	153,	(z),	3085

(A) $x = y = z$ (B) $x > y > z$
(C) $x > y = z$ (D) $x = y > z$
(E) $x = z > y$

77. There are three series given in a question, you have to find value of x, y and z in each question and then establish relation among them.

102,	107,	117,	134,	(x)
130,	115,	135,	110,	(y)
(z),	80,	120,	300,	1050

(A) $x > y = z$ (B) $y < x = z$ (C) $x = y = z$ (D) $y > x > z$
(E) $x = z < y$

Direction (78-80):- Read the given information carefully and answer the following questions.

An apple pie of radius R cm has to cut into X identical pieces, area of each piece was 0.77cm². But later on, it was found that 50% of pie was rotten so the remaining 50% was cut into (X - 3) pieces with area of 0.616 cm² of each piece.

78. Find out the value of X.

(A) 10 (B) 12 (C) 8 (D) 6
(E) None of these

79. Find out the circumference of the original pie?

(A) 44/25 cm (B) 88/25 cm
(C) 176/25 cm (D) 132/25 cm
(E) none of these

80. If initially, entire pie would have been cut into (X + 3) identical pieces then what would have been area of each piece? (2 Mark)

(A) 0.64 cm² (B) 0.56 cm² (C) 0.28 cm² (D) 0.42 cm²
(E) None of these

GENERAL KNOWLEDGE

81. _____ is a unique institution exclusively focused on Banking Technology.

(A) BCSBI (B) SWIFT (C) IBBI (D) IDRBT
(E) EFT

82. Name the company, which has become the first Indian retail company to clock more than Rs 1 lakh crore in annual revenues.

(A) Titan Company (B) Reliance Retail
(C) Shoppers Stop (D) Tata Group
(E) None of these

83. _____ is an open-ended Equity Mutual Fund that doesn't just help you save tax, but also gives you an opportunity to grow your money. It qualifies for tax exemptions under section (u/s) 80C of the Indian Income Tax Act.

(A) CRR (B) RTGS (C) EFT (D) LTV
(E) ELSS

84. On which one of the following issues IMF has supported the monetary policy of India?

(A) Introduction of GST.
(B) The stimulus for the agriculture sector
(C) Concessions for foreign investment
(D) Tightening of monetary policy
(E) None of the given options is true

85. _____ is a secure messaging standard developed to serve as a platform for intra-bank and inter-bank applications.
(A) SFMS (B) EFT (C) SWIFT (D) IDRBT
(E) None of these
86. Name the Former Supreme Court judge, who has been appointed as an international judge of the Singapore International Commercial Court (SICC).
(A) Justice Sharad Arvind Bobde
(B) Justice Arjan Kumar Sikri
(C) Justice Ashok Bhushan
(D) Justice Madan Lokur
(E) None of these
87. The Maturity period of SCSS is-
(A) 7 years (B) 5 years (C) 9 years (D) 12 years
(E) 15 years
88. India's current account (CA) balance deficit grew to \$68 billion in 2018-19 from \$49 billion the previous year, according to the which organization?
(A) International Bank for Reconstruction and Development
(B) International Monetary Fund
(C) Asian Infrastructure Investment Bank
(D) International Finance Corporation
(E) None of these
89. What is the minimum amount has to deposit in PPF Account in a financial year?
(A) INR. 1,000/- (B) INR. 1,500/-
(C) INR. 2,500/- (D) INR. 500/-
(E) INR. 100/-
90. Name the high court, which has recently upheld the constitutional validity of death penalty for repeat rape offenders.
(A) Calcutta High Court (B) Delhi High Court
(C) Bombay High Court (D) Karnataka High Court
(E) None of these
91. When is the World Music Day celebrated?
(A) 19 June (B) 20 June (C) 21 June (D) 22 June
(E) 23 June
92. _____ will retain Ministry of Personnel, Public Grievances and Pensions also in-charge of Department of Atomic Energy; Department of Space.
(A) Piyush Goyal (B) Nitin Jairam Gadkari
(C) Narendra Modi (D) Ram Vilas Paswan
(E) Piyush Singh
93. Who is the first woman fighter pilot to fly by day on a Hawk advanced jet aircraft?
(A) Avani Chaturvedi (B) Bhawana Kanth
(C) Mohana Singh (D) Gunjan Saxena
(E) None of the above
94. Who has become the first South Asian American woman to preside over the US House of Representatives?
(A) Swati Dandekar (B) Pramila Jayapal
(C) Seema Verma (D) Neeti Arora
(E) Sonam Chatterjee
95. Which country conferred PM Narendra Modi with its highest award 'Nishan Izzuddin'?
(A) Bhutan (B) Maldives (C) Israel (D) Iran
(E) Saudi Arabia
96. Recently, Jethmalani passed away. He was the former Union _____ Minister.
(A) Law (B) HRD
(C) External Affairs (D) Home
(E) Defence
97. Who among the following is the only Indian in the Forbes list of world's highest-paid female athletes?
(A) Sania Mirza (B) PV Sindhu
(C) Saina Nehwal (D) Hima Das
(E) Sakshi Malik
98. Which of the following has launched Speed Dial Your Partner for Life program?
(A) Life Insurance Corporation (LIC)
(B) Max Life Insurance
(C) SBI
(D) ICICI bank
(E) Axis Bank
99. Who among the following has been appointed as the Chief Financial Officer (CFO) of Yes Bank?
(A) Ravneet Gill (B) Anurag Adlakha
(C) Raj Ahuja (D) Amitabh Chaudhry
(E) Anshula Kant
100. From when will Jammu & Kashmir and Ladakh be officially regarded as the Union Territories?
(A) 31 October 2019 (B) 5 August 2019
(C) 1 January 2020 (D) 15 August 2019
(E) 1 September 2019
101. Part of company's earning or profit which is paid out to shareholders is known as _____.
(A) Premium (B) Dividend
(C) Bonus (D) Sum Assured
(E) Return
102. Where will the multilateral naval exercise named 'MILAN' to be held in March, 2020?
(A) Mumbai (B) Kochi
(C) Visakhapatnam (D) Chennai
(E) None of these

103. Which of the following economic concepts is categorized on the basis of Current Account or Capital Account or both?
- (A) Balance of Payments
 - (B) Value of the food grain stock of a country
 - (C) Gross National Product
 - (D) Gross National Income(GNI)
 - (E) Total collection of Direct Taxes in a year
104. NSDP links are intended to provide quick access to a single comprehensive source of economic and financial data consistent with the data categories and components described in the subscriber's metadata. NSDP stands for-
- (A) National Summary District Page
 - (B) National Summary Development Page
 - (C) National Summary Department Page
 - (D) National Summary Division Page
 - (E) National Summary Data Page
105. An Asset Reconstruction Company (ARC) in India is associated with-
- (A) UCPDC
 - (B) DICGC
 - (C) NPA
 - (D) Home Loan
 - (E) None of the given options is true
106. National Housing Bank (NHB), a wholly owned subsidiary of _____
- (A) RBI
 - (B) Government of India
 - (C) IRDAI
 - (D) State Government
 - (E) SEBI
107. A Memorandum of Understanding (MOU) was signed between Ministry of Corporate Affairs (MCA) and _____ for automatic data exchange in order to tackle the rising instances of fraud.
- (A) SEBI
 - (B) RBI
 - (C) Finance Ministry
 - (D) NABARD
 - (E) None of these
108. RBI's open market operation transactions are carried out with a view to regulate-
- (A) liquidity in the economy
 - (B) prices of essential commodities conflation
 - (C) borrowing power of the banks
 - (D) All of the above
 - (E) None of these
109. _____ is the rate at which the Reserve Bank is ready to buy or re-discount bills of exchange or other commercial papers.
- (A) Bank Rate
 - (B) CRR
 - (C) Repo Rate
 - (D) PLR
 - (E) Reverse Repo Rate
110. Name the private non-life insurer, which has tied up with financial marketplace Wishfin's insurance arm Wishpolicy, to offer two-wheeler insurance to customers via WhatsApp.
- (A) Cholamandalam MS General Insurance
 - (B) Bharti AXA General Insurance
 - (C) Future Generali India Insurance Company Ltd
 - (D) Bajaj Allianz General Insurance
 - (E) None of these
111. Which of the following years has been declared as the the United Nations Year of Indigenous Languages?
- (A) 2019
 - (B) 2020
 - (C) 2021
 - (D) 2022
 - (E) 2023
112. How much has India contributed to the UN Agency Working For Palestinian Refugees in 2019?
- (A) USD 4.5 million
 - (B) USD 3.5 million
 - (C) USD 2.5 million
 - (D) USD 5 million
 - (E) USD 1.5 million
113. Where has ISRO inaugurated its Space Situational Awareness Control Centre?
- (A) New Delhi
 - (B) Bengaluru
 - (C) Pune
 - (D) Mumbai
 - (E) Lucknow
114. What is the full form of PCR?
- (A) Provision Coverage Ratio
 - (B) Premium Coverage Rate
 - (C) Protection Cost and Redemption
 - (D) Personal Coverage Ratio
 - (E) None of these
115. Time period that is considered from the inception of the credit, investment or negotiable instrument and ends upon the maturity or expiry of the instrument is referred as _____
- (A) Amortisation Period
 - (B) Amortising Swap
 - (C) Asset Backed Security
 - (D) Attrition Analysis
 - (E) None of these
116. What does the letter 'F' stand in 'SFIO'?
- (A) Fund
 - (B) Fraud
 - (C) Fixed
 - (D) Free
 - (E) None of these
117. What is the type of account in which the broker lends cash to an investor for purchasing stocks or other financial products?
- (A) Merchant account
 - (B) Margin account
 - (C) Settlement account
 - (D) Savings account
 - (E) None of these

118. _____ is basically charged when a person uses a credit card to obtain cash.
 (A) Early Repayment Charge
 (B) Redemption Fee
 (C) Transaction Fee
 (D) Cash Advance Fee
 (E) None of these
119. Urban cooperative banks are controlled by _____ and _____.
 (A) State government-RBI
 (B) NABARD - RBI
 (C) SEBI - RBI
 (D) Central government - NABARD
 (E) NABARD - state governments
120. The treasury bills are issued at a
 (A) Discount (B) Premium
 (C) Both a) and b) (D) Face value
 (E) None of these

ENGLISH LANGUAGE

Direction (121-130):- Read the following passage carefully and answer the questions given below.

The Group of Seven (G-7) summit is set to end without a joint communique for the first time in its 44-year history, after French President Emmanuel Macron decided to _____ the tradition citing "a very deep crisis of democracy." It will be the first time since meetings began in 1975 that the forum has failed to end a summit without an agreed statement, laying bare the deepening rift between heads of state from seven of the world's largest economies.

Speaking to reporters /(1) ahead of the G-7 meeting/(2) at a news conference in Paris on Wednesday/(3) Macron says an attempt to produce a joint communique/(4) would most likely be a "pointless" exercise. He referenced President Donald Trump's decision/(1) to display a united front/ (2) as one example of why it would be difficult/(3) to withdraw from a landmark climate agreement/(4) restricting global efforts to cut carbon/(5)

The annual summit brings together the leaders of Britain, Canada, France, Germany, Italy, Japan and the United States. Alongside environment and trade, analysts expect Brexit, inequality, the possible reinstatement of Russia and universal taxation on digital giants to _____ proceedings.

Securing an agreement at the annual summit /(1) have proved increasingly difficult in recent years/(2) partly because the U.S. president has expressed a preference/(3) for bilateral trade pacts over multilateral agreements/(4) Last year, at the G-7 summit in Ottawa, Canada, Trump threw typically stage-managed proceedings into disarray. The U.S. president made an early exit from the meeting/(1) trade with Canadian Prime Minister Justin Trudeau/(2) refused to sign the collective final statement/(3) and engaged in personal insults over /(4)

The summit appeared to demonstrate _____ ties between the U.S. and its traditional allies, with one photo seemingly summing up divisions in the room. The image, which appeared on German Chancellor Angela Merkel's Instagram account, showed world leaders gathered around Merkel on one side of a table, while a seated Trump looked on with his arms folded. French media dubbed last year's gathering in Ottawa as the "G-6+1 summit," citing Washington's refusal to sign the final statement.

Late last month, Trump warned he "might" slap tariffs on French wine in response to the country's new tax affecting technology companies. Meanwhile, France passed a 3% charge in early July that would affect firms such as Facebook and Google. It is expected to draw about \$28 million or more in revenue from digital services in France.

121. Fill the blank in the following sentence with the most appropriate word.

The Group of Seven (G-7) summit is set to end without a joint communique for the first time in its 44-year history, after French President Emmanuel Macron decided to _____ the tradition citing "a very deep crisis of democracy."

- (A) champion (B) abandon
 (C) allow (D) embrace
 (E) question

122. In the following sentence, correct the emboldened phrase if it is incorrect. If the phrase is correct, select 'no improvement needed' as your answer.

It will be the first time since meetings began in 1975 that the forum has failed to end a summit without an agreed statement, laying bare the deepening rift between heads of state from seven of the world's largest economies.

- (A) Lying bear (B) Laying to rest
 (C) Laying a wager on (D) Laying a finger on
 (E) No error

123. 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.

Speaking to reporters /(1) ahead of the G-7 meeting/(2) at a news conference in Paris on Wednesday/(3) Macron says an attempt to produce a joint communique/(4) would most likely be a "pointless" exercise.

- (A) 1 (B) 2 (C) 3 (D) 4
 (E) No error

124. Rearrange the jumbled sentence to make a grammatically correct and meaningful sentence.

He referenced President Donald Trump's decision/ (1) to display a united front/ (2) as one example of why it would be difficult/ (3) to withdraw from a landmark climate agreement/ (4) restricting global efforts to cut carbon/ (5)

- (A) 12543 (B) 14532 (C) 12453 (D) 14253
 (E) 13245

125. Fill the blank in the following sentence with the most appropriate word.
Alongside environment and trade, analysts expect Brexit, inequality, the possible reinstatement of Russia and universal taxation on digital giants to _____ proceedings.
(A) Navigate (B) Traverse (C) Sate (D) Subjugate (E) Dominate
126. 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. Securing an agreement at the annual summit / (1) have proved increasingly difficult in recent years./ (2) partly because the U.S. president has expressed a preference/ (3) for bilateral trade pacts over multilateral agreements./ (4)
(A) 1 (B) 2 (C) 3 (D) 4 (E) No error
127. Rearrange the jumbled sentence to make a grammatically correct and meaningful sentence
The U.S. president made an early exit from the meeting./ (1) trade with Canadian Prime Minister Justin Trudeau/ (2) refused to sign the collective final statement/ (3) and engaged in personal insults over / (4)
(A) 1432 (B) 3214 (C) 2341 (D) 1342 (E) 2413
128. Fill the blank in the following sentence with the most appropriate word.
The summit appeared to demonstrate _____ ties between the U.S. and its traditional allies, with one photo seemingly summing up divisions in the room.
(A) Fraying (B) Resolute (C) Cooperative (D) Adjacent (E) Extant
129. Which of the following is the correct meaning of the emboldened word in the given sentence?
Late last month, Trump warned he "might" slap tariffs on French wine in response to the country's new tax affecting technology companies.
(A) The messages or signals transmitted through a communications system
(B) The action of buying and selling goods and services
(C) Taxes or duty to be paid on a particular class of imports or exports
(D) The action of entering and taking control of a building
(E) The movement of ships, trains, or aircraft between one place and another
130. Which of the following is closest in meaning to the word 'revenue'?
(A) Loans (B) Interest (C) Banking (D) Account (E) Earnings

Direction (131-140):- Read the following passage and answer the questions following it. Several alphabets are given to help you assist in answering those questions.

India's deepening slowdown has now left the economy on the verge of _____ (A) _____. The latest estimates for GDP show year-on-year growth in the April-June period slid for a fifth straight quarter to 5%, _____ (B) _____. Disconcertingly, the mainstay of demand - private consumption spending - slumped to an 18-quarter low, with the expansion decelerating sharply to 3.1%, from 7.2% in the preceding quarter and 7.3% a year earlier. Gross fixed capital formation (GFCF), a proxy for investment activity, grew a meagre 4%, less than a third of the 13.3% growth it posted 12 months earlier. The RBI had, in its annual report released on Thursday, noted that indicators of GFCF had shown _____ (C) _____ and pointed specifically to gross value added (GVA) by the construction industry, which government data revealed had eased to a 5.7% pace, from 9.6% in the year-earlier period. (D) With demand for manufactured products ranging from cars and consumer durables to even biscuits having sharply diminished, manufacturing GVA growth plunged into an eight-quarter low of 0.6%. In fact, save mining, electricity and other utility services and public administration and defence, all the five other contributors to overall GVA weakened from a year earlier. And as the RBI observed in its last monetary policy statement, consumer confidence _____ (E) _____ by its July survey has worsened appreciably, with 63.8% of respondents expecting discretionary spending to stay at the same level or shrink one year ahead. The comparable reading in June 2018 was 37.3%.

That the government is cognisant of the gravity of the situation is evident from its recent slew of policy pronouncements including tweaks to investment norms to draw more Foreign Direct Investment, moves to relieve the salubrious (F) sales slump in the auto sector and a sweeping consolidation of public banks. Any beneficial impact from these measures will, however, take time to feed into the economy and time is a luxury that the _____ (G) _____ economy can ill afford, especially given the global headwinds. (H) With the farm sector still (1) stuck in a low income trap and this year's (2) engendering monsoon rains, leaving some parts flooded and others still facing (3) deficits and (4) mercurial a shortfall in kharif sowing, rural demand is unlikely to return any time soon. Also, with the RBI's four interest rate reductions since the start of 2019 having, so far, failed to incentivise credit-fuelled consumer spending and business investment to any significant degree and with limited fiscal headroom to try and _____ (I) _____, big, bold structural reforms may be the only way out. (J) The government must lose no time in consulting with the widest possible spectrum, including the Opposition, and then implement the agreed-on reforms prescriptions to reinvigorate demand and investment.

131. Which of the following word given in the options should come at the place marked as (A) in the above passage to make it grammatically correct and meaningful? Also, the word should fill in the two sentences given below to make them contextually correct and meaningful.

(I) While many climate experts cannot draw a direct link between _____ hurricanes and global warming, they do say it fits with some of the changes to large scale hemispheric weather patterns that could be driven by global warming.

(II) TRS working president KT Rama Rao has blamed the Central government for _____ of developmental works in Secunderabad Cantonment Board (SCB) area.

- (A) filliping (B) pondering (C) stalling (D) foment
(E) defiling

132. Which of the following phrases should fill the blank (B) to make it contextually and grammatically meaningful and correct respectively?

- (A) auto sector facing high double-digit
(B) the slowest pace in more than six years
(C) government had also decided to adopt
(D) the paradox as we proceed further.
(E) the Indian economy is facing a multi-year

133. Which of the following phrases should fill the blank (C) to make it contextually and grammatically meaningful and correct respectively?

- (A) to cut ongoing capital expenditure by 20%
(B) has already taken action against corrupt government officers
(C) schemes taken by the government such as the Jal Shakti Abhiyaan
(D) either moderation or contraction in the fiscal first quarter
(E) small traders besides launch of scheme for financial assistance

134. In the passage given, a sentence (D) is italicized and is in bold. There may or may not be an error in one part of the sentence. Choose the part which has an error in it as your answer.

- (A) With demand for manufactured products ranging from
(B) cars and consumer durables to even biscuits
(C) having sharply diminished, manufacturing GVA growth
(D) plunged into an eight-quarter low of 0.6%.
(E) no error

135. Which of the following word given in the options should come at the place marked as (E) in the above passage to make it grammatically correct and meaningful?

- (A) dilated (B) gauged (C) stumped (D) snarled
(E) slurped

136. A word has been highlighted, marked as (F), which may or may not fit in the statement. Identify the word that can replace the highlighted word to make the statement contextually meaningful and grammatically correct. If the highlighted word is correct, mark (E) as your answer.

- (A) indolent (B) debilitating
(C) fledgling (D) evasive
(E) no replacement required

137. Which of the following phrases should fill the blank (G) to make it contextually and grammatically meaningful and correct respectively? Also, the word should fill in the two sentences given below to make them contextually correct and meaningful.

(I) It is a misnomer to call the _____ in the last leg a 'setback' as there is nothing called 'setback' when it comes the pursuit of knowledge in the realm of science

(II) France has insisted that a resolution it has been trying to broker over Iran's _____ 2015 nuclear deal with world powers can still be reached, despite Iran downgrading its commitments in response to US measures. (1 Mark)

- (A) kilter (B) grit
(C) invidious (D) faltering
(E) minimalist

138. The sentence given in (H) has four words given in bold. Amongst the given bold words, which of the followings must replace each other to make the sentence contextually correct and meaningful?

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

139. Which of the following phrases should fill the blank (I) to make it contextually and grammatically meaningful and correct respectively?

- (A) making India a \$5 trillion economy
(B) that the fundamentals of the Indian economy remain strong
(C) gross domestic product growth numbers
(D) subsequently shutting down due to the NBFC crisis
(E) prime the pump with increased expenditure

140. In the passage given, a sentence (J) is italicized and is in bold. There may or may not be an error in one part of the sentence. Choose the part which has an error in it as your answer.

- (A) The government must loose no time in consulting with
(B) the widest possible spectrum, including the
(C) Opposition, and then implement the agreed-on reforms
(D) prescriptions to reinvigorate demand and investment.
(E) no error

DIRECTION (141-144):- Read the given passage carefully and select the best answer to each question out of the five given alternatives.

Global technology giants including IBM, Microsoft and Accenture are working on building encryption systems that can resist attacks from a quantum computer, although it will still be a decade before the first such computer comes out of a research lab.

A large functioning quantum computer, which could revolutionise fields as diverse as pharma and finance by crunching significantly larger amounts of data than conventional computers, will become capable enough to break the conventional security encryptions currently guarding all data on the planet. In such a scenario, the world is likely to face a second 'Y2K' problem in 10 years and the time to act on 'quantum-safe encryption' is now, experts say.

"It's like a Y2K problem because you can't wait until it can break encryption, because by then it would be too late," said Paul Daugherty, chief technology innovation officer at Accenture. In the 1990s, computer systems mainly in the United States discovered a bug that refused to recognize the year 2000 and beyond.

Although innocuous, it marked a big headache for companies and programmers across the world. The millennium bug, or Y2K problem as it was called, was fixed manually by thousands of programmers, chiefly outsourced to India, spawning the country's multi-billion outsourcing industry.

Unlike the years preceding the 'Y2K' challenge, big technology companies now seem more attuned to tackling the challenge. IBM, for instance, unveiled a 20-qubit quantum computer in January, called the IBM Q System One, which was designed to help researchers working on quantum-safe encryption. The company sells access to the IBM Q System One via the cloud, and companies and research institutes can buy time on the quantum network.

Microsoft, on its part, is working on cryptography methods that could resist attacks by a hacker with access to a quantum computer. The security of such a method, it said on its research site, is based on hard mathematical problems that cannot easily be solved by a large-scale quantum computer.

141. Which of the sentences below summarises the theme of the passage?

- (A) IBM is working on cryptography methods that could resist attacks by a hacker with access to a quantum computer.
- (B) The Y2K bug marked a big headache for companies and programmers across the world.
- (C) The world is not going to face a problem like Y2K, atleast for the next 30 years.
- (D) Global technology giants are working on building encryption systems that can resist attacks from a quantum computer.
- (E) None of the above

142. Which of the following words is the most similar in meaning to the word 'conventional' as given in the passage?

- (A) Original
- (B) Traditional
- (C) Insatiable
- (D) Indecorous
- (E) Impeccable

143. Which of the following words is the most opposite in meaning to the word 'preceding' as given in the passage?

- (A) Succeeding
- (B) Persevering
- (C) Proceeding
- (D) Exceeding
- (E) Subverting

144. Which of the following can be inferred from the passage?

- (A) Quantum computers, which will be able to crunch significantly larger amounts of data than conventional computers, pose a threat to fields as diverse as pharma and finance.
- (B) Quantum computers were used to fix the millennium bug, also known as the Y2K problem.
- (C) IBM has developed and copyrighted its IBM Q System One, which will be exclusive to IBM computers.
- (D) According to Paul Daugherty, encryption systems that can resist attacks from a quantum computer need to be developed now or else it will be too late.
- (E) None of the above

Direction (145-149):- Rearrange the following sentences in the proper sequence to form a meaningful paragraph and then answer the questions given below.

(A) In many respects, the world's health has improved markedly in recent decades: average global life expectancy has increased by over five years, while childhood mortality has decreased by over 50% since 1990.

(B) In our view, digital health is the most efficient, cost-effective way for the world to meet the United Nations Sustainable Development Goals' health-related targets - particularly universal health coverage, whereby everyone can access the quality care they need without incurring financial hardship.

(C) Also, this problem is particularly severe in low- and middle-income countries, where the financial burden of the four most frequent non-communicable diseases alone is expected to surpass \$7 trillion from 2011 to 2025, according to the WHO.

(D) Delegates at the World Health Assembly - the decision-making body of the World Health Organization - likened the scope of the world's health crisis to that of the threat posed by climate change.

(E) At the same time, the world is just beginning to recognize the potential of digitally enhanced data to improve health. With increased use of digital technology, we can help people stay healthy, rather than waiting for them to get sick.

(F) Yet half the world's population still lacks full access to basic health services, and health-related expenses drive roughly 100 million people per year into poverty.

145. Which of the following can be the appropriate theme of the rearranged paragraph?
(A) Technology And The Digital World
(B) The importance of digital technology in life
(C) Digital Technology And Its Effects On Society
(D) A Digital Path For Health to All
(E) The Internet And Development Of Digital Technologies
146. If the statement (D), "Delegates at the World Health Assembly - the decision-making body of the World Health Organization - likened the scope of the world's health crisis to that of the threat posed by climate change" is the FIRST statement after rearrangement, then which of the following will be the FOURTH statement?
(A)E (B)C (C)F (D)B (E)A
147. If the statement (D), "Delegates at the World Health Assembly - the decision-making body of the World Health Organization - likened the scope of the world's health crisis to that of the threat posed by climate change" is the FIRST statement after rearrangement, which of the following can follow the last statement of the rearranged paragraph?
(A) Data is manipulated to produce results that lead to a resolution of a problem or improvement of an existing situation
(B) However, the increasing reliability and popularity of digital platforms has its demerits.
(C) If we compare technology from now with technology from 10 years ago we can definitely notice a change, but is this change truly a good change?
(D) This is also a high priority for the WHO, which earlier this year created a Department of Digital Health and published its first set of guidelines on the subject.
(E) As societies and organization increasingly depend on computers and social networking, there has been an increase in cybercrime around the world.
148. If "We see three distinct opportunities for cross-sectoral partnerships: in prediction, prevention, and health-care delivery" is the third statement after rearrangement, which of the following statements can link the first and second statement without altering the context of the given paragraph? (1 Mark)
(A) Data processing is simply the conversion of raw data to meaningful information through a process.
(B) To do this, data must go through a data mining process to be able to get meaning out of it.
(C) They also agree, however, that digital technology and data will play a crucial role in accelerating efforts to achieve health for all.
(D) Using mobile phones, WhatsApp, and text messages can improve the quality and accessibility of care for millions of people.

(E) On the blockchain, trust is established, not by powerful intermediaries like banks, governments and technology companies, but through mass collaboration and clever code.

Direction (149-152):- Read the given passage carefully and select the best answer to each question out of the five given alternatives.

With support for globalization and free trade declining in much of the world, Asia has a historic chance to break out of its traditional role as a capital exporter to the West and to instead redirect flows to improve its own economies and financial industries. According to some estimates, the region's pool of wealth at \$110 trillion exceeds those of North America and Europe and is growing faster.

Yet Asia has a poor record of protecting its assets stranded overseas when the cycle turns. In the 1990s, Japanese investors incurred significant losses, primarily on property. During the 2008 crisis, a range of Asian sovereign wealth funds and high net-worth individuals lost heavily on advanced economy shares, real estate, and mortgage-backed and structured securities. The desire to invest overseas partly reflects concern about political risk and governance at home. But leaving familiar territory brings other risks. Distance, language and cultural differences can put Asian investors at a disadvantage when it comes to information. As a result, investors often rely too heavily on intermediaries whose interests don't align with their own.

Their main failing, though, is a bias toward certain assets. In an echo of the ill-fated Japanese purchases of Rockefeller Center and the Pebble Beach golf course in the 1980s, Asian investors are buying prime office buildings in New York and London. Swanky apartments are quickly snapped up in world cities, especially by Chinese buyers.

Lacking cozy domestic informational networks, Asian investors are particularly susceptible to chasing name asset managers or fashionable businesses. That restricts their options since the best funds are frequently closed to new arrivals. Managers often can't repeat past results. Also, inadequate expertise frequently leads to unwise choices.

Why look abroad at all? There is a mismatch between Asian savings and the size of domestic capital markets, which are marked by low returns, a smaller range of investment products and limited local expertise. The regional rivalries between Singapore, Hong Kong, Shanghai, Mumbai and Tokyo and a bias toward real industry have hampered the development of financial services

149. Which of the below sentences summarizes the theme of the passage?

Asian investors often rely too heavily on intermediaries whose interests don't align with their own.

Asians prefer to invest overseas due to concerns about political risk and governance at home, but leaving familiar territory brings other risks.

Asian investors have no biases when it comes to investing in certain assets.

With support for globalization and free trade declining in much of the world, Asia has a historic chance to break out of its traditional role as a capital exporter to the West. The economies of several Asian countries have been suffering in the past few decades due to unwise investments in the West

150. Which of the following words is the most similar in meaning to the word 'intermediaries' as given in the passage?
- (A) Arable (B) Confidants
(C) Despots (D) Mediators
(E) Rivals
151. Which of the following words is the most opposite in meaning to the word 'susceptible' as given in the passage?
- (A) Impressionable (B) Fabricated
(C) Immune (D) Ingenuous
(E) Inept
152. Which of the following cannot be inferred from the passage?
- (A) Asian investors have a remarkable record of protecting their assets overseas.
(B) There is a mismatch between Asian savings and the size of domestic capital markets
(C) Asian investors are very susceptible to chasing name asset managers or fashionable businesses.
(D) Distance, language and cultural differences can put Asian investors at a disadvantage when it comes to information.
(E) All of the above

Direction (153-155):- Read the given passage carefully and select the best answer to each question out of the five given alternatives.

Some of India's most advanced engineering marvels will aid Chandrayaan-2 in achieving its Moon mission. Its integrated module, which comprises technology and software developed across the country, includes ISRO's most powerful launch vehicle to date and a wholly indigenous rover. Some of the advancements on the spacecraft include a lander capable of 'soft landing' on the lunar surface, an algorithm entirely developed by India's scientific community and a rover capable of conducting in-situ payload experiments.

The lander of Chandrayaan-2 is named 'Vikram' after Vikram A. Sarabhai, the father of the Indian Space Programme. It is designed to function for one lunar day, which is equivalent to about 14 Earth days. Imaging of the landing site region prior to landing will be done for finding safe and hazard-free zones. After the lander Vikram finally lands near the South Pole, the rover will roll out and carry out experiments on the lunar surface

for a period of 1 lunar day. The orbiter will continue its mission for one year.

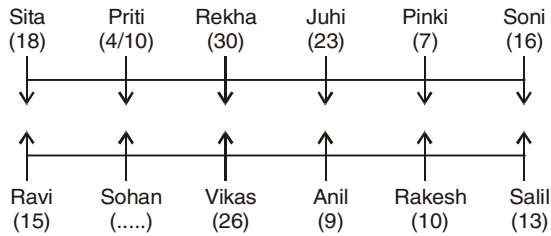
Chandrayaan-2, India's most ambitious second lunar mission, will shed light on a completely unexplored section of the Moon -- its South Polar region. Leveraging nearly a decade of scientific research and engineering development, the mission is aimed at helping in better understanding of the origin and evolution of the Moon by conducting detailed topographical studies, comprehensive mineralogical analyses and a host of other experiments on the lunar surface.

It will explore the topography of the Moon and its composition and will search for water besides conducting in-situ studies. The lunar South Pole is especially interesting because of the lunar surface area there, which remains in shadow, and is much larger than the North Pole, according to ISRO. There is a possibility of the presence of water in the permanently shadowed areas around it. In addition, the South Pole region has craters that are cold traps and contain a fossil record of the early solar system, it said.

153. Which of the sentences below summarises the crux of the passage?
- (A) The lander of Chandrayaan-2 is named 'Vikram' after Vikram A. Sarabhai.
(B) The North Pole region of the moon has craters that are cold traps and contain a fossil record of the early solar system.
(C) The Chandrayaan-2 mission is aimed at helping in better understanding of the origin and evolution of Mars.
(D) Chandrayaan-2, India's most ambitious second lunar mission, will shed light on a completely unexplored section of the Moon, its South Polar region.
(E) India will be only the fourth country ever to carry out a soft landing on the lunar surface.
154. Which of the following words is the most similar in meaning to the word 'in-situ' as given in the passage?
- (A) Exorbitant (B) Furtive
(C) Local (D) Situational
(E) Altered
155. Which of the following can be inferred from the passage?
- (A) The Chandrayaan-2 spacecraft has an algorithm that has been entirely developed by India's scientific community.
(B) One lunar day is equivalent to about 14 Earth days.
(C) The Chandrayaan-2 mission will conduct detailed topographical studies, comprehensive mineralogical analyses and a host of other experiments on the lunar surface.
(D) Vikram A. Sarabhai is considered the father of the Indian Space Programme.
(E) All of the above

HINTS & SOLUTION

DIRECTION (1-5)-



1. (C) 2. (B) 3. (E) 4. (D) 5. (C)

Direction (6-10):-

Input: J % 5 G @ 7 9 K L # \$ 2 Y 4 1 V 8 Q & R 3 P

Step I: J % G @ 7 9 K L # \$ Y 4 1 V 8 Q & R 3 P 2 5

Step II: J % G @ 7 9 K L # \$ 4 Y 1 8 V Q & R 3 2 P 5

Step III: % @ 7 9 K # \$ 4 Y 1 8 V & R G J L Q 3 2 P 5

6. (C) 7. (B) 8. (B) 9. (C) 10. (A)

Direction (11-15):-

Input: 26 Ask 50 Car 71 Pen 45 Sun 31 Bike

Step 1- 16 Ask 50 Car 71 Pen 45 Sun 31 Bike

Step 2- 4 16 50 Car 71 Pen 45 Sun Bike Ask

Step 3- 1 4 16 50 71 Pen Sun Bike Ask Car

Step 4- 25 1 4 16 71 Sun Bike Ask Car Pen

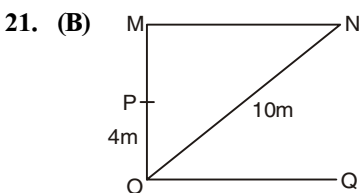
Step 5- 36 25 1 4 16 Bike Ask Car Pen Sun

11. (E) Hence, there is no such step.
 12. (B) Hence, 'Bike' is the 6th element from the left end in Step 5.
 13. (E) Hence, the difference between the 5th & 4th element is 21.
 14. (C) Hence, 'Ask' is the last element in step 2.
 15. (B) Hence, '4' is the element which is 7th to the left of Car in Step 4.

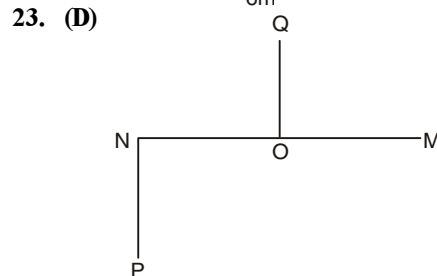
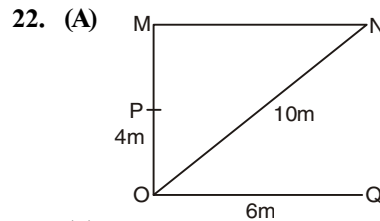
Direction (16-20)

Floors	Flat A (Rooms)	Flat B (Rooms)
3	3	8
2	7	4
1	5	6

16. (B) 17. (C) 18. (E) 19. (B) 20. (A)



$$MN = \sqrt{(NO)^2 - (MP)^2} = \sqrt{(10)^2 - (8)^2} = 6m$$



24. (A) This statement properly identifies the conclusion that the export-dependent industries were low-margin businesses that could not successfully accommodate the higher prices of the domestically made products.
 (b) No information about other countries' ban of imports from Country Z is given in the passage.
 (c) Not enough information is given in the passage to support this conclusion.
 (d) No information about cutting labor costs is given in the passage.
 (e) No information about the industries' moving into different markets is given in the passage.
 25. (A) According to a study, pre-war drought in Syria was the major reason for the Syrian conflict. The argument, by the use of the expression 'the major reason', implicitly recognizes that there could be other reasons too. Option (a) identifies a weakness in the argument by mentioning that most of the "drought migration" occurred after the overnight cancellation of subsidies on diesel and fertilizers. Absence of past history of unrest doesn't weaken the argument; it can slightly support the argument. So (b) can be eliminated. Option (c) support the argument, and (d) is very vague

Direction (26-29):- 1. The first element coding: The second alphabet of the word from the beginning is taken and + 3 forward alphabet is taken.

2. The second element coding:

I. If the total number of alphabets in the word comes to an odd number, then multiply by 2.

II. If the total number of alphabets in the word comes to an even number then multiply by 3.

3. The third element coding: The reverse alphabet of the last word.

26. (C) 27. (B) 28. (C) 29. (D)

30. (B) From statement I:

(19 students) Ramesh (5 students) Gopal
From statement II: (21 students) Gopal (11 students)
Arun (26 students)

From statement III:

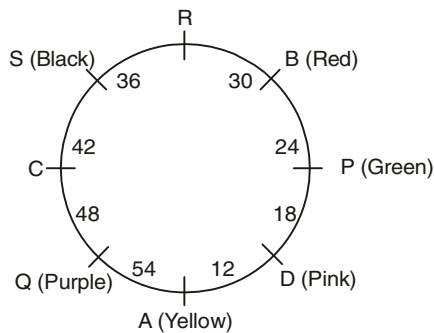
Arun sits at either 1st or 60th position
So, there are 11 students between Gopal and Arun.
Hence, statement II is alone sufficient to answer the question.

Direction (31-35)

Case I.b
Blue
Green
Violet
Red
White (middle)
Black
Yellow
Orange
Pink

31. (B) 32. (B) 33. (A) 34. (D) 35. (C)

Direction (36-40)



36. (C) 37. (E) 38. (A) 39. (C) 40. (D)

Direction (41-45)

X is					
Symbol	@	=	\$	&	&
Meaning	<	=	≤	>	≥
Y is					

- 41. (C)** 1) $K \$ M \rightarrow K \leq M \rightarrow \text{True (as } M \geq K)$
2) $U \% K \rightarrow U > K \rightarrow \text{False (as } U \leq M \geq K)$
3) $I @ L \rightarrow I < L \rightarrow \text{False (as } L < U \leq M \geq K < I \rightarrow \text{Relation between I and L can't be established)}$
- 42. (B)** 1) $A = S \rightarrow A = S \rightarrow \text{True (as } S = A)$
2) $P @ A \rightarrow P < A \rightarrow \text{True (as } A \geq J > P)$
3) $K \$ J \rightarrow K \leq J \rightarrow \text{False (as } K < S = A \geq J \text{ there is no fixed relation between K and J)}$

- 43. (D)** I. $O \% M \rightarrow O > M \rightarrow \text{False (as } P = T \leq M < L; O > K \rightarrow \text{no relation between O and M can be established)}$
II. $T @ L \rightarrow T < L \rightarrow \text{True (as } T \leq M < L)$
III. $K \$ O \rightarrow K \leq O \rightarrow \text{False (as there is no relationship between K and O)}$
- 44. (B)** I. $L \% T \rightarrow L > T \rightarrow \text{True (as } L \geq K > U = T)$
II. $T @ V \rightarrow T < V \rightarrow \text{True (as } V > T)$
III. $K \$ V \rightarrow K \leq V \rightarrow \text{False (as } V > T = U < K \rightarrow \text{relation between K and V can't be established)}$
- 45. (C)** 1) $B = I \rightarrow B = I \rightarrow \text{False (as } B = A \leq I)$
2) $I \% B \rightarrow I > B \rightarrow \text{False (as } B = A \leq I)$
3) $G \$ W \rightarrow G \leq W \rightarrow \text{False (as } G > W)$
- 46. (E)** Inlet motor of 1st and 3rd floor work for 5 minutes
 $-(1/15 + 1/25) * 5 = 8/15$ tank fill
 Now Inlet motor of 1st floor was closed and inlet motor of 3rd floor and Outlet tap of 1st floor working
 In 1 minute they work = $(1/25 - 1/20) = -1/100$ - means empty
 let they (inlet motor of 3rd floor and Outlet tap of 1st floor) work for x minutes up to when the tank was found 2/3rd empty
 $\Rightarrow 8/15 + (-1/100) * x = 1/3 \dots [1/3 \text{rd tank is fill at this time}]$
 Solve, $x = 20$ mins
 \therefore The time when 1/3rd empty tank was observed - $8:00 + 5 \text{ minutes} + \Rightarrow 20 \text{ minutes} = 8:25 \text{ AM}$
- 47. (E)** Tank was 2/5th full. So to fill 3/5th tank, inlet motor of 4th floor will take $\Rightarrow 3/5 * 30 = 18$ minutes Now Outlet tap of 2nd floor was opened for 4 minutes, so it emptied = $1/16 * \Rightarrow 4 = 1/4$ th tank
 Now tank filled is = $2/5 - 1/4 = 3/20$
 Now, inlet motor of 3rd floor was opened, to fill 17/20th tank, it takes = $\Rightarrow 17/20 * 25 = 85/4 = 21.25$ minutes
 \Rightarrow Total time now taken to fill tank = $4 + 21.25 = 25.25$ minutes
 \Rightarrow Time that could have been saved = $25.25 - 18 = 7.25$ minutes
- 48. (A)** Procedure continued for 24 minutes, so and Outlet tap of 3rd floor both worked for 12 minutes each, giving 3 minutes each in turn.
 \therefore In 12 minutes, inlet motor of 1st floor work = $1/15 * 12 = 4/5$
 In 12 minutes, Outlet tap of 3rd floor work = $1/x * 12 = 12/x$ [Let x = time in which Outlet tap of 3rd floor can empty the tank]

Now inlet motor of 1st and 4th floor worked for 7 minutes, so their work in 7 minutes

$$= (1/15 + 1/30) * 7 = 7/10$$

$$\therefore 4/5 - 12/x + 7/10 = 1$$

Solve, $x = 24$ minutes

49. (E) Outlet tap of 4th floor can empty 2/9th tank in 4 minutes, so full tank in $\Rightarrow 9/2 * 4 = 18$ minutes

So now

$$\Rightarrow (1/(2^{nd} \text{ f inlet}) + 1/30) * 9 + (-1/18) * 6 + (1/(2^{nd} \text{ f inlet}) + 1/30) * 6 = 1$$

$$\Rightarrow (1/(2^{nd} \text{ f inlet}) + 1/30) * 15 = 1 + 1/3$$

$$\Rightarrow (1/(2^{nd} \text{ f inlet}) + 1/30) * 15 = 4/3$$

Solve, $(2^{nd} \text{ f inlet}) = 18$

50. (D) \Rightarrow 1) A-B-S

$$\Rightarrow [1/15 + 1/18 - 1/18]$$

1/15 so this combination will fill tank in 15 minutes

$$\Rightarrow$$
 2) B-C-P

$\Rightarrow [1/18 + 1/25 - 1/20] - 41/900$ so this combination will fill tank in $900/41 = 21.9$ minutes

Similarly

$$\Rightarrow$$
 3) A-D-Q - $80/3 = 26.6$ minutes

$$\Rightarrow$$
 4) A-B-P - $180/13 = 13.8$ minutes

$$\Rightarrow$$
 5) B-D-R - $360/17 = 21.2$ minutes

51. (D) Let p men can do the task in $(d-2)$ days

And q boys can do the task in d days

Ratio of efficiency of man to boy = $3 : 1$

$$3p(d-2) = 1 \times q \times d$$

Now value of d should be positive to satisfy the equation.

From (i)

$$\text{Let, } p = a$$

$$q = 2a$$

$$3a(d-2) = 2a(d)$$

$$d = 6, \text{ it is possible}$$

From (ii)

$$\text{Let, } p = 2x$$

$$q = 5x$$

$$3 \times 2x(d-2) = 5x(d)$$

$$6d - 12 = 5d$$

$$d = 12, \text{ it is possible}$$

From (iii)

$$\text{Let, } p = 2b$$

$$q = 3b$$

$$3 \times 2b(d-2) = 3b(d)$$

$$6d - 12 = 3d$$

$$d = 12, \text{ it is possible}$$

from (iii)

$$\text{Let, } p = 2b$$

$$q = 3b$$

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$$3 \times 2b(d-2) = 3b(d)$$

$$6d - 12 = 3d$$

$$d = 4, \text{ it is possible}$$

from (iv)

$$\text{Let, } p = 16e$$

$$q = 35e$$

$$3 \times 16e(d-2) = 35e(d)$$

$$48d - 96 = 35d$$

$$13d = 96$$

$$d = \frac{96}{13} \text{ it is possible}$$

52. (A) Let 'X' liters of mixture taken out from the vessel and 'Y' liters of acid B added
initial ratio of acid A to acid B in vessel = $5 : 1$

$$400 - \frac{5}{6}X = 80 - \frac{x}{6} + Y + 250$$

$$210 = 2x + 3Y \dots\dots\dots (i)$$

Only option A, B & D are possible options which satisfy the equation (i)

53. (C) Let CP of article = $100x$ Rs.

So, MP of article = $140x$ Rs.

From (A)

When profit is 22.5%, then selling price of article = $122.5x$ Rs.

$$\text{Discount (d)\%} = \frac{140x - 122.5x}{140x} \times 100 = 12.5\%$$

And, when discount doubled then profit = $140x \times$

$$\frac{75}{100} - 100x = \text{Rs. } 5x$$

$$\text{Profit \% } \frac{5x}{100x} \times 100 = 5\%$$

So, option (A) possible to fill the both respective fillers from (B)

When profit is 33%, then selling price of article = $133x$ Rs.

$$\text{Discount (d)\%} = \frac{140x - 133x}{140x} \times 100 = 5\%$$

And, when discount doubled then profit = $140x$

$$\times \frac{90}{100} - 100x = \text{Rs. } 26x$$

$$\text{Profit \%} = \frac{26x}{10x} \times 100 = 26\%$$

When profit is 26% then selling price of article = $126x$ Rs.

$$\text{Discount (d)\%} = \frac{14x}{140} \times 100 = 10\%$$

And, when discount doubled then profit = $140x \times$

$$\frac{80}{100} - 100x = 12x \text{ Rs.}$$

$$\text{Profit \% } \frac{12x}{100x} \times 100 = 12\%$$

So, option (D) possible to fill the both respective fillers From (E)

When profit is 23.2% then selling price of article = 123.2x Rs.

$$\text{Discount (d)\% } \frac{140x - 123.2x}{140x} \times 100 = 12\%$$

And, when discount doubled then profit = $140x \times$

$$\frac{76}{100} - 100x = \text{Rs. } 6.4x$$

$$\text{profit \% } \frac{6.4x}{100x} \times 100 = 6.4\%$$

So, option (E) possible to fill the both respective fillers

So, only option A, B, D & E possible to fill both respective fillers

54. (D) Let the number of girls be x

Then, numbers of boys = $(x + 50)$

Let number of girls who joined the college be y

Atq,

$$\frac{x + 50}{x + y} = \frac{2}{5}$$

$$\Rightarrow 5x + 250 = 2x + 2y$$

$$\Rightarrow 3x + 250 = 2y$$

$$\Rightarrow y = \frac{3x + 250}{2} = \frac{3x}{2} + 125$$

For y to be minimum, x will be 2

$$y = \frac{3 \times 2}{2} + 125 = 128$$

55. (B) Let gold and copper used in first ornament be 6a and 5a

Let gold and copper used in second ornament be 5b and 3b

$$\Rightarrow 6a + 5b = 122 \dots (i)$$

$$5a + 3b = 90 \dots (ii)$$

Solving equation (i) and (ii) we get

$$a = 12$$

$$b = 10$$

Weight of second type ornament = $(5 + 3) \times 10 = 80\text{gm}$

$$\text{Number of ornaments} = \frac{80}{8} = 10$$

Direction (56 - 60)

56. (C) In Karnataka

Total number of Clerks = $4920 \times 65/100 = 3,198$

Number of male clerks in Karnataka = 2,250

Number of female clerks in Karnataka = $3,198 - 2,250 = 948$

$$\therefore \text{Required percentage} = 2250/948 \times 100 = 237\%$$

57. (E) In Punjab

Total number of employees = 4,250

Number of female employees = $17/25 \times 4,250 = 2,890$

Required percent = $2890/4250 \times 100 = 68\%$

In Maharashtra,

Total number of employees = 3,900

Number of female employees = $3/10 \times 3,900 = 1,170$

Required percent = $1170/3900 \times 100 = 30\%$

In Gujarat,

Total number of employees = 3,560

Number of female employees = $1/4 \times 3,560 = 890$

Required percent = $890/3560 \times 100 = 25\%$

In Kerala,

Total number of employees = 4,400

Number of female employees = $5/11 \times 4,400 = 2,000$

Required percent = $2000/4400 \times 100 = 45\%$

In Telangana,

Total number of employees = 2,800

Number of female employees = $9/14 \times 2,800 = 1,800$

Required percent = $1,800/2,800 \times 100 = 64\%$

In Uttarakhand

Total number of employees = 1,680

Number of female employees = $5/14 \times 1,680 = 600$

Required percent = $600/1680 \times 100 = 36\%$

In Karnataka,

Total number of employees = 4,920

Number of female employees = $7/15 \times 4,920 = 2,296$

Required percent = $2296/4920 \times 100 = 47\%$

In West Bengal,

Total number of employees = 5,200

Number of female employees = $7/13 \times 5,200 = 2,800$

Required percent = $2800/5200 \times 100 = 54\%$

58. (D) For Statement I

In Punjab,

Average of employees = $4250/18 = 236.11$

In Maharashtra,

Average of employees = $3900/15 = 260$

In Gujarat,

Average of employees = $3560/20 = 178$

In Kerala,

Average of employees = $4400/24 = 183.33$

In Telangana,
Average of employees = $2800/22 = 127.27$
In Uttarakhand,
Average of employees = $1680/12 = 140$
In Karnataka,
Average of employees = $4920/14 = 351$
In West Bengal,
Average of employees = $5200/25 = 208$
For statement II
Number of male employees in Gujarat = $3560 \times 3/4 = 2670$
Number of female employees in West Bengal = $5200 \times 7/13 = 2800$
Number of male employees in Gujarat < Number of female employees in West Bengal.
For statement III
Number of clerks in Telangana = $2,800 \times 48/100 = 1,344$
Number of clerks in Maharashtra = $3,900 \times 30/100 = 1,170$
Required percent = $1344/1170 \times 100 = 114.87\%$ or 115%

59. (A) Total number of clerks in Maharashtra = $3,900 \times 30/100 = 1,170$
Total number of clerks in Kerala = $4,400 \times 60/100 = 2,640$
Total number of clerks in Maharashtra and Kerala = $2,640 + 1,170 = 3,810$
Total number of clerks in Telangana = $2,800 \times 48/100 = 1,344$
Total number of clerks in West Bengal = $5,200 \times 55/100 = 2,860$
Total number of clerks in Telangana and West Bengal = $1,344 + 2,860 = 4,204$
 \therefore Required ratio = $3810/4204 = 1905 : 2102$

60. (B) Female Clerks in Punjab = $4250 \times 40/100 \times 1/4 = 425$
Female Clerks in Maharashtra = $3900 \times 30/100 \times 1/3 = 390$
Female Clerks in Gujarat = $3560 \times 50/100 \times 1/4 = 445$
Female Clerks in Kerala = $4400 \times 60/100 \times 1/4 = 660$
Female Clerks in Telangana = $2800 \times 48/100 \times 1/4 = 336$
Female Clerks in Uttarakhand = $1680 \times 70/100 \times 1/4 = 294$
Female Clerks in Karnataka = $4920 \times 65/100 \times 1/3 = 1066$
Female Clerks in West Bengal = $5200 \times 55/100 \times 1/4 = 715$
Total number of Female clerks = 4331

Direction (61-65)

61. (C) Number of defective fans found during testing in

$$\text{March} = \frac{5600}{20} = 280$$

Total number of defective fans in that month

$$= \frac{280}{70} \times 100 = 400$$

$$\text{Required \%} = \frac{400}{2400} \times 100 = 16 \frac{2}{3} \%$$

62. (B) Option I

$$\text{Extra cost} = 1600 \times 2.5 + 150 \times \frac{70}{100} \times 20 + \frac{150 \times 30}{100} \times 60$$

$$= \text{Rs } (4000 + 2100 + 2700) = \text{Rs } 8800$$

Option II

$$\text{Extra cost} = 1600 \times 4 + 150 \times \frac{90}{100} \times 20 + \frac{150 \times 10}{100} \times 60$$

$$= \text{Rs. } 10000$$

$$\text{Required difference} = 1200$$

63. (D) Let number of all defective units in January and April be x and y respectively.

Atq,

$$y \times \frac{90}{100} \times 20 - \frac{x \times 70}{100} \times 20 = 5300$$

$$= 18y - 14x = 5300 \quad \dots (i)$$

And,

$$\frac{x \times 30}{100} \times 60 - \frac{y \times 10}{100} \times 60 = 900$$

$$= 18x - 6y = 900 \quad \dots (ii)$$

From (i) & (ii)

$$x = 200 \text{ and } y = 450$$

$$\text{Required ratio} = \frac{200}{450} = 4 : 9$$

64. (C) Number of defective items sold to the customer =

$$\frac{1620}{60} = 27$$

$$\text{Number of all defective units in may} = \frac{27}{10} \times 100 = 270$$

$$\text{Total manufactured units} = \frac{270 \times 7}{180} \times 100 = 1050$$

65. (E) Let total profit of Bharat and Exta is = Rs. $100x$

Let investment of Exta is Rs. y

$$\text{profit share of Bharat and Ekta} = 6000 \times 11 : 12 \times y = 5500 : y$$

$$\text{Final profit share of Bharat} = \text{Rs. } 50x$$

ATQ

$$100x \times \frac{20}{100} + 80x \times \frac{5500}{5500 + y} = 50x$$

$$20x + 80x \times \frac{5500}{5500 + y} = 50x$$

$$8 \times 5500 = 3 \times 5500 + 3y$$

$$y = \frac{5 \times 5500}{3}$$

$$y = \text{Rs. } 9166.67$$

66. (D) Quantity 1

Total capacity of the swimming pool = LCM of 16 and 24 = 48 unit

3 units of water filled by tap P in one minute

∴ 12 unit of water filled in 4 minutes

And, 2 units of water filled by tap Q in one minute

∴ 16 unit of water filled in 8 minutes

∴ Total water remained in the swimming pool = 48 - (12 + 16) = 20 unit

∴ $20/(3 + 2) = 4$ minutes taken by both taps to fill the rest part of the swimming pool.

∴ Total time = 4 + 8 + 4 = 16 minute

Quantity 2

2/5th part of a water tank is filled already that means 3/5th tank is empty

∴ Time taken by pipe X to fill the remaining tank = $12 \times 5/3 = 20$ minutes

∴ Time taken by pipe Y to empty the tank = $10 \times 5/2 = 25$ minutes

Suppose the capacity of tank = 100 Units

⇒ Efficiency of pipe X = $100/20 = 5$

⇒ Efficiency of pipe Y = $-100/25 = -4$

Since the tank is already 2/5th full i.e. 40 units,

⇒ Time in which the remaining 60 units will be filled = $60/(5 - 4) = 60$ minutes

Quantity 3

Time require to fill the tank by X pipe = 62.5% of 2 hour = $(5/8) \times 120 = 75$ min

Time require to fill the tank by Y pipe = 33.33% less efficient than x = 66.66% of 75 min = $(2/3) \times 75 = 50$ min

Time require to fill the tank by both pipe = $1/75 + 1/50 = (2 + 3)/150 = 5/150$

∴ require time = $150/5 = 30$ min = 0.5 hour

Hence, Quantity 1 < Quantity 2 > Quantity 3

67. (C) Quantity 1:

Number of silver balls in B1 = X

$$\Rightarrow X/(5 + X + 7) = 2/5$$

$$\Rightarrow 5X = 24 + 2X$$

$$\Rightarrow X = 8$$

Number of Balls in B2,

$$\text{Violet} = (8 - 3) = 5$$

$$\text{Silver} = (8 - 4) = 4$$

Purple = 6

Probability of the first ball being Violet = 5/15

Probability of the Second ball being Violet = 4/14

∴ Required probability = $5/15 \times 4/14 = 2/21$

Quantity 2: We know that,

A normal year has 365 days. A year has 52 weeks.

The number of days in 52 weeks = $52 \times 7 = 364$ days

The number of days left = $365 - 364 = 1$ day

The remaining day could be any of the 7 days in the week.

The sample space S, $n(s) = 7$

The event E, where that one day is not a Monday $n(e) = 6$

Probability P(E) = $n(e)/n(s) = 6/7$

∴ the probability of getting 52 Mondays is 6/7

Quantity 3: We know that,

The Sample Space S = {5 + 5 + 5(HHH), 5 + 10 + 5(HTH), 5 + 5 + 10(HHT), 5 + 10 + 10(HTT), 10 + 5 + 5(THH), 10 + 10 + 10(TTT), 10 + 10 + 5(TTH), 10 + 5 + 10(THT)} = {15, 20, 20, 25, 20, 30, 25, 25}

The event E of sum being less than or equal to 20 = {15, 20, 20, 20}

Probability P(E) = $n(e)/n(s) = 4/8 = 1/2$

∴ the probability of the sum being less than or equal to 20 is 1/2.

Hence, Quantity 1 < Quantity 2 > Quantity 3

68. (C) Quantity I: Present age of Ramesh = 7x

Present age of Dinesh = 8x

Present age of Dinesh's sister = y

Difference = $(8x + 15) - (7x + 15) = 5$

⇒ x = 5 years

Dinesh age = $8 \times 5 = 40$ years

After 10 years Dinesh age will be = $40 + 10 = 50$ years

Dinesh's sister age after 10 years = $(2/5) \times 50 = 20$ years

Dinesh's sister age after 7 years = $20 - 3 = 17$ years

Quantity II: $x^2 - 91x + 2070 = 0$

$$\Rightarrow (x - 46)(x - 45) = 0$$

$$\Rightarrow x = 46, 45$$

Quantity III: Time = Distance/Speed

According to the question,

$$\Rightarrow 15 = (175 + 100) / [(90 - x) \times (5/18)]$$

$$\Rightarrow 15 \times [(90 - x) \times (5/18)] = 275$$

$$\Rightarrow [(90 - x) \times (5/18)] = 275/15$$

$$\Rightarrow (90 - x) = (275/15) \times (18/5) \Rightarrow 90 - x = 66$$

$$\therefore x = 24 \text{ km/hr}$$

The speed of the second train = 24 km/hr

Quantity I < Quantity II > Quantity III

69. (C) Quantity I: Profit Sharing ratio of A, B and C (for a year) = $(4000 \times 12) : (6000 \times 12) : (9000 \times 12) = 4 : 6 : 9$
 B's Share = $\frac{6}{19} \times 15400 = \text{Rs. } 4863$
 Quantity II: A's monthly expense is 80% now, Monthly expenses increase by 20%.
 New monthly expenses = $80 + (80 \times 20)/100 = 96\%$
 Hence, new monthly saving is 4%
 $\Rightarrow 4\%$ of his monthly salary is 200
 \therefore Monthly salary = $200 \times 100/4 = 5000$
 Quantity III: $40/100 \times 10000 = 4000$
 Quantity I < Quantity II > Quantity III

70. (C) Quantity I: LCM of (15, 30, 15) = 30 seconds
 Time = 30 seconds.
 Quantity II: Distance = 200 km
 Car B speed = $200/4 = 50$ kmph
 Time taken by car A = $200/50 = 4$ hours
 Time taken by car B = $200/55 = 3.63$ hours
 Difference = $4.0 - 3.6 = 0.36$ hours
 Difference (in minutes) = $0.36 \times 60 = 21.6$ minutes.
 Quantity II: A + B fill the tank in 2 minutes = $1/8 + 1/6 = 7/24$
 A + B fill the tank in 6 minutes = $21/24 = 7/8$
 \therefore Remaining work = $1/8$
 A will fill the tank in $1/8 \times 8 = 1$ minutes
 \therefore Total time taken for completion of work = $6 + 1 = 7$ minutes.
 Quantity I < Quantity II > Quantity III

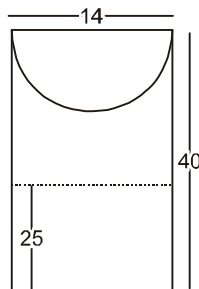
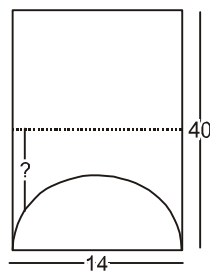
71. (B) By taking the values from option 2.

The flat surface being downwards, the vessel is as shown:

\Rightarrow Volume of the water inside the cylinder = $\pi (\text{radius of tank})^2 \times \text{height of the water inside the container}$

\Rightarrow Volume of water, $W = \pi (14/2)^2 \times 25 = 3850$ cubic cm

When the vessel is inverted, the water level rises as shown:



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\Rightarrow Volume of the hemisphere, $H = \frac{1}{2} \times (4/3 \pi (\text{radius of sphere})^3)$

$\Rightarrow H = 2/3 \pi (7)^3 = 2156/3$ cubic cm

Now after inverted,

\Rightarrow Volume of the cylinder occupied = volume of hemisphere + volume of the water

$\Rightarrow \pi (14/2)^2 \times h (\text{level of water}) = 2156/3 + 3850$

$\Rightarrow h (14/2)^2 \times h = 13706/3$

$\Rightarrow h = 13706 / (3 \times \pi (14/2)^2)$

$\therefore h = 89/3 = 29 \frac{2}{3}$ cm

72. (A) \Rightarrow Ram would get $(19100 - 9600) = \text{Rs. } 9500$

Since the partners split their profits in the ratio of their investments

\Rightarrow The ratio of the investments of Ram : Saurabh

$\Rightarrow 9500 : 9600$

$\Rightarrow 95 : 96$

From option 1,

Ram invested Rs. 10000 initially for a period of 4 months after that he withdrew Rs. 2000

\Rightarrow His investment has reduced to Rs. 8000 (for the next 5 months) then he withdraws another Rs. 3000

\Rightarrow His investment will stand reduced to Rs. 5000 during the last three months

So, the amount of money that he had invested in the company on a money-month basis will be

$\Rightarrow 4 \times 10000 + 5 \times 8000 + 3 \times 5000$

$\Rightarrow 40000 + 40000 + 15000$

$\Rightarrow 95000$

If Ram had 95000 money months invested in the company, Saurabh would have had 96,000 money months invested in the company (as the ratio of their investments is 95 : 96)

\Rightarrow If Saurabh had 96,000 money-months invested in the company, he has essentially invested Rs. 8000

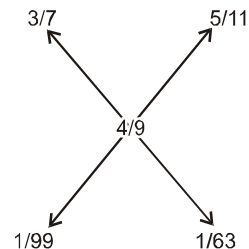
\therefore Saurabh invests Rs. 8000 in the company

73. (B) From option 2,

Alcohol in 1st mixture = $3/7$

Alcohol in 2nd mixture = $5/11$

Alcohol in 3rd mixture = $4/9$



So, ratio of 1st and 2nd mixture = $1/99 : 1/63 = 7 : 11$

\therefore The quantity of first mixture = $7/18 \times 18 = 7$ litres

74. (C) The simple interest earned from scheme B was Rs. 208 more than the compound interest earned from scheme A.

$$\Rightarrow \frac{(56000 - T) \times 15 \times 3}{100} - T \left[\left(1 + \frac{1}{100} \right)^3 - 1 \right] = 208$$

$$\Rightarrow \frac{45(56000 - T)}{100} - \frac{331T}{1000} = 208$$

$$\Rightarrow 450 \times (56000 - T) - 331T = 208000$$

$$\Rightarrow 25200000 - 450T - 331T = 208000$$

$$\Rightarrow 781T = 24992000$$

$$\Rightarrow T = 32000$$

\therefore Amount invested in scheme A = 32000

Amount invested in scheme B = 56000 - 32000 = 24000

Required difference = 32000 - 24000 = Rs. 8000

75. (D) Let d be the distance between A and C and x be the speed of the boat in still water

\Rightarrow Distance between A and B = distance between B and C = $d/2$

The journey from A to C and from B to C is downstream

\Rightarrow speed of the boat during these trips = $(x + 6)$ km/h

The journey from C to B is upstream.

\Rightarrow speed of the boat during this trip = $(x - 6)$ km/h

Time taken to travel from A to C = distance/speed = $d/(x + 6)$ hours

Cost incurred while travelling from A to C = 450 \times time taken = $450d/(x + 6) = 50$

Rearranging, we get : $450d = 50x + 300$ — 1

Time taken to travel from B to C = $(d/2)/(x + 6) = d/(2x + 12)$

Cost of travelling from B to C = $450d/(2x + 12)$

Time taken to travel from C to B = $(d/2)/(x - 6) = d/(2x - 12)$

Cost of travelling from C to B = $450d/(2x - 12)$

Cost of a round trip from B to C = $450d/(2x + 12) + 450d/(2x - 12) + 450d/(2x - 12) = 450d/(2x - 12) =$

$$450d \left(\frac{1}{2x + 12} + \frac{1}{2x - 12} \right) = 100$$

Rearranging, we get $x^2 - 6x - 72 = 0$

$$\Rightarrow (x - 12)(x + 6) = 0$$

$$\Rightarrow x = 12 \text{ or } x = -6$$

Since speed cannot be negative $x = 12$ km/h

Substituting the value of x in equation 1, we get : $450d = 600 + 300 = 900$

$$\Rightarrow d = 2 \text{ km}$$

\therefore speed of the boat is 12 km/h and the distance between A and C is 2 km

76. (D)

$$\begin{array}{ccccccccc} 1 & 601 & 721 & 751 & 761 & 766 \\ & \swarrow & \downarrow & \downarrow & \downarrow & \searrow \\ & 600 & 120 & 30 & 10 & 5 \\ & & +5 & +4 & +3 & +2 \end{array}$$

$x = 761$

$$\begin{array}{ccccccccc} 753 & 769 & 761 & 765 & 763 & 764 \\ & \swarrow & \downarrow & \downarrow & \downarrow & \searrow \\ & +16 & -8 & +4 & -2 & +1 \end{array}$$

$y = 761$

$$\begin{array}{ccccccccc} 23 & 24 & 50 & 153 & 616 & 3085 \\ & \swarrow & \downarrow & \downarrow & \downarrow & \searrow \\ & \times 1+1 & \times 2+2 & \times 3+3 & \times 4+4 & \times 5+5 \end{array}$$

$z = 616$

$X = y > z$

77. (B)

$$\begin{array}{ccccccccc} 102 & 107 & 117 & 134 & 160 \\ & \swarrow & \downarrow & \downarrow & \downarrow \\ & +5 & +10 & +17 & +26 \\ & & +5 & +7 & +9 \end{array}$$

$x = 160$

$$\begin{array}{ccccccccc} 130 & 115 & 135 & 110 & 140 \\ & \swarrow & \downarrow & \downarrow & \downarrow \\ & -15 & +20 & -25 & +30 \end{array}$$

$y = 140$

$$\begin{array}{ccccccccc} 160 & 80 & 120 & 300 & 1050 \\ & \swarrow & \downarrow & \downarrow & \downarrow \\ & \times 0.5 & \times 1.5 & \times 2.5 & \times 3.5 \end{array}$$

78. (C) Total area of apple pie = $X \times 0.77 \text{ cm}^2$
 $(X - 3) \times 0.616 \times 2 = X \times 0.77$
 $\Rightarrow X = 8$

79. (E) Radius of original pie be R cm.
 Area of the pie = $8 \times 0.77 \text{ cm}^2$
 ATQ,
 $\pi R^2 = 8 \times 0.77$
 $\Rightarrow R = \frac{7}{5} \text{ cm.}$

Required circumference = $2 \times \frac{22}{7} \times \frac{7}{5} = 8.8 \text{ cm}$

80. (C) Total area of entire pie = $0.77 \times 8 \text{ cm}^2$

Required area of each piece = $\frac{0.77 \times 8}{11} = 0.56 \text{ cm}^2$

- | | | | | |
|----------|----------|----------|----------|----------|
| 81. (D) | 82. (B) | 83. (E) | 84. (D) | 85. (A) |
| 86. (B) | 87. (B) | 88. (B) | 89. (D) | 90. (C) |
| 91. (C) | 92. (C) | 93. (C) | 94. (B) | 95. (B) |
| 96. (A) | 97. (B) | 98. (B) | 99. (B) | 100. (A) |
| 101. (B) | 102. (C) | 103. (A) | 104. (E) | 105. (C) |
| 106. (B) | 107. (A) | 108. (D) | 109. (A) | 110. (B) |

111. (A) 112. (D) 113. (B) 114. (A) 115. (A)
 116. (B) 117. (B) 118. (D) 119. (A) 120. (A)
121. (B) According to the passage, Option B contains an appropriate word to be filled in the given blank.
122. (E) There is no error in the given sentence. So, Option E is correct answer.
123. (D) Error lies in the D part of the given sentence. i.e. "says" should be replaced with "said".
124. (B) The Correct sequence of the sentence is - 14532. So, Option B is correct answer.
125. (E) According to the passage, Option E contains an appropriate word to be filled in the given blank.
126. (B) Error lies in the B part of the given sentence. i.e. "have" should be replaced with "has".
127. (D) The Correct sequence of the sentence is - 1342. So, Option D is correct answer.
128. (A) According to the passage, Option A contains an appropriate word to be filled in the given blank.
129. (C) According to the passage, Option C describes the correct meaning of the given sentence.
130. (E) According to the passage, Option E is closest to the meaning of the given word.
131. (C) According to the passage, Option C contains an appropriate word to be filled in the given blank.
 Stalling: stop or cause to stop making progress
132. (B) According to the passage, Option B is correct answer.
133. (D) According to the passage, Option D is correct answer.
134. (D) According to the passage, Option D is correct answer.
135. (B) According to the passage, Option B contains an appropriate word to be filled in the given blank.
 Gauged - estimate or determine the amount, level, or volume of.
136. (B) According to the passage, Option B contains an appropriate word to be filled in the given blank.
 Debilitating - tending to weaken something.
137. (D) According to the passage, Option D contains an appropriate word to be filled in the given blank.
 Faltering - losing strength or momentum
 Invidious - (of an action or situation) likely to arouse or incur resentment or anger in others
138. (A) According to the passage, words (2-4) should be interchanged to make the sentence grammatically and contextually meaningful.
139. (E) According to the passage, Option E contains an appropriate phrase to be filled in the given blank.

140. (A) In the given sentence, error lies in the word "loose" i.e. the correct use of the word is "lose".
141. (D) According to the passage, Option D is correct answer.
142. (B) According to the passage, Option B is most similar to the given word.
 Conventional - based on or in accordance with what is generally done or believed.
 Traditional - following or belonging to the customs that have continued for a long time.
143. (A) According to the passage, Option A is correct antonym to the given word.
 Preceding - coming before something in order, position, or time.
 Succeeding - coming after something in time; subsequent.
144. (D) According to the passage, Option D is correct answer.
145. (D) Option D can be the appropriate theme of the given rearranged paragraph.
146. (B) The Correct sequence after rearrangement is - DAFCEB. So, the FOURTH sentence is C.
147. (D) Option D should be the last statement of the rearranged paragraph.
148. (C) Option C can be used to link the first and second statement without altering the context of the given paragraph.
149. (B) According to the passage, Option B is correct answer.
150. (D) According to the passage, Option D is most similar to the given word.
 Intermediary - a person who acts as a link between people in order to try and bring about an agreement.
 Mediator - a person who assists two or more parties to negotiate a settlement.
151. (C) According to the passage, Option C is correct antonym to the given word.
 Susceptible - likely or liable to be influenced or harmed by a particular thing.
 Immune - not affected or influenced by something.
152. (A) According to the passage, Option A is correct answer.
153. (D) According to the passage, Option D is correct answer.
154. (C) According to the passage, Option C is most similar to the given word.
 In-situ - in the original place.
155. (E) According to the passage, Option E is correct answer.

IBPS CLERK (PRE)

(Practice Test Paper)

REASONING ABILITY

DIRECTION (1-5):- Study the following information carefully to answer the given questions.

There are 8 persons namely Ajay , Avni , Akki , Adil , Anya , Aryan, Arun and Aaroohi living on a eight-floored building such that ground floor is numbered as 1, first floor is as 2 and so on till the topmost floor which is numbered as 8 but not necessarily in the same order. Akki lives on an odd numbered floor. Arun lives just below the floor on which Adil lives . Aryan lives on fourth floor. Two persons lives between Aryan and Ajay. Akki lives above the Aryan's floor. Anya lives either on eighth or sixth floor. Ajay is not living on the floor adjacent to Anya's floors. Avni lives immediately below Anya's floor. The number of persons living below Adil are same as the number of persons living above Aaroohi.

- How many persons lives above the floor on which Aryan lives ?
(A) Three (B) Two
(C) None (D) More than three
(E) None of these
- Find the odd one out?
(A) Aaroohi (B) Adil (C) Ajay (D) Akki
(E) Avni
- Who among the following lives on the ground floor ?
(A) Avni
(B) the one who lives just below Arun
(C) Aaroohi
(D) Both (B) and (E)
(E) Ajay
- Which of the following statement/statements is/are false about Anya?
(A) Lives just above Avni
(B) Lives on an even numbered floor
(C) Lives on the topmost floor
(D) Lives on first floor
(E) None of these
- The number of persons living above Aryan are same as the number of persons living below ?
(A) Aaroohi (B) Arun (C) Akki (D) Adil
(E) Anya

Direction (6-9):- Read the information carefully and answer the questions given below.

CUEBCDABIAEGMUOPQFHIJLMKQPOMIU

- How many consonants are there in the given alphabetical sequence each of which is immediately preceded and followed by a vowel?
(A) None (B) One (C) Two (D) Three
(E) Four

- If all M's are dropped from the given arrangement then which of the following element is twelfth from the right end?
(A) H (B) Q (C) G (D) P
(E) F
- Which of the following element is sixth to the left of the seventeenth from the left end?
(A) M (B) I (C) B (D) E
(E) A
- If the last half of the series is written in reversed order then which element is seventh from the right end?
(A) L (B) A (C) K (D) J
(E) M

DIRECTION (10-11):- Study the information carefully and answer the questions given below.

A person starts walking from point P and walked 5m towards north direction and after reaching point Q he takes a right turn and reached point R after walking 10m. From there he takes a left turn and walked 20m to reach point S and again take a left turn and walked 20m again to reach point T. From there he takes a left turn and walked 25m to reach point U.

- What is the distance between point P and point U?
(A) 12m (B) 15m
(C) 10m (D) None of these
(E) Can't be determined
- Point R is in which direction with respect to point T?
(A) South east (B) South west
(C) North east (D) Can't be determined
(E) North west

DIRECTION (12-14):- Study the following information carefully and answer the questions given below

In a certain code language,
'Football is interesting game' is coded as 'jash, rash, nash, tash'
'game is important part' is coded as 'rash, tash, mash, dash'
'Life of football player' is coded as 'lash, cash, jash, bash'
'truth of life important' is coded as 'wash, lash, cash, mash'

- What is the code for the word 'Football'?
(A) mash (B) bash (C) rash (D) jash
(E) None of these
- What is the code for the word 'important'?
(A) jash (B) rash (C) dash (D) wash
(E) mash
- If 'interesting house is important' is coded as 'nash, vash, mash, rash' then what will be the code for 'house is life' ?
(A) rash, vash, mash (B) dash, vash, mash
(C) jash, mash, vash (D) rash, mash, dash
(E) None of these

Direction (15-17):- Read the information carefully and answer the questions asked below.

There are six students in a class who got different marks. R scored more than N but less than O. M scored more than R. P scored less than only Q. The one who got the second highest marks got 85 and the one who got the lowest marks got 55.

15. Who among the following scored third lowest marks?
(A) M (B) O (C) R (D) Either 1) or 2)
(E) Either 2) or 3)
16. Who scored second lowest marks?
(A) O (B) M (C) R (D) P
(E) N
17. What can be the possible score of M?
(A) 88 (B) 60 (C) 90 (D) 54
(E) 95

Direction (18-20):- In the question below are given two statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding the commonly known facts.

18. Statement:

Some full is moon. No new moon is full.

Conclusion:

I. Some moon is not a new moon.

II. Some moon is a new moon.

- (A) Only I follows (B) Only II follows
(C) Either I or II follows (D) Neither I nor II follows
(E) Both I and II follow

19. Statement:

All exit polls are political. Some exit polls are true

Conclusion:

I. Some true is not political.

II. All political being exit polls is a possibility.

- (A) Only I follows (B) Only II follows
(C) Either I or II follows (D) Neither I nor II follows
(E) Both I and II follow

20. Statement:

All RSS is NDA. Some NDA are not people.

Conclusion:

I. Some RSS is people.

II. No RSS is people.

- (A) Only I follows (B) Only II follows
(C) Either I or II follows (D) Neither I nor II follows
(E) Both I and II follow

DIRECTION (21-25):- Study the following information carefully and answer the questions given below.

Eight persons AJ, BK, CL, DM, EN, FO, GP and HQ are sitting in a row equidistant from each other but not necessarily in the same order. Four of them are facing in the north direction and four of them are facing in the south direction. GP is facing in

south direction. BK sits third to the right of AJ, who is facing north. One person sits between FO and DM and both are facing opposite direction. EN is an immediate neighbor of FO but not sitting adjacent to DM. HQ sits fourth to the left of DM. Only one person sits to the left of HQ. Number of persons to the left of BK is the same as the number of persons to the left of FO. Immediate neighbors of DM are facing in the opposite directions.

21. Who among the following is sitting second to the right of the one who sits immediate left of FO?
(A) AJ (B) EN (C) CL (D) GP
(E) HQ
22. Who is sitting between AJ and DM?
(A) BK (B) FO (C) EN (D) HQ
(E) CL
23. Four of the following five are alike in a certain way, which of the following does not belong to the group?
(A) AJ-CL (B) DM-AJ (C) FO-EN (D) GP-HQ
(E) BK-DM
24. Which of the following is true regarding HQ?
(A) Three persons are sitting between HQ and BK
(B) EN is sitting immediate right of HQ
(C) GP sits second to the left of HQ
(D) HQ is facing in the north direction
(E) None is true
25. How many persons sitting to the left of DM are facing in the north direction?
(A) Three (B) One
(C) Two (D) More than three
(E) None

Direction (26-30):- Read the information carefully and answer the following questions.

There are twelve people sitting in two parallel rows. Six persons A, B, C, D, E, and F are facing south and other six P, Q, R, S, T, and U are facing north. Each person from one row faces exactly one person from the other row but not necessarily in the same order.

Only two people are sitting between C and F, none of them are sitting at the extreme ends. Three persons are sitting between the person who is an immediate neighbor of the person who faces C and Q. Three persons are sitting between P and U. U does not sit at the extreme end. A and D are immediate neighbors of each other. There are more than one person sitting between A and E. The numbers of persons sitting to the left of T is one more than that of the right of T. R and B are diagonally opposite to each other. A does not sit opposite to S.

26. What is the position of B with respect to A?
(A) Immediate right (B) Second to the right
(C) Third to the left (D) Second to the left
(E) Cannot determine
27. E is related to S, D is related to Q in the same way A is related to which of the following?
(A) U (B) T (C) P (D) R
(E) S

28. Which among the following is different from others?
 (A) R (B) B (C) E (D) P
 (E) S
29. Which among the following pair is opposite to each other?
 (A) A - S (B) D - T (C) C - P (D) E - R
 (E) B - U
30. How many persons are sitting between R and Q?
 (A) Four (B) Three (C) Two (D) One
 (E) None

Direction (31-35):- Read the information carefully and answer the following questions.

A, B, C, D, E, F, and G are students of a coaching institute. They attend their classes in different batches - Morning batch, Afternoon batch, Evening batch. There are at least two students but not more than three students in any of three batches. Each of them attends one weekly test from Monday to Sunday.

B attends the class with only E in afternoon batch and his weekly test is scheduled on the next day of A. D has weekly test on Sunday and he does not attend class in the same batch with either C or B. A is in the morning batch with C, whose weekly test is scheduled immediately after B and immediately before E. The student having test on Saturday does not attend class with E. G does not attend the class either in the afternoon or in the evening batch. The student having test on Friday is from the evening batch.

31. In which batch there are three students?
 (A) Morning batch (B) Evening batch
 (C) Afternoon batch (D) Both 1) and 2)
 (E) Both 1) and 3)
32. Who among the following has a test on Saturday?
 (A) A (B) B (C) C (D) E
 (E) G
33. Who among the following study in the same batch as D?
 (A) A (B) G (C) F (D) C
 (E) E
34. Which of the following combination is false?
 (A) D - Evening batch - Sunday
 (B) F - Evening batch - Friday
 (C) G - Morning batch - Saturday
 (D) C - Morning batch - Thursday
 (E) All are true
35. Which of the combination is true regarding E?
 (A) Evening batch - Friday
 (B) Afternoon batch - Thursday
 (C) Morning batch - Thursday
 (D) Morning batch - Saturday
 (E) None of these

QUANTITATIVE APTITUDE

DIRECTION (36-40):- What will come in place of question mark (?) in the following series questions?

36. 280, 295, 325, 370, 430, ?
 (A) 515 (B) 525 (C) 505 (D) 490
 (E) 520
37. 4, 2, 3, 7.5, ?, 118.125
 (A) 24.25 (B) 28.25 (C) 27.25 (D) 25.25
 (E) 26.25
38. 18, 25, 30, ?, 42, 49
 (A) 37 (B) 35 (C) 39 (D) 41
 (E) 43
39. 1, 2, 4, 8, ?, 32
 (A) 32 (B) 24 (C) 12 (D) 16
 (E) 20
40. 121, ?, 169, 196, 225, 256
 (A) 148 (B) 144 (C) 140 (D) 136
 (E) 132

DIRECTION (41-45):- In the following question, two equations are given. You have to solve these equations and determine the relation between x and y.

41. I. $2x^2 - 33x + 16 = 0$ II. $28y^2 - 3y - 1 = 0$
 (A) $x < y$
 (B) $x > y$
 (C) $x = y$ OR the relationship cannot be determined
 (D) $x \geq y$
 (E) $x \leq y$
42. I. $x^2 + 19x - 120 = 0$ II. $y^2 - 14y + 45 = 0$
 (A) $x < y$
 (B) $x > y$
 (C) $x = y$ OR the relationship cannot be determined
 (D) $x \geq y$
 (E) $x \leq y$
43. I. $x^2 - 26x - 192 = 0$ II. $y^2 - 31y - 102 = 0$
 (A) $x < y$
 (B) $x > y$
 (C) $x = y$ or the relationship cannot be determined
 (D) $x \geq y$
 (E) $x \leq y$
44. I. $x^2 + 3x + 2 = 0$ II. $y^2 - 17y + 72 = 0$
 (A) $x > y$ (B) $x < y$
 (C) $x \leq y$ (D) $x \geq y$
 (E) $x = y$ OR relationship cannot be determined
45. I. $x^2 - 6x = 7$ II. $2y^2 + 13y + 15 = 0$
 (A) $x < y$
 (B) $x > y$
 (C) $x = y$ or relationship cannot be determined
 (D) $x \geq y$
 (E) $x \leq y$

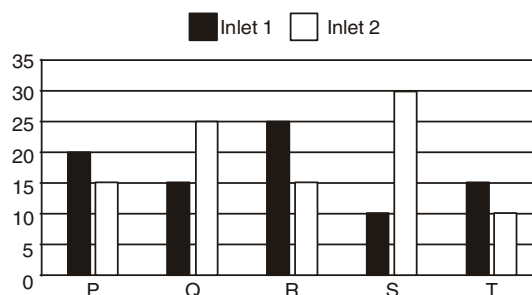
DIRECTION (46-50):- What approximate value will come in place of question mark (?) in the following questions. (You are not expected to find the exact value)

46. $\frac{125.98}{154.03} \times \frac{198.02}{17.99} - \frac{156.06}{101.98} \times \frac{51.03}{78.03} = ?$
 (A) 8 (B) 25 (C) 35 (D) 50
 (E) 0
47. $80.08\% \text{ of } 349.98 + 45.02\% \text{ of } 799.99 = ?\% \times 255.95$
 (A) 300 (B) 270 (C) 235 (D) 250
 (E) 200
48. $\sqrt{1224.99} \div 6.99 = ? - 1799.98$
 (A) 1600 (B) 1810 (C) 1950 (D) 1710
 (E) 1900
49. $2744.98 - 1417.99 = ? + 987.98$
 (A) 369 (B) 299 (C) 119 (D) 229
 (E) 339
50. $? = 44.99\% \text{ of } 4500.02 - 24.99\% \text{ of } 3959.98 + 87.01 \times 2.97$
 (A) 0 (B) 16 (C) 36 (D) 56
 (E) 80
51. How much payment will discharge a debt of Rs. 375 at the end of three years at a rate of 20% per annum at compound interest?
 (A) Rs. 648 (B) Rs. 650 (C) Rs. 720 (D) Rs. 730
 (E) None of these
52. Find the diameter of a sphere whose surface area is $100\pi \text{ cm}^2$.
 (A) 5 cm (B) 7 cm (C) 12 cm (D) 8 cm
 (E) 10 cm
53. What is 18% of 45% of $\frac{3}{8}$ th of 8160?
 (A) 2189.28 (B) 7650 (C) 247.86 (D) 436.37
 (E) None of these
54. Akshay buys an article and markup it 30 % above its cost price. At the time of sale, he gives 10% discount instead of 15% due to which he earns Rs. 13 more. Find cost price.
 (A) Rs. 230 (B) None of these
 (C) Rs. 150 (D) Rs. 130
 (E) Rs. 200
55. A child in a trade fair asked for 2 balloons of different color. The vendor picked 2 balloons from a pack having 20 red & 10 blue balloons. Find the probability that wish of child would be fulfilled.
 (A) $\frac{40}{87}$ (B) $\frac{1}{15}$ (C) $\frac{1}{29}$ (D) $\frac{1}{10}$
 (E) $\frac{1}{5}$
56. Sanjay starts from his home to reach office at uniform speed of 5 kmph. After 20 minutes, Anurag starts cycling at uniform speed of 12 kmph in same direction from same point. At what distance, he will catch Sanjay? (approx)
 (A) 7 km (B) 4 km (C) 5 km (D) 2 km
 (E) 3 km

57. Two squares are drawn on a same base but of different edge length. If difference of their area is 36 sq.cm. Find the edge length of larger square if difference of their edge length is 3 cm.
 (A) 5.5 cm (B) 7.5 cm (C) 6.5 cm (D) 4.5 cm
 (E) 6 cm
58. 4 men & 3 children completes a project for Rs. 600 in 3 days. If a man completes same project in 15 days. Find daily wage of a man.
 (A) Rs 36 (B) Rs.40 (C) Rs.44 (D) Rs.48
 (E) Rs.42
59. Difference between 50% of y and 10% of x is 170 whereas Difference between 40% of x and 30% of y is zero. Find the sum of 'x' and 'y'?
 (A) 770 (B) 630 (C) 600 (D) 700
 (E) 560
60. Pandey's income & savings are in ratio 16:3. If his savings increases by $\frac{1}{3}$ while expenditure by $\frac{1}{2}$. Find the ratio of new income to earlier income.
 (A) 39:32 (B) 23:16 (C) 47:32 (D) 32:19
 (E) None of these

Direction (61-65):- Study the following graph carefully to answer the given questions.

Time taken by pipes to fill tanks in minutes



61. A large tank P can be filled by pipe having two inlets. How many minutes (approximately) will it take to fill the tank from an empty state if Inlet 1 and Inlet 2 fill it together?
 (A) 6.6 minutes (B) 7.6 minutes
 (C) 8.6 minutes (D) 9.6 minutes
 (E) 8 minutes
62. Two pipes can fill a tank Q. If both the pipes are opened simultaneously, after how much time should inlet 2 be closed so that the tank is full in 12 minutes?
 (A) 5 minutes (B) 6 minutes
 (C) 7 minutes (D) 8 minutes
 (E) 9 minutes
63. Three pipe, two inlets of tank R and pipe A can fill a tank. If Pipe A alone can fill a tank in 20 minutes and the pipe A is closed 8 minutes before the tank is filled. In what approximate time the tank is full?
 (A) 8 minutes (B) 9 minutes
 (C) 10 minutes (D) 11 minutes
 (E) 12 minutes

ENGLISH LANGUAGE

DIRECTION (71-78):- Read the passage carefully and answer the questions given below.

Despite frequent mishaps, one rarely finds a lifeguard on the beaches of Visakhapatnam. Police records indicate that annually there are at least 30 deaths due to drowning in Visakhapatnam. "If we want to reduce these deaths we must have the right tools do so," says Aliasgar Calcuttawala, co-founder of Saif Sea, Saif Automation Services (SAS).

The water drone SAS has designed a remote-controlled water drone that functions like a lifeguard. The horseshoe-shaped device in orange weighs 12 kgs and floats in water. It can carry up to 300 kgs in weight (around three people) and travels up to a speed of 13 kmph. The remote control uses radio frequency from 156 and 174 MHz.

"Our technology enables the lifeguards to save people drowning from the shore. Several municipal bodies across India and the Indian Navy has shown interest in the product," claims 41-year-old Aliasgar.

This is how it works. The drone is light enough to be easily carried and if the lifeguard spots someone in distress, all he or she needs to do is take it to the water body. Once afloat, the unmanned drone can be deployed from a distance up to 10 kilometers. It can sail on lakes and as well as in open sea with waves up to eight feet. Once the drone reaches the person in distress, he or she has to hold onto its handles and the lifeguard will guide them back to safety.

Aliasgar has been working full-time on this project for the last two years. After 100 hours of computer simulations and twice as many hours of testing, the water drone is now ready to go commercial. SAS aims to take the drone pan India. "We need a sustainable business model. That's why we are also exploring its alternative uses in water-sports," says Aliasgar. Meanwhile, SAS continues to test the drone to achieve higher speeds and try for a commercial breakthrough.

71. The given word has been highlighted in the passage.

Out of the alternatives provided below, choose an antonym for the word - Sustainable

- (A) Maintainable (B) Supportable
- (C) Irrational (D) Both 1 and 2
- (E) None of the above

72. The given word has been highlighted in the passage.

Out of the alternatives provided below, choose a synonym for the word - Breakthrough

- (A) Advance (B) Assurance
- (C) Setback (D) Complement
- (E) None of the above

73. The given word has been highlighted in the passage.

Out of the alternatives provided below, choose a synonym for the word - Commercial

- (A) Money-oriented (B) Materialistic
- (C) Mercenary (D) All of the above
- (E) None of the above

64. A waste pipe W can empty tank S in 15 minutes. Find the time in which the tank S will be full if all the pipes are opened together.

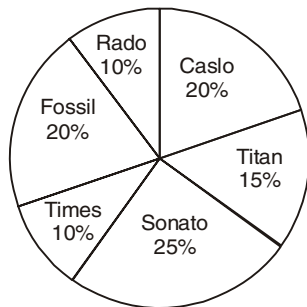
- (A) 10 minutes (B) 12 minutes
- (C) 15 minutes (D) 16 minutes
- (E) 18 minutes

65. Two inlets of tank T are opened simultaneously and it is found that due to leakage in the bottom of the tank it took 1 more minute to fill the tank. When the tank is full, in what time will the leak empty it?

- (A) 42 minutes (B) 45 minutes
- (C) 48 minutes (D) 44 minutes
- (E) 40 minutes

DIRECTION (66-70):- Given pie graph shows percentage distribution of watches manufactured by a company in 2018. Study the graph carefully & answer the questions.

Total watches manufactured = 1000



66. What is average of watches manufactured by Casio, Titan & Sonata together?

- (A) 500 (B) 600 (C) 400 (D) 200
- (E) 300

67. What is ratio of watches manufactured by Timex & Sonata together to that by Fossil & Casio together?

- (A) 5:4 (B) 8:7 (C) 7:8 (D) 7:4
- (E) 5:8

68. Watches manufactured of Sonata are what percent more/less than watches manufactured of Rado?

- (A) 130% (B) 150% (C) 200% (D) 170%
- (E) 100%

69. If next year, Titan watch production increases by 10% while that of Timex decreases by 10%. What is difference in manufacturing of both in next year?

- (A) 80 (B) 90 (C) 100 (D) 65
- (E) 75

70. No. of watches manufactured of how many brands is more than average no. of watches manufactured?

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

74. What is the SAS working on these days?
 (A) Achieve high speeds (B) Commercial breakthrough
 (C) More alternatives (D) Both 1 and 2
 (E) All 1, 2 and 3
75. How does the SAS-designed remote-controlled water drone function like a lifeguard?
 (A) The drone reaches the person in distress, he or she has to hold onto its handles and the lifeguard will guide them back to safety.
 (B) The drone is light and can sail on lakes and pick people from waves as high as twenty feet.
 (C) The drone is deployed from a distance up to 10 kilometers above sea level and hence has a wide range.
 (D) Both 1 and 2
 (E) None of the above
76. Which authorities are interested in water drones?
 (A) All govt authorities (B) Commercial companies
 (C) Several municipal bodies (D) Indian navy
 (E) Both 3 and 4
77. Can the water drone be used for commercial purposes?
 (A) Yes (B) No
 (C) Maybe (D) Cannot be determined
 (E) None of the above
78. Main reason for development of the water drone is-
 (A) Mishaps on beaches
 (B) Save people from drowning
 (C) Use in water sports
 (D) All of the above
 (E) Both 1 and 2

DIRECTION (79-83):- In each of the questions given below four words are given in bold. These four words may or may not be in their correct position. The sentence is then followed by options with the correct combination of words that should replace each other in order to make the sentence grammatically and contextually correct. Find the correct combination of the words that replace each other. If the sentence is correct as it then select option (E) as your choice.

79. Financial Inclusion is a relatively new dynamic (A) concept in India that aims to change this socio-economic (B) by providing financial services at afford (C) costs to the underprivileged, who might not otherwise be aware of or able to affordable (D) these services.
 (A) B-C (B) A-B
 (C) A-B & C-D (D) A-C & B-D
 (E) No correction required
80. The Business Correspondents (BC's) shall be carrying handheld (A) terminals like Tablets (GSM enabled) thermal (B) with portable biometric (C) scanner, smart card swipe machines as well as coupled (D) Bluetooth printers for carrying out their online banking activities on the field.
 (A) A-D & B-C (B) A-C & B-D
 (C) A-D (D) B-D
 (E) No correction required

81. Russia had occupied and annexed (A) Crimea, backed and recognized two breakaway (B) regions in the eastern Donbas region, and was conducting a thinly disguised (C) operation to carve off Ukraine's southern regions for incorporation (D) into a "New Russia".
 (A) A-B (B) B-C
 (C) A-B & B-D (D) A-C & B-D
 (E) No correction required
82. If governments are commit (A) about universal health coverage (B), they must serious (C) to building and funding comprehensive (D) health-care systems that work for all people, including girls and women.
 (A) A-B (B) A-B & C-D
 (C) A-C (D) B-D & A-C
 (E) No correction required
83. Allowing people to relaxing (A) simple, no-frills current and savings accounts, create (B) KYC norms and directly crediting (C) social benefits to account owners will bolster an inclusive (D) approach to finance & banking in rural areas.
 (A) B-C (B) A-B (C) A-D (D) B-D
 (E) No correction required

DIRECTION (84-88):- 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 error of punctuation if any.

84. Abdul Kalam Azad in his autobiography explained if someone asks a particle question, it will give a particle answer, (A) but if someone asks a wave question; it ought to give a wave answer (B) through the proper description (C) and the interplay of our goals (D). No error (E).
 (A) A (B) B (C) C (D) D
 (E) No error
85. Why I have not been (A) able to pay our rent on time (B) is due to fact that (C) I had not yet received my salary. (D) no error (E)
 (A) A (B) B (C) C (D) D
 (E) No error
86. When I went (A) to the market, I saw (B) a number of colourful frames was displayed (C) in the store window. (D) No error (E)
 (A) A (B) B (C) C (D) D
 (E) No error
87. During my visit to India, (A) I observed that most of the Indians (B) suffer because they are not able to control their emotions (C), and this hamper their daily life. (D) no error (E)
 (A) A (B) B (C) C (D) D
 (E) No error
88. He neither has enough time (A) or is fascinated by the project, (B) as he is running his own business, (C) which often takes him out of the station. (D) no error (E)
 (A) A (B) B (C) C (D) D
 (E) No error

DIRECTION (89-93):- 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 and coherent sentence.

89. BECAUSE

- (A) Republicans are widely opposed to the proposal.
- (B) The Republican Party is also referred to as the GOP (Grand Old Party)
- (C) Republicans argue that D.C. statehood would result in two more Democratic senators.
- (D) The New Deal coalition controlled American politics for most of the next three decades.
- (A) B-C (B) A-B (C) A-C (D) B-D
- (E) None of these

90. EVENIF

- (A) Instead, he has been confronted by people who are sick of austerity
- (B) Parliament may remain suspended.
- (C) Boris Johnson loses a historic Supreme Court case over the five-week prorogation.
- (D) The other outcome could see the court order that Parliament should be recalled.
- (A) A-B (B) B-C (C) A-D (D) B-C & A-B
- (E) None of these

91. ALTHOUGH

- (A) None of the plans are supported by scientific research.
- (B) Tuna is a healthy fish.
- (C) You're meant to consume tuna only for three days.
- (D) Tuna harbors heavy metal mercury.
- (A) A-B & B-D (B) A-D
- (C) B-C & A-B (D) B-C & B-D
- (E) None of these

92. DESPITE

- (A) Alpine real estate is getting more expensive at Australian ski resorts
- (B) There are concerns that climate change will diminish natural snowfalls.
- (C) The numbers have dipped since then, up to July.
- (D) It is a surge in visitors to the region that is driving the jump in prices.
- (A) A-D (B) D-B (C) B-A (D) A-C
- (E) None of these

93. WHEREAS

- (A) In French 'baskets' is a shortened version of 'basketball'
- (B) In English 'libraries' are book repositories where you rent out printed work for free.

- (C) In English 'mince' is the verb 'to chop up meat'.
- (D) In French 'libraries' is the plural for 'bookshop'.
- (A) B-C (B) A-B & C-D
- (C) B-D (D) A-C
- (E) None of these

DIRECTION (94-100):- Choose an option as your answer which can fill the given blank as given in the option. If none of the given options fills the given blank then choose option (E), 'None of these' as your answer.

94. A wild cat however domesticated, retains its _____ instincts.

- (A) Predatory (B) Maternal
- (C) Survival (D) Lethal
- (E) None of the above

95. The bites of the great white sharks can _____ serious damage to the human body.

- (A) Inflict (B) Amputate
- (C) Mark (D) Observe
- (E) None of the above

96. _____ are the wounds of a friend; but the kisses of an enemy are deceitful.

- (A) Faithful (B) Untrustworthy
- (C) Excruciating (D) Embarrassing
- (E) None of the above

97. Mr. Loddstone was _____ on his henchman to aid in the cover up of the murder.

- (A) Believing (B) Calculating
- (C) Accounting (D) Counting
- (E) None of the above

98. The scuba divers were in a combined state of oblivion and shock when they were _____ by three great white sharks.

- (A) Streamlined (B) Disconcerted
- (C) Ambushed (D) Anchored
- (E) None of the above

99. The intense electromagnetic _____ in the sonography laboratory are risky to hypersensitive patients.

- (A) Dynamisms (B) Emissions
- (C) Motions (D) Accretions
- (E) None of the above

100. Dave Richfield, one of the world's legendary political storytellers, was inspired by the _____ life of political rebel Enzo Conrad.

- (A) Naïve (B) Cathartic
- (C) Cruel (D) Notorious
- (E) None of the above

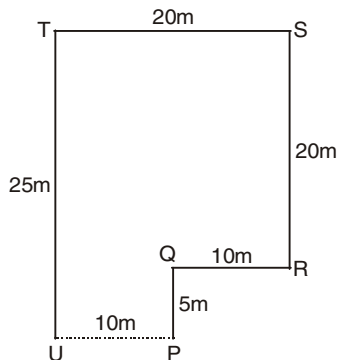
HINTS & SOLUTION

DIRECTION (1-5) -

FLOORS	PERSONS
8	Anya
7	Avni
6	Aarohi
5	Akki
4	Aryan
3	Adil
2	Arun
1	Ajay

1. (D)
2. (A)
3. (D)
4. (D)
5. (C)
6. (C) "ABI & OMI" are two consonants which are immediately preceded and followed by a vowel.
7. (B) CUEBCDABIAEGUOPQFHIJLKQPOIU
Hence, if all M's are dropped from the given arrangement then 'Q' is the twelfth element from the right end.
8. (D) Sixth to the left of the seventeenth from the left end = 17th from left - 6th from left = 11 from the left = E.
9. (A) CUEBCDABIAEGMUOUIMOPQKMLJIHFQP
Hence, If the last half of the series is written in reversed order 'L' is seventh from the right end.

DIRECTION (10-11) -



10. (C)
11. (A)

DIRECTION (12-14) -

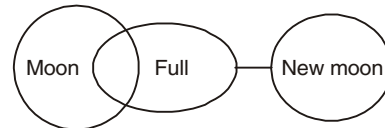
Words	Codes
Is/game	rash/tasj
football	jash
important	mash
life of	lash/cash
part	dash
interesting	nash
player	bash
truth	wash

12. (D)
13. (E)
14. (E)

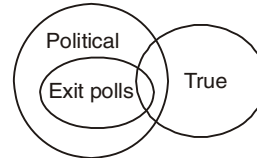
DIRECTION (15-17) -

Student	Q	P	O/M	O/M	R	N
Marks		85				55

15. (D)
16. (C)
17. (B)
18. (A)



19. (B)



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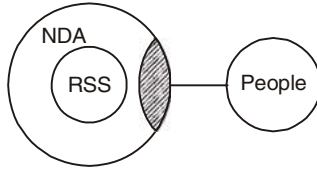
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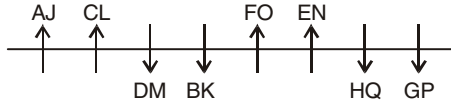
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20. (C)



DIRECTION (21-25) -



21. (C)

22. (E)

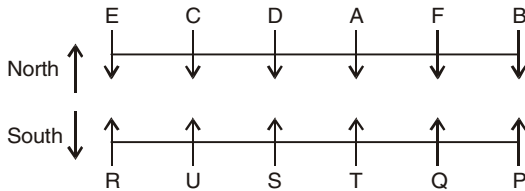
23. (B)

24. (B)

25. (C)

DIRECTION (26-30) -

Case 1:



26. (D)

27. (C)

28. (E)

29. (D)

30. (B)

DIRECTION (31-35) -

Student	Batch	Test day
A	Morning	Monday
B	Afternoon	Tuesday
C	Morning	Wednesday
D	Evening	Sunday
E	Afternoon	Thursday
F	Evening	Friday
G	Morning	Saturday

31. (A)

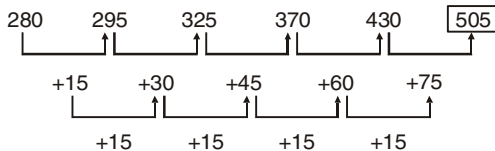
32. (E)

33. (C)

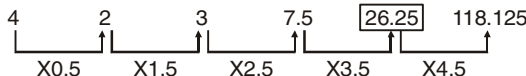
34. (D)

35. (B)

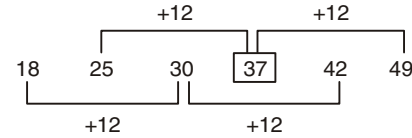
36. (C)



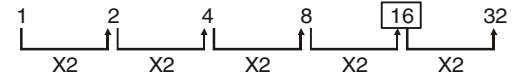
37. (E)



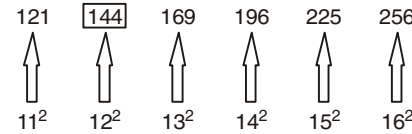
38. (A)



39. (D)



40. (B)



41. (B) $x = +16$ or $x = +1/2$

$y = +1/4$ or $y = -1/7$

42. (E) $x = -24$ or $x = +5$

$y = +9$ or $y = +5$

43. (C) $x = +32$ or $x = -6$

$y = +34$ or $y = -3$

44. (B) $x = -2$ and -1

$y = 8$ and $y = 9$

45. (B) $x = 7$ or $x = -1$

$y = -5$ or $y = -3/2$

46. (A) $\frac{125.98}{154.03} \times \frac{198.02}{17.99} - \frac{156.05}{101.98} \times \frac{51.03}{78.03} = ?$

$\frac{126}{154} \times \frac{198}{18} - \frac{156}{102} \times \frac{51}{78} \approx ?$

$? \approx 9 - 1 \approx 8$

47. (D)

48. (B)

49. (E)

50. (C)

51. (A) Amount = $P \left(1 + \frac{R}{100} \right)^t$

$\Rightarrow 375 (1+0.2)^3 = 648$

52. (E) \therefore Surface area of the sphere = $4\pi r^2 \text{ cm}^2$

$\Rightarrow 4\pi r^2 = 100\pi$

Or, $r^2 = 25$

$\Rightarrow r = 5$

\therefore Diameter of the sphere = $2r = 2 \times 5 = 10\text{cm}$

53. (C) $(18/100) \times (45/100) \times (3/8) \times 8160 = 247.86$

54. (E) Let CP be Rs. x

MP = $\frac{130}{100} \times x = \text{Rs. } 1.3x$

SP (given) = $\frac{90}{100} \times 1.3x = \text{Rs. } 1.17x$

$$\text{Earlier SP (announced)} = \frac{85}{100} \times 1.3x = \text{Rs. } 1.105x$$

$$\text{Gain} = 1.17x - 1.105x = \text{Rs. } 0.065x$$

$$0.065x = 13$$

$$x = \text{Rs. } 200$$

$$\begin{aligned} 55. \text{ (A) required probability} &= \frac{{}^{20}C_1 \times {}^{10}C_1}{{}^{30}C_2} \\ &= \frac{20 \times 10 \times 2}{30 \times 29} = \frac{40}{87} \end{aligned}$$

$$\begin{aligned} 56. \text{ (E) Distance covered by Sanjay in 20 min} &= 5 \times \frac{20}{60} \\ &= \frac{5}{3} \text{ km} \end{aligned}$$

$$\text{Time taken to catch Sanjay by Anurag} = \frac{\frac{5}{3}}{12 - 5}$$

$$= \frac{5}{21} \text{ hours}$$

Distance covered by Anurag to catch Sanjay

$$= 12 \times \frac{5}{21} = \frac{20}{7} \text{ km} \approx 3 \text{ kms}$$

57. (B) Let side of larger & smaller square be a & b cm respectively.

$$a - b = 3$$

$$a^2 - b^2 = 36$$

$$(a - b)(a + b) = 36$$

$$(a + b) = 12$$

$$\text{Side of larger square} = a = \frac{12 + 3}{2} = 7.5 \text{ cm}$$

58. (B) 1 day wage of 4 men & 3 children = $\frac{600}{3} = \text{Rs. } 200$

Let efficiency of a man & a child be M & C units/day respectively Equating total work,

$$(4M + 3C) \times 3 = M \times 15$$

$$M : C = 3 : 1 \text{ (this is also ratio of daily wage)}$$

$$\text{Daily wage of a man} = \frac{3}{15} \times 200 = \text{Rs. } 40$$

59. (D) ATQ, $\frac{50}{100}y - \frac{10}{100}x = 170$

$$\frac{40}{100}x = \frac{30}{100}y \Rightarrow \frac{x}{y} = \frac{3}{4}$$

$$\frac{50}{100} \times \frac{4}{3}x - \frac{10}{100}x = 170$$

$$x = 300 \Rightarrow y = 400$$

$$\text{Required answer} = x + y = 300 + 400 = 700$$

60. (C) Let Pandey's salary & savings be Rs. $16x$ Rs. $3x$ respectively.

$$\text{Expenditure} = 16x - 3x = \text{Rs. } 13x$$

$$\text{New savings} = 3x + \frac{1}{3} \times 3x = \text{Rs. } 19.5x$$

$$\text{New salary} = 19.5x + 4x = \text{Rs. } 23.5x$$

$$\text{Required ratio} = 23.5x : 16x = 47:32$$

61. (C) Total time taken to fill tank P = $1/(1/15 + 1/20) = 300/35 = 60/7 = 8.57 \text{ min}$

62. (A) Work of inlet 1 = $1/15$

$$\text{Work of inlet 2} = 1/25$$

Inlet 1 works for 12 min and inlet 2 works for $(12 - x) \text{ min}$

$$12/15 + (12 - x)/25 = 1$$

$$x = 7$$

$$\text{So, } 12 - 7 = 5 \text{ minutes}$$

63. (B) Work of all pipes = $(1/25 + 1/15 + 1/20)$

$$\text{Work of inlet pipes of tank R} = 1/25 + 1/15$$

Let T is the time taken by the pipes to fill the tank

$$(1/25 + 1/15 + 1/20) \times (T - 8) + (1/25 + 1/15) \times 8 = 1$$

$$T = 8.93 \text{ min}$$

64. (C) Total time taken = $1/(1/10 + 1/30 - 1/15) = 1/(2/30) = 15 \text{ min}$

65. (A) Work done by the two pipes in 1 min = $(1/15) + (1/10) = (25/150)$.

$$\text{Time taken by these pipes to fill the tank} = (150/25) = 6 \text{ min}$$

$$\text{Due to leakage, time taken} = 6 + 1 \text{ min} = 7 \text{ min}$$

$$\text{Work done by two pipes and leak in 1 min} = 1/7$$

$$\text{Work done by the leak in 1 min} = 1/6 - 1/7 = 1/42$$

$$\text{Leak will empty the full tank in 42 minutes}$$

66. (D) Total watches manufactured by Casio,

$$\text{Titan \& Sonata} = \frac{20 + 15 + 25}{100} \times 1000 = 6000$$

$$\text{required average} = \frac{600}{3} = 200$$

67. (C) required ratio = $\frac{10 + 25}{100} \times 1000 : \frac{20 + 20}{100} \times 1000 = 7 : 8$

68. (B) Watches manufactured of Sonata = $\frac{25}{100} \times 1000 = 250$

$$\text{Watches manufactured of Rado} = \frac{10}{100} \times 1000 = 100$$

$$\text{Required \%} = \frac{250 - 100}{100} \times 100 = 150\%$$

69. (E) In next year
 No. of Titan watches manufactured

$$= \frac{110}{100} \times \frac{15}{100} \times 1000 = 165$$

 No. of Timex watches manufactured

$$= \frac{90}{100} \times \frac{10}{100} \times 1000 = 90$$

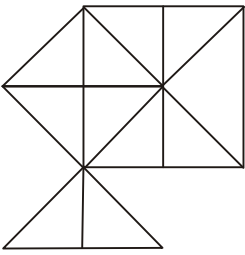
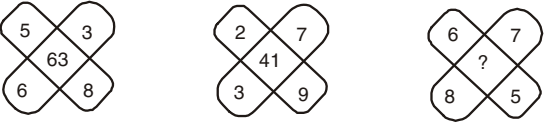
 Required difference = 165 – 90 = 75
70. (B) Average no. of watches manufactured = $\frac{1000}{6}$
 = 166.67
 Watches manufactured
 Casio = $\frac{20}{100} \times 1000 = 200$
 Titan = $\frac{15}{100} \times 1000 = 150$
 Sonata = $\frac{25}{100} \times 1000 = 250$
 Timex = $\frac{10}{100} \times 1000 = 100$
 Fossil = $\frac{20}{100} \times 1000 = 200$
 Rado = $\frac{10}{100} \times 1000 = 100$
 Required answer = Casio, Sonata, Fossil = 3
71. (C) According to the passage, Option C is correct antonym for the given word.
 Sustainable - able to be maintained at a certain rate or level.
 Irrational - not logical or reasonable.
72. (A) According to the passage, Option A is correct synonym for the given word.
 Breakthrough - a sudden, dramatic, and important discovery or development.
 Advance - move forwards in a purposeful way.
73. (D) According to the passage, Option D is correct synonym for the given word.
 Commercial - concerned with or engaged in commerce, business.
74. (D) According to the passage, Option D is correct answer.
 75. (A) According to the passage, Option A is correct answer.
 76. (E) According to the passage, Option E is correct answer.
 77. (A) According to the passage, Option A is correct answer.
 78. (E) According to the passage, Option E is correct answer.
 79. (C) Position of the words (A-B) & (C-D) should be interchanged to make the sentence grammatically and contextually meaningful.

80. (D) Position of the words (B-D) should be interchanged to make the sentence grammatically and contextually meaningful.
81. (E) No replacement of the word is required in this sentence. So, Option E is correct answer.
82. (C) Position of the words (A-C) should be interchanged to make the sentence grammatically and contextually meaningful.
83. (B) Position of the words (A-B) should be interchanged to make the sentence grammatically and contextually meaningful.
84. (B) Error lies in the B part of the given sentence. i.e. "will" should be used instead of "ought to".
85. (C) Error lies in the C part of the given sentence. i.e. add article "the" before the word "fact".
86. (C) Error lies in the C part of the given sentence. i.e. "were" should be used instead of "was".
87. (D) Error lies in the D part of the given sentence. i.e. "hampers" should be used instead of "hamper".
88. (B) Error lies in the B part of the given sentence. i.e. "nor" should be used instead of "or".
89. (C) Sentences (A-C) can be connected by the word in the best possible way without changing the intended meaning.
90. (B) Sentences (B-C) can be connected by the word in the best possible way without changing the intended meaning.
91. (D) Sentences (B-C) & (B-D) can be connected by the word in the best possible way without changing the intended meaning.
92. (C) Sentences (B-A) can be connected by the word in the best possible way without changing the intended meaning.
93. (C) Sentences (B-D) can be connected by the word in the best possible way without changing the intended meaning.
94. (A) Option A contains appropriate word to be filled up in the given sentence.
95. (A) Option A contains appropriate word to be filled up in the given sentence.
96. (A) Option A contains appropriate word to be filled up in the given sentence.
97. (D) Option D contains appropriate word to be filled up in the given sentence.
98. (C) Option C contains appropriate word to be filled up in the given sentence.
99. (B) Option B contains appropriate word to be filled up in the given sentence.
100. (D) Option D contains appropriate word to be filled up in the given sentence.

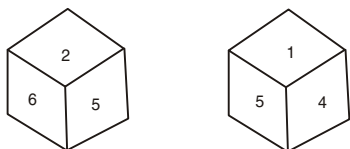
SSC OGL - (TIER-I)

(Practice Test Paper)

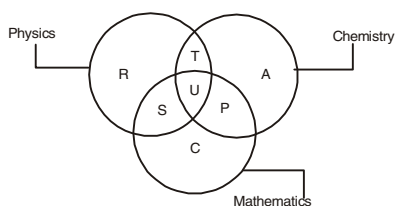
REASONING ABILITY

- In the following question, select the related words/letters /numbers from the given alternatives.
Somnath temple : Gujarat :: Meenakshi Temple : ?
(A) Madurai (B) Puri
(C) Rajasthan (D) Assam
- In the following question, select the odd one from the given alternatives.
(A) (48,6) (B) (21,7) (C) (24,3) (D) (56,7)
- In a certain code, 'JEALOUS' is written as 'BFKKTVP'. How is 'HEARTEN' written in that code?
(A) OFUQBFI (B) BFIQOFU
(C) BFIQUFO (D) UFOQIBF
- Seema is the daughter-in-law of Sudhir and sister-in-law of Ramesh. Mohan is the son of Sudhir and only brother of Ramesh. How is Seema related to Mohan?
(A) Sister-in-law (B) Aunt
(C) Cousin (D) Wife
- Which of the following word will come in the second number, when they are arranged alphabetically as per in a dictionary.
(A) Partition (B) Passion (C) Parlour (D) Particle
- In the following question, select the related word from the given alternatives.
DOG : GSL :: CAMEL : ?
(A) FERKS (B) FERLT (C) FDRKS (D) FEQKS
- In question, find the related word from the given alternatives.
210 : 380 :: 182 : ?
(A) 156 (B) 240 (C) 272 (D) 342
- Select the one which is different from the other three responses :
(A) HORSE (B) SNAKE (C) GOAT (D) LION
- A series is given with one term missing. Select the correct alternative from the given ones that will complete the series.
A7F, E15J, I23N, ?
(A) R13M (B) M31R (C) R23M (D) R37S
- If in a certain code, 'TEARS' is written as 'UGDVX', then 'SMILE' would be written as
(A) TOLPJ (B) TOLNG (C) TOJPJ (D) TOKNH
- Six friends are sitting in a circle and playing cards. Kenny is to the left of Danny. Michael is in between Bobby and Johnny. Roger is in between Kenny and Bobby. Who is sitting to the right of Michael?
(A) Danny (B) Johnny (C) Kenny (D) Bobby
- If '÷' means '-', '-' means '+', 'x' means '÷', '+' means 'x', then what will be the value of the following?
 $20 + 6 \times 4 - 5 \div 7$
(A) 28 (B) 32 (C) 34 (D) 36
- In each of the following, a series is given with one term missing. Choose the correct alternative from the given ones that will complete the series.
1, 2, 6, 21, 88, ?
(A) 412 (B) 400 (C) 484 (D) 445
- Rohit is seventeenth from the left end of a row of 29 boys and Karan is seventeenth from the right end in the same row. How many boys are there between them in the row?
(A) 3 (B) 5
(C) 6 (D) Data inadequate
- How many triangles are there in the given figure?

(A) 31 (B) 26 (C) 23 (D) 22
- In each of 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 the given statements.
Statements:
I. All red are green. II. All orange are red.
Conclusions:
I. Some green are orange. II. All orange are green.
(A) Only conclusion (I) follows
(B) Only conclusion (II) follows
(C) Both conclusion follow
(D) Neither conclusion (I) nor conclusion (II) follows
- Find the missing number.

(A) 26 (B) 82 (C) 83 (D) 86

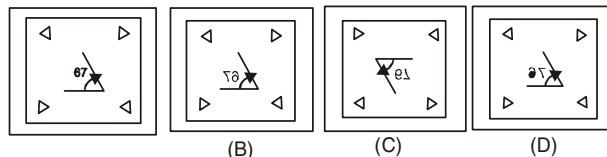
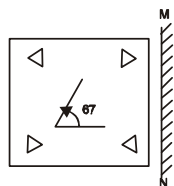
18. The given two positions are of the same dice whose each surface bears a number among 1, 2, 3, 4, 5 and 6. Which number will be opposite to 2?



- (A) 2 (B) 4
(C) 5 (D) 6
19. Village M is to the north of the village B. The village C is in the East of village M. The village N is to the West of the village B. In which direction is the village N with respect to village C?
- (A) South (B) South - West
(C) West (D) North - East
20. The diagram below represents the students who study Physics, Chemistry and Mathematics. Study the diagram and identify the region which represents students who study either Physics or Chemistry or both subjects together but not Mathematics.

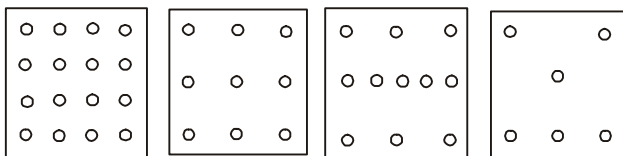
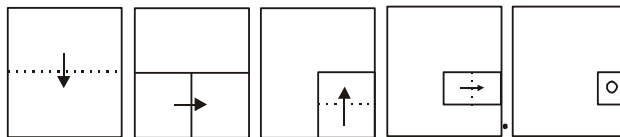


- (A) R + T (B) A + T
(C) R + T + A (D) U
21. How many times the hand of a clock coincide in 24 hours?
- (A) 20 (B) 23
(C) 21 (D) 22
22. If a mirror is placed on the line MN, then which of the answer figures is the right image of the given figure?



23. If $5 @ 6 = 61$ and $8 @ 10 = 162$, then $7 @ 9 = ?$
- (A) 36 (B) 92
(C) 128 (D) 125

24. 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.



25. A word is represented by only one set of numbers as given in any one of the alternatives. The sets of numbers given in the alternatives are represented by two classes of alphabets as in two matrices given below. The columns and rows of Matrix I are numbered from 0 to 4 and that of Matrix II are numbered from 5 to 9. A letter from these matrices can be represented first by its row and next by its column, e.g., 'A' can be represented by 04, 10 etc. and 'B' can be represented by 59, 65, etc. Similarly, identify the set for the word MARBLE.

MATRIX - I					
	0	1	2	3	4
0	R	T	S	M	A
1	A	R	T	S	M
2	M	A	R	T	S
3	S	M	A	R	T
4	T	S	M	A	R

MATRIX - II					
	5	6	7	8	9
0	E	G	L	O	B
1	B	E	G	L	O
2	O	B	E	G	L
3	L	O	B	E	G
4	G	L	O	B	E

- (A) 20, 21, 23, 65, 79, 87 (B) 42, 43, 22, 87, 57, 66
(C) 31, 10, 12, 58, 86, 55 (D) 14, 32, 41, 98, 96, 88

GENERAL KNOWLEDGE

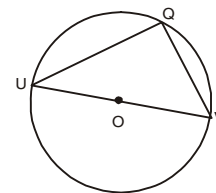
26. The terms "NEER" is related with?
- (A) Foreign exchange rate
(B) External economic resources
(C) National and regional economic equality
(D) Environmental regulation
27. Majuli, the largest river island in the world is located in which among the following states of India?
- (A) Assam (B) Manipur (C) Nagaland (D) Tripura
28. Mohammed Bin Tuglaq transferred his capital from
- (A) Delhi to Warangal (B) Delhi to Devagiri
(C) Delhi to Madurai (D) Delhi to Vijayanagar

29. What is the value of the Least Distance of Distinct vision (in cm) for a normal human being?
(A) 2.5 (B) 25 (C) 58 (D) 60
30. At hill stations, the boiling point of water will be -
(A) Same as at sea level
(B) less than that at sea level
(C) more than that at sea level
(D) equal to the melting point of ice
31. Murugappa Gold Cup is associated with which of the following sports?
(A) Football (B) Lawn Tennis
(C) Shooting (D) Hockey
32. In which year, Goa got independence from the Portuguese's occupation and joined the Indian Union?
(A) 1947 (B) 1961 (C) 1950 (D) 1959
33. Sparkling of diamond is due to which of the following phenomenon?
(A) Total Internal Reflection (B) Dispersion
(C) Reflection (D) Refraction
34. An atom has 7 electrons in its M-Shell and contains 18 neutrons in its nucleus. What is its mass number?
(A) 18 (B) 25 (C) 35 (D) 45
35. Which branch of Botany deals with the scientific study of Grasses?
(A) Bryology (B) Mycology
(C) Agrostology (D) Dendrology
36. Which of the following gases is known as "Laughing Gas"?
(A) Nitrous oxide (B) Nitrogen peroxide
(C) Nitrogen (D) Nitric oxide
37. The main constituent of biogas is ?
(A) Oxygen (B) Methane
(C) Acetic acid (D) Methyl alcohol
38. Which is the most abundant element after Oxygen?
(A) Silicon (B) Carbon
(C) Sodium (D) Chlorine
39. Which of the following is responsible for transport of food and other substances in plants?
(A) Xylem (B) Phloem
(C) Chloroplast (D) None of these
40. "Lavani" is folk dance of which state?
(A) Maharashtra (B) Odisha
(C) Karnataka (D) Kerala
41. "Making of A Legend" book is authored by?
(A) Sangeeta Ghosh (B) Sunetra Choudhury
(C) Bindeshwar Pathak (D) Deepak Surana
42. Who has become the first woman Indian Air Force (IAF) fighter pilot from South India?
(A) Asistha Singh (B) Bhaanupriya
(C) Bhawana Kanth (D) Meghana Shanbough

43. Which of the following right has been removed from fundamental rights and converted to a simple legal right?
(A) Right to life and personal liberty
(B) Right to property
(C) Right to education
(D) Right to freedom of religion
44. What is the full form of MICR?
(A) Magnetic Ink Card Reader
(B) Memory Identifier & Collector
(C) Magnetic Ink Character Recognition
(D) Memory in Computer Registers
45. Who among the following is also known as "The Saint of the gutters"?
(A) Mother Teresa (B) Mahatma Gandhi
(C) Baba Amte (D) Sri Aurobindo
46. Which movie won the "Best Feature Film" at 64th National Film Awards?
(A) Kaasav (B) Court
(C) Ship of Theseus (D) Pink
47. Who built the Konark Sun Temple?
(A) Anantavarman Chodaganga Deva
(B) Narasimhadeva I
(C) Kapilendra Deva Routaraya
(D) Purushottam Dev
48. Polio is caused by -
(A) Bacteria (B) Virus (C) Fungus (D) Protozoa
49. Intensive cultivation refers to -
(A) Production with intensive use of labour
(B) Production with intensive use of fertilizer
(C) Raising production by intensive use of existing land
(D) Raising production by large scale use of imported inputs
50. Biofertilizers convert nitrogen to _____.
(A) Nitrates (B) Ammonia
(C) Nitrogenous (D) Amino acids

QUANTITATIVE APTITUDE

51. In the given figure, UV is the diameter and QU = 8 cm. If radius(UO) = 6 cm then find the area of ΔQUV .



- (A) $\sqrt{163}\text{cm}^2$
(B) 30cm^2
(C) $\sqrt{165}\text{cm}^2$
(D) 52cm^2
52. What is the remainder when the polynomial $5x^5+4x^4+3x^3+2x^2+x$ is divided by $(x+2)$?
(A) -124 (B) -104 (C) -134 (D) -114
53. If $\sec A + \tan A = x$, then the value of x is -

- (A) $\cos A / (1 + \sin A)$ (B) $\sqrt{\frac{\cos A}{1 - \sin A}}$
(C) $\sqrt{\frac{\cos A}{1 + \sin A}}$ (D) $\cos A / (1 - \sin A)$

54. If $\tan A = 15/8$ and $\tan B = 7/24$, then $\tan(A-B)$?
 (A) $304/297$ (B) $304/425$ (C) $416/87$ (D) $87/416$
55. 30% of a number exceeds 25% of the same number by 27. What is the value of the number?
 (A) 540 (B) 270 (C) 108 (D) 90
56. A circle of radius 4 cm is externally tangent to a circle of radius 9 cm. A line is tangent to both circles and touches them at points A and B. Find the length AB? (in cm)
 (A) 12 (B) 14 (C) 10 (D) 8
57. Prashant buys 2 gross (i.e. 24 dozens) of bananas at Rs. 20 a dozen. During Transport and storage four dozen get spoilt. If Prashant spends 25% of cost price on transport and sell the remaining bananas at 2.5 Rs/per banana find his profit or loss percent.
 (A) 20% (B) 25%
 (C) 16% (D) No profit, No Loss
58. In a vessel milk and water are mixed in the ratio 3 : 4 and in another vessel they are mixed in the ratio 5 : 2. In what ratio should the contents of the two vessels be mixed together so that the new mixture contains milk and water in the ratio 1 : 1?
 (A) 2 : 1 (B) 2 : 3 (C) 3 : 1 (D) 3 : 2
59. A producer buys two types of raw material in Rs. 3750. He sells first type at a loss of 8% and second type at a profit of 22%. What is the SP of first Type material if in the whole Transaction there is No profit no loss.
 (A) 2024 (B) 2530 (C) 2250 (D) 2750
60. Moving at 50 kmph, a passenger train reaches its destination 10 min late. Next day, it increases its speed by 20% and reaches the destination 5 min before the scheduled time. Find the distance between the starting point and destination? (in kms)
 (A) 75 (B) 80 (C) 70 (D) 95
61. A factory buys 8 machines. 3 Machine A, 2 Machine B and rest Machine C. Prices of the machines are Rs. 100000, Rs. 80000 and Rs. 45000 respectively. Calculate the average cost of these machines?
 (A) 74375 (B) 75000 (C) 75625 (D) 72875
62. Sachin can do $1/3$ of piece of work in 6 days, Rakesh do $3/5$ of the same work in 18 days and Chandan can do $7/6$ of that work in 14 days. In how many days three of them working together will complete the work?
 (A) 45/11 (B) 129/28 (C) 175/41 (D) 180/31
63. If Rs. 125000 amounts to 132651 at 4% p.a. compound interest, interest being compounded semi annually, then the time period is ?
 (A) 3 Year (B) 2.5 Year (C) 1 Year (D) 1.5 Year
64. The ratio of speed of train A to that of train B is 7 : 9. If train B runs 450 km in 5 h, then determine the speed of train A.
 (A) 70 km/h (B) 90 km/h (C) 80 km/h (D) 50 km/h
65. The average speed of a bus is 8 times the average speed of a bike. The bike covers a distance of 186 km in 3 hours. How much distance will the bus cover in 10 hours?
 (A) 4069 km (B) 4096 km (C) 4960 km (D) 4690 km

66. Find the area of the region bounded by lines $9x + 7y = 63$, $x + y = 3$ and the coordinate axes -
 (A) 25 sq. units. (B) 27 sq. units.
 (C) $5\sqrt{2}$ sq. units (D) 13.5 sq. units.
67. A path of uniform width is inside the rectangular field 37 m long and 31 m wide. If the path occupies 480m^2 , then the width of the path is
 (A) 3 m (B) 4 m (C) 8 m (D) 6 m
68. If $a^{\frac{2}{3}} - b^{\frac{2}{3}} = 12$ and $\sqrt[3]{a} = \sqrt[3]{b} + 2$, then $\sqrt[3]{a} + \sqrt[3]{b} = ?$
 (A) 8 (B) 10 (C) 6 (D) 16
69. The length of the sides of a Δ are x, 16 & 31, where x is the shortest side. If the Δ is not isosceles, what is the minimum possible value of x?
 (A) 15.5 (B) 16.2 (C) 14.8 (D) 13.9

DIRECTION (70-73):- Table below shows the details of Expenditure of a company (in lakh rupees) p.a. over the given years.

	Salary	Fuel & Transport	Bonus	Interest on	loans Taxes
2012	288	98	3.00	23.4	83
2013	342	112	2.52	32.5	108
2014	324	101	3.84	41.6	74
2015	336	133	3.68	36.4	88
2016	420	142	3.96	49.5	98

70. What is average amount of interest per year which company had to pay during the given period? (in lakh Rupees)
 (A) 32.43 (B) 33.72 (C) 34.18 (D) 36.66
71. Total amount of bonus paid by the company during the given period is approximately what percent of the total amount of salary paid during the given period?
 (A) 0.1% (B) 0.5% (C) 1.25% (D) 1%
72. Total expenditure in 2012 was approx. what % of the total expenditure in 2016?
 (A) 62% (B) 69% (C) 72% (D) 66%
73. Ratio between the total expenditure on taxes for all the years & the total expenditure on fuel & transport for all the years respectively is?
 (A) 452 : 741 (B) 451 : 586 (C) 100 : 131 (D) 13 : 15
74. A person usually spent Rs. 48 to buy groundnuts. On one occasion he could buy 1.5 kg of groundnuts less for Rs. 48 as the prices had gone up by 25%. Then what was the earlier price of groundnut per kg.
 (A) Rs. 8 (B) Rs. 6.40
 (C) Rs. 7.20 (D) None of these
75. $(\sin 3A + \sin A) \cdot \sin A + (\cos 3A - \cos A) \cdot \cos A = ?$
 (A) 0 (B) 1 (C) -1 (D) 2

ENGLISH LANGUAGE

DIRECTION (76078):- In the following question, a sentence is given with a blank and is to be filled in with an appropriate word(s). Five alternatives are suggested for the question. Choose the correct alternative out of the four and indicate it by selecting the appropriate option.

76. He hindered the police in the _____ of their duty.
 (A) achievement (B) attainment
 (C) execution (D) accomplishment
77. The world's greatest men have not _____ with a view to becoming rich.
 (A) forced (B) laboured (C) studied (D) lounged
78. The exact time of the occurrence _____ not been ascertained.
 (A) have (B) was (C) is (D) has
79. From the following options, identify the OPPOSITE of the given word - Baffled
 (A) Confused (B) Angry
 (C) Irritated (D) Enlightened
80. From the following options, identify the OPPOSITE of the given word - Crude
 (A) Raw (B) Expensive
 (C) Vital (D) Refined

DIRECTION (81-82):- In the following question, out of the four alternatives, select the alternative which best expresses the meaning of the idiom/phrase.

81. In for a shock
 (A) To get a sudden unpleasant experience
 (B) Time is money
 (C) Man is a victim of time
 (D) It is useless to fight destiny
82. Beat a hasty retreat
 (A) Animal sacrifice as an offering to God
 (B) to overcome from difficult situation
 (C) making decision as quick as possible
 (D) run away
83. Select the word with the correct spelling.
 (A) pertinacious (B) pertenacious
 (C) pertinacious (D) pertinacious

DIRECTION (84-85):- In the following question, some part of the sentence may have errors. Find out which part of the sentence has an error and select the appropriate option. If a sentence is free from error, select 'No Error'.

84. The hardest thing for new tenants could be (A)/ getting used to all that space when they (B)/ walk through their two front door. (C)/No error (D)
 (A) A (B) B (C) C (D) No error
85. Their signs said that most previous occupants (A)/ of the room had reused towels (B)/ at some point during their stay. (C)/No error (D)
 (A) A (B) B (C) C (D) No error

DIRECTION (86-90):- Read the following passage carefully and choose the most appropriate answer to the questions out of the four alternatives.

India is a victim of caste-based politics for decades now. But the question is will India ever be able to wrestle itself out of this huge mess? The answer is unfortunately a NO. A research says no one can be a leader by just talking logical and on issues of development. People in masses do not gather to hear about new economic plans or investment reforms; people only gather in masses if their 'EMOTIONS' are attached to it. When you can easily wash your hands off your duty by promising reservations, why trouble yourself by taking the difficult route of development?

Well to some extent we can't blame politics solely for this. It's not the political leaders who are leading caste politics. They are just the tip of the iceberg. Underneath, there is caste distance and rivalry. True, this has vanished among a thin lining of "liberals" but this is just a small fraction of the population. Below the line runs a strong belief in caste, color, tribe, religion, gender roles, and language. There's no point in saying that political leaders do not work along the lines of traditional identities. That's how India is. Whether it's Dalits coming together or Rajputs coming together- all fighting for something that happened ages ago. So yes, these varied unexplained identities are important to Indians, and hence politicians will continue to use them. A change in complete mindset is needed for the setup to change.

86. What is the main context of the passage?
 (A) The political class is not concerned with development.
 (B) The caste system has rooted itself into Indians.
 (C) India has no desire to be a developed nation
 (D) Politicians are shrewd who brainwash the common people.
87. The budget of 2018-19 mainly aims at which of the following sectors?
 (A) Industrial sector (B) Rural sector
 (C) Urban sector (D) None of these
88. Which new scheme is supposed to cover 500 million poor people of the country?
 (A) New rural development scheme
 (B) New rural infrastructure scheme
 (C) New economic reconstruction scheme
 (D) New health scheme
89. What fraction of the budget has been allocated for infrastructure development in the rural areas?
 (A) Two-third (B) Three-fifth
 (C) One-third (D) Two-fifth
90. What instance depicts that the budget was not received well by some in the business sector?
 (A) The investment of money in rural development.
 (B) The falling of stock prices.
 (C) The instability in the fiscal deficit.
 (D) The introduction of a new health scheme.

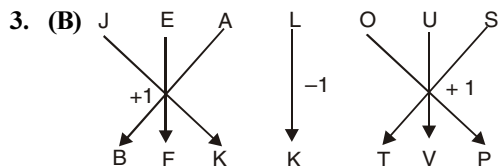
91. From the following options, identify the SIMILAR of the given word - Affable
 (A) Suitable (B) Amiable
 (C) Extrovert (D) Effable
92. Read the sentence to find out whether there is an error in it or not. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (D). Ignore errors of punctuation, if any.
 She requested (A)/ me to please help her (B)/ in her assignment. (C)/ No error (D)
 (A) A (B) B (C) C (D) No error
- DIRECTION (93-94):-** In the following question, out of the four alternatives, select the alternative which is the best substitute of the phrase.
93. Soak or saturate (something) with a substance.
 (A) superintend (B) optimality
 (C) impregnate (D) fecundate
94. Tending to keep a firm hold of something; clinging or adhering closely.
 (A) tentative (B) tenacious
 (C) hesitancy (D) ambivalent
95. In the following question, a sentence has been given in Active/Passive voice. Out of four alternatives suggested, select the one which best expresses the same sentence in Passive/Active voice.
 Someone gave the small child a candy.
 (A) The small child got a candy from someone.
 (B) Somebody had given a candy to the small child.
 (C) The small child was being candy by someone.
 (D) A candy was given to the small child.
96. Rearrange the parts of the sentence in correct order.
 But jurisdiction which was not necessarily incident to the office of the official principal

- P- the bishop could reserve to himself
 Q- and criminal jurisdiction over clerks (and probably over laymen)
 R- that is to say voluntary jurisdiction, such as the granting of licences and institution to benefices
 (A) PQR (B) QRP (C) RPQ (D) RQP
97. In the following question, a sentence has been given in Direct/Indirect speech. Out of the four alternatives suggested, select the one which best express the same sentence in Indirect/Direct speech.
 Renu said, "I bought a Titan watch yesterday."
 (A) Renu said that I have bought a Titan watch yesterday.
 (B) Renu told me that she had bought a Titan watch yesterday.
 (C) Renu said she had bought a Titan watch the previous day.
 (D) Renu said that she had bought a Titan watch the previous day.
98. Select the synonym of - hindrance
 (A) ameliorate (B) alleviate
 (C) encumbrance (D) assuage
99. Select the word with the correct spelling.
 (A) conceivable (B) counceivable
 (C) conceiveable (D) conceivable
100. Rearrange the parts of the sentence in correct order.
 This theory gives birth to a sort of ethical by-product whose dominant note is Harmony,
 P- the subordination of the individual to the universal reason
 Q- the individual declines to recognize his personal transience in relation to the eternal Unity
 R- moral failure is proportionate to the degree in which
 (A) QPR (B) RPQ (C) PQR (D) PRQ

HINTS & SOLUTION

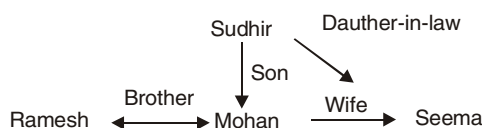
1. (A) Meenakshi Temple is in Madurai

2. (B) $\frac{48}{6} = 8; \frac{21}{7} = 3; \frac{24}{3} = 8; \frac{56}{7} = 8$



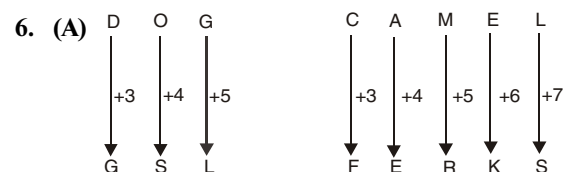
Likewise, HEARTEN would be coded as BFIQOFU.

4. (D)



Clearly, Seema is wife of Mohan.

5. (D) Parlour, Particle, Partition, Passion



7. (D) $(13 * 13) + 13 = 182$

So, $(18 * 18) + 18 = 342$

8. (B) HORSE, GOAT, LION are mammals whereas Snake is a reptile.

9. (B) $I + 4 = M; N + 4 = R$ and $13 (M) + 18 (R) = 31$

Thus M31R is the answer.

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57. (D) 2 gross = 24 dozens = 288
CP of banana = $20 \times 24 = 480$

$$\text{Transportation cost} = \frac{480 \times 25}{100}$$

$$\text{Total CP} = 480 + 120 = 600$$

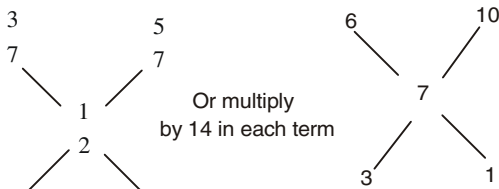
$$\text{Profit \& loss} = 600 - 600 = 0$$

No profit no loss

58. (C) Milk in first vessel = $\frac{3}{7}$

$$\text{Milk in second vessel} = \frac{5}{7}$$

By allegation



Required ratio = 3 : 1

59. (B) No profit no loss means loss occurred
In A type = profit earned in B type
8% of A = 22% of B

$$\frac{8A}{100} = \frac{22B}{100}$$

$$A : B = 11 : 14$$

$$\text{CP of A} = \frac{11 \times 3750}{15} = 2750$$

$$\text{SP of A} = \frac{2750 \times 92}{100} = 2530$$

60. (A) $\frac{x}{50} = t + \frac{1}{6}$ (i)

$$\frac{x}{60} = t - \frac{5}{60}$$
 (ii)

Solving both eqn.

$$x = 75 \text{ kms}$$

61. (A) The average cost of these machines

$$= \frac{3 \times 100000 + 2 \times 80000 + 3 \times 45000}{8} = \text{Rs. } 74375$$

62. (D) Sachin's 1 - day work = $\frac{1}{18}$
Rakesh's 1 - day work = $\frac{1}{30}$
Chandan's 1 - day work = $\frac{1}{12}$
Working together for 1 day = $(\frac{1}{18}) + (\frac{1}{30}) + (\frac{1}{12})$
= $\frac{31}{180}$

Time to complete the work together = $\frac{180}{31}$ days

63. (D) Rate of interest = $R = 4\% \text{ p.a.} = \frac{4}{2} = 2\% \text{ semi annually}$

$$A = P \left[1 + \left(\frac{R}{100} \right) \right]^n$$

$$\Rightarrow 132651 = 125000(1 + 0.02)^n$$

$$\Rightarrow \frac{51^3}{50} = \frac{51^n}{50}$$

$$\Rightarrow n = 3$$

$$\therefore \text{Time period} = \frac{3}{2} = 1.5 \text{ years}$$

64. (A) Let the speeds of trains A and B be $7x$ and $9x$ respectively.

$$\Rightarrow \text{Speed of train B} = \text{Distance/Time}$$

$$= \frac{450}{5} = 90 \text{ km/h}$$

$$\Rightarrow 9x = 90 \text{ km/h}$$

$$\Rightarrow x = 90/9 = 10$$

$$\therefore \text{Speed of train A} = 7x = 7 \times 10 = 70 \text{ km/h}$$

65. (C) Let x be the speed of bike and y be the speed of bus

$$\Rightarrow y = 8x$$

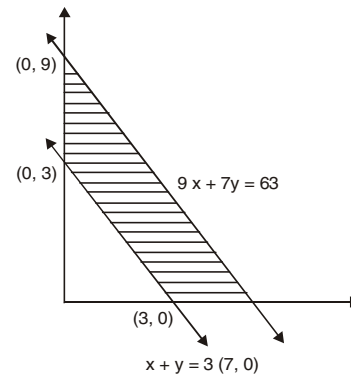
Also, bike covers 186 kilometers of distance in 3 hours

$$\Rightarrow x = 186/3 = 62 \text{ km/h}$$

$$\Rightarrow y = 8x = 496 \text{ km/h}$$

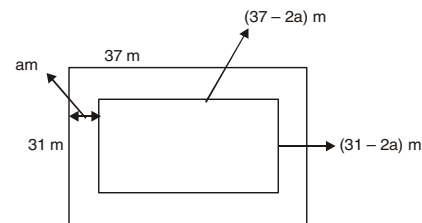
$$\therefore \text{Distance covered by bus in 10 hours with this speed} = 4960 \text{ km/h}$$

66. (D) A right triangle, say ΔA with coordinate axis having base = 7 and height = 9 units. ΔB with coordinate axes having base as well as height 3 units.



$$\text{Required area} = \text{Area}(\Delta A) - \text{Area}(\Delta B) = \frac{7 \times 9}{2} - \frac{3 \times 3}{2} = 27 \text{ sq. units.}$$

67. (B)



$$\text{Outer area of the rectangular field} = 37 \times 31 = 1147 \text{ m}^2$$

$$\Rightarrow \text{Inner area of the rectangular field} = (37 - 2a)$$

$$(31 - 2a) = 1147 + 4a^2 - 136a$$

$$\therefore \text{Area occupied by path,}$$

$$\Rightarrow 1147 - (1147 + 4a^2 - 136a)$$

$$\Rightarrow 136a - 4a^2$$

According to problem,

$$\Rightarrow 480 = 136a - 4a^2$$

$$\Rightarrow a = 4$$

68. (A) We know that,
Sum of two shorter sides is greater than longest side
 $\therefore x + 16 > 31$
 $\Rightarrow x > 15$
Also, $\therefore x$ is the shortest side
 $\therefore x < 16$
So, (a) is the ans.
70. (D) Average Interest = $\frac{(23.4 + 32.5 + 41.6 + 36.4 + 49.4)}{5}$
= 36.66 lakhs
71. (D) $\frac{\text{Bonus}}{\text{Salary}} \times 100 = \frac{17.00}{1710} \times 100 = \frac{1700}{1710} \approx 1\%$
72. (B) $\frac{\text{Total expenditure}_{(2012)}}{\text{Total expenditure}_{(2016)}} \times 100$
= $\frac{495.4}{713.36} \times 100 \approx 69\%$
73. (B) Ratio = $\frac{451}{586}$
74. (B) Let the earlier price of ground nut be Rs. X
 $\therefore \frac{48}{x}$ kg of ground nuts could be purchased for 48
 $\Rightarrow \left(\frac{48}{x} - \frac{3}{2} \right) \times \frac{5x}{4} = 48, x = 6.40$
76. (C) Option C is appropriate word to be filled up in the given sentence.
77. (B) Option B is appropriate word to be filled up in the given sentence.
78. (D) Option D is appropriate word to be filled up in the given sentence.
79. (D) Option D is correct antonym for the given word.
Baffled - restrain or regulate (a fluid, sound, etc.)
Enlightened - having or showing a rational, modern, and well-informed outlook.
80. (D) Option D is correct antonym for the given word.
Crude - in a natural or raw state; not yet processed or refined.
Refined - with impurities or unwanted elements having been removed by processing.
81. (A) Option A best expresses the meaning of the given phrase/idiom.
In for a shock - to get a sudden unpleasant experience.

82. (D) Option D best expresses the meaning of the given phrase/idiom.
Beat a hasty retreat - run away.
83. (C) Option C is correctly spelt word.
Pertinacious - holding firmly to an opinion or a course of action.
84. (C) Error lies in the C part of the given sentence. i.e. "doors" should be used instead of "door".
85. (D) There is no error in the given sentence. So, Option D is correct answer.
86. (B) According to the passage, Option B is correct answer.
87. (B) According to the passage, Option B is correct answer.
88. (D) According to the passage, Option D is correct answer.
89. (B) According to the passage, Option B is correct answer.
90. (B) According to the passage, Option B is correct answer.
91. (B) According to the passage, Option B is most similar to the given word.
Affable - friendly, good-natured, or easy to talk to
Amiable - having or displaying a friendly and pleasant manner.
92. (B) Error lies in the B part of the given sentence. i.e. remove the word "please".
93. (C) Option C is best substitute for the given phrase.
Impregnate - Soak or saturate (something) with a substance.
94. (B) Option B is best substitute for the given phrase.
Tenacious - tending to keep a firm hold of something; clinging or adhering closely.
95. (D) Option D is correct answer. The Sentence is -
"A candy was given to the small child."
96. (D) The Correct Sequence is - RQP. So, Option D is correct answer.
97. (D) Option D is correct answer. The Sentence is -
"Renu said that she had bought a Titan watch the previous day."
98. (C) According to the passage, Option C is correct answer.
Hindrance - hurdles, obstacles.
Encumbrance - hindrance, obstacles.
99. (D) Option D is correctly spelt word.
Conceivable - capable of being imagined or grasped mentally.
100. (D) The Correct Sequence is - RPQ. So, Option D is correct answer.

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