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VANESSA PONCE

**INDIA'S LONGEST RAILROAD BRIDGE
"BOGIBEEL" IN ASSAM**

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IMPORTANT RATES (31-12-2018)

Repo Rate	6.50%
Reverse Repo Rate	6.25%
Marginal Standing Facility Rate	6.75%
Statutory Liquidity Ratio	19.50%
Cash Reserve Ratio	4%
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IMPORTANT DAYS IN JANUARY

January 09	NRI Day (Pravasi Bharatiya Divas)
January 10	World Hindi Day
January 12	National Youth Day
January 15	Indian Army Day
January 24	National Girl Child Day
January 25	National Voters Day
January 27	World Leprosy Day (Every last Sunday)

IMPORTANT DAYS IN FEBRUARY

February 02	World Wetlands Day
February 04	World Cancer Day
February 10	National De-worming Day
February 12	National Productivity Day
February 13	World Radio Day
February 14	Valentine Day
February 20	World Day of Social Justice
February 28	National Science Day

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Success Story



Name: Saurav Trikha

Education: B.Tech (EC)

Final Selection: AO

Examination Name: NIACL



IBT: "Happiness does not come from doing easy work but from the afterglow of satisfaction that comes after the achievement of a difficult task that demanded our best." Our heartiest congratulations on your achievement today! You really deserve it.

Saurav: Thank you so much, sir.

IBT: How are you feeling after achieving your aim?

Saurav: Sir, this is actually a very nice feeling. I have been striving to achieve this since two years and I have finally made it. So, it feels simply great.

IBT: How did you decide to take the banking exams?

Saurav: Sir, I was actually not sure to take these exams at first. The reason is that I had seen many of friends preparing for a long time to crack these but they could not. I was somewhat confused but I wanted to pursue my career in banking sector. Thus, my brother motivated to start preparing for the same.

IBT: How did the institute helped you in achieving your goal?

Saurav: Sir, I started studying on my own in the very beginning. The reason was that I used to think that the institutes might not start from the very beginning and I would not be able to cope up without any practice. But after joining IBT, I realised that it was mere a myth of mine as the teachers start teaching from the very basic level and they gradually move to the advance level. Though I tried to work my basics, still the guidance provided by the institute was much more than that. Thus, it helped me a lot since I started from crash upto I reached the advance level.

IBT: How much time did you devote for your studies and how did you manage to prepare for the different sections?

Saurav: I used to have a fixed study schedule. I used to attend the early morning batch for two hours and then I used to take one mock test daily in the IBT's computer lab. I was weak in English section, so I used to devote more time to this section. I also used to attend the online **Target Batch** of IBPS Clerk powered by Make My Exam channel of IBT. Thus, the combination of offline and online studies helped me to transcend the exam.

IBT: What do you think qualifying the exam is easy or tough?

Saurav: In my opinion, anyone can crack the exam. One just needs to follow a right strategy, join a good institute, have a competitive study material and practice regularly through online and offline mocks. One must know one's strengths and weaknesses and approach the exam accordingly.

IBT: Were you feeling stressed while taking the exams, if not then how did you manage to cope up the exam stress?

Saurav: Getting nervous before the exam is a natural phenomena. But it is not advisable to take the stress during the examination as it will affect your performance in the exams. So, it is better to purchase an online mock test series so that you can get to know how to solve the maximum questions with accuracy while being calm as well. Thus I purchased test series from **ibtindia.com** which helped me a lot. I got to know the latest pattern of questions as well as the level of the overall exam and thus I was prepared for the exam well in advance.

IBT: How was your experience with the IBT Institute?

Saurav: As I said, firstly IBT took me from scratch to what I am today. As in, it was the overall guide during the journey of my success. Thus, I had a very good experience with IBT.

IBT: Would you like to give the credit of your success to anyone?

Saurav: Yes, the credit goes to my family and friends who supported me during my journey and but obvious to the faculty of IBT Institute who guided my way.

IBT: Do you want to give any suggestions to the other students who are preparing for the competitive exams?

Saurav: I would just like to say that everyone should have a realistic approach while preparing for the exam only then one can clear the same. And the realistic approach is possible only by choosing a right institute (as the case with me) which will guide the way to your success. One must also remember that guidance has no relevance until you follow the path lighted by your teachers. If you follow them strictly, **SUCCESS** is **YOURS!**

IBT: Congratulations on your success once again! You have made us all proud. Keep shining!

Saurav: Thank You Sir!

Precious Words

"The goal of education is the advancement of knowledge and the dissemination of truth."

—John F. Kennedy

INDIA'S LONGEST RAILROAD BRIDGE IN ASSAM



Vajpayee, and also flag off an intercity express connecting Tinsukia and Naharlagun. The overall cost of the project ultimately escalated to ₹ 5,960 crore. The total length of the bridge also increased from 4.31 kilometres to 4.94 kilometres. Prime Minister Narendra Modi Tuesday inaugurated the country's longest rail-cum-road bridge over the Brahmaputra river at Bogibeel near Dibrugarh in Assam. The prime minister, who reached Dibrugarh from New Delhi,

Bogibeel bridge is a combined road and rail bridge over the Brahmaputra river in the north eastern Indian state of Assam between Dhemaji district and Dibrugarh district, which was **started in the year 2002** and took a total of 200 months to complete the project as heavy rainfall in the region being the main cause for the slow progress. Bogibeel river bridge is the longest rail-cum-road bridge in India measuring 4.94 kilometres over the Brahmaputra river. As the Bogibeel bridge being situated in an earthquake prone area it is India's first bridge to have fully welded steel-concrete support beams that **can withstand earthquakes of magnitudes upto 7 Richter Scale. This is also Asia's 2nd longest rail-cum-road bridge** that has a serviceable period of around 120 years. This is the 4th longest bridge in India after Bhupen Hazarika Setu, Mahatma Gandhi Setu and Bandra Wholi Sea-Link. **The foundation of the bridge was laid in January 1997 by Prime Minister H.D. Deva Gowda, but its construction was inaugurated only in 2002 by Prime Minister, A.B. Vajpayee.** The project was to be completed in six years following the inauguration, however the work did not begin until 2007, owing to lack of funds and attention. On 2nd December 2018, the bridge opened as the first freight train crossed it.

On December 25, 2018 Prime Minister Narendra Modi inaugurated the Bogibeel bridge, on the birth anniversary of former Prime Minister Atal Bihari

flew directly to Bogibeel in a chopper and dedicated the 4.94-km-long double-decker bridge to the nation from the south bank of the river. After greeting people, standing on the foothold of his vehicle, **Modi deboarded the car and walked a few metres on the bridge along with Assam Governor Jagdish Mukhi and Chief Minister Sarbananda Sonowal.** The prime minister crossed the bridge in his cavalcade to the north bank of Brahmaputra, where he will flag off the Tinsukia-Naharlagun Intercity Express. The train will run five days a week. The 4.9-km bridge will cut down the train-travel time between Tinsukia in Assam to Naharlagun town of Arunachal Pradesh by more than 10 hours.



Miss World 2018

Miss World 2018, the 68th edition of the Miss World pageant, was held on 8th December 2018 **at the Sanya City Arena in Sanya, China**. Manushi Chhillar of India crowned her successor **Vanessa Ponce of Mexico** at the end of the event. She is the first Mexican woman to win Miss World. 118 contestants from all over the world competed for the crown. In March 2018, **Miss World President Julia Morley signed the contract with Jiajun Li, President of New Silk Road company, to host once again the Miss World finals in China**. Silvia Vanessa Ponce de León Sánchez (born 7th March 1992), known professionally as simply Vanessa Ponce, is a Mexican model and beauty pageant titleholder who was crowned Miss World 2018. She is the **first Mexican to be crowned as Miss World**.

Vanessa Ponce moved and grew up in the city of **Guanajuato**. Later, she resides and develops professionally in her hometown, Mexico City. She holds a degree in International Business and is currently on the Board of Directors of a Rehab centre for girls. She is fluent in both Spanish and English languages. For the first time, a Mexican girl takes the crown of Miss World and the one in charge of giving her this title is Vanessa Ponce de León. In the 68th edition of the contest held in Sanya, China. The current queen is 26 years old and is originally from Mexico City, but studied in Guanajuato; She moved with her family to the state of Guanajuato, where she studied up to the University, the Bachelor in International Trade. The main objective of Miss Mexico 2018 Vanessa Ponce, was always to win



the beauty title, because this way she could open her Foundation with the bases of the project in which she is already working. She has a diploma in human rights. She is the director of a rehabilitation center for women called "Migrantes en el Camino", and she is also a speaker at the "National Institute of Youth" in Mexico.

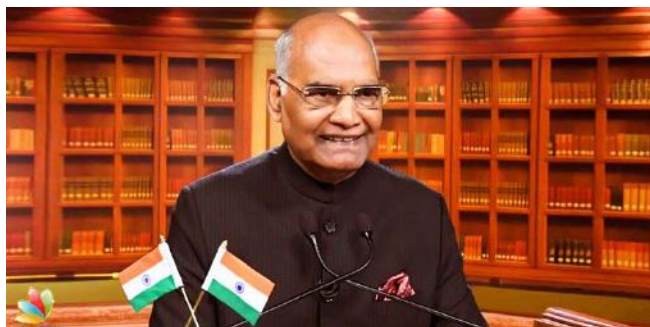
Ponce represented Mexico at the Miss World 2018 pageant where she won the pageant and was crowned as Miss World 2018 by the outgoing titleholder Manushi Chhillar from India. She made history not only becoming the first Miss World from Mexico but also the oldest Miss World winner at 26 years 276 days, beating the former record of Miss World 1989 Aneta Kréglicka who was 24 years 244 days old at the time of her win.



NATIONAL NEWS

DECEMBER 2018

PRESIDENT'S RULE IMPOSED IN JAMMU AND KASHMIR AFTER 22 YEARS



- ✧ The central government imposed President's rule in Jammu and Kashmir starting from December 20, 2018, as the Governor's rule expires in the state six months after it was imposed.
- ✧ A communication from the governor's office was sent to the centre and subsequently, it was moved to the Union Cabinet for its nod.
- ✧ President's rule was first imposed in the state in 1986, whereas the previous instance of President rule was 22 years ago.
- ✧ According to Indian Constitution, President's Rule is the imposition of Article 356 of the India Constitution on a state which gets incapable of running the constitutional machinery.

GOVERNMENT PUTS GOLD DORE IMPORTS UNDER RESTRICTED CATEGORY

- ✧ The government put the imports of gold dore in restricted category.
- ✧ This means, now, an importer needs a license to import this commodity.
- ✧ Gold dore is a semi-pure alloy which is refined for further purification. Refined gold bars are manufactured from gold dore bar.
- ✧ India, the world's second-biggest gold consumer after China, imports about 900 tonnes of gold a year.

GUJARAT EMERGES AS BEST PERFORMING STATE IN START-UP RANKING 2018

- ✧ Gujarat has emerged as the best performing state in the Startup Ranking 2018. The National Report on States' Startup Ranking was unveiled by Department of Industrial Policy and Promotion, Ministry of Commerce and Industry in New Delhi.
- ✧ Gujarat, with 100 percentile, has performed better than all other states in all the seven areas including start up policy, incubation support, seeding innovation and scaling innovation.
- ✧ Karnataka, Kerala, Odisha and Rajasthan, with a score of more than 85 percentile, have been adjudged the top performers.

GOVERNMENT LAUNCHES ASIATIC LION CONSERVATION PROJECT

- ✧ The Ministry of Environment, Government of India has launched the "Asiatic Lion Conservation Project"
- ✧ The project aim to protect and conserve the world's last ranging free population of Asiatic Lion and its associated ecosystem.
- ✧ Asiatic lions that once ranged from Persia (Iran) to Palamau in Eastern India were almost driven to extinction by indiscriminate hunting and habitat loss.
- ✧ The conservation of Asiatic Lions has always been a priority of Government of India. The Ministry in the past has supported Asiatic Lion in Gujarat by including it in list of 21 critically endangered species for recovery programme.

JAMMU AND KASHMIR BECOMES FIRST STATE TO BRING LAW AGAINST "SEXTORTION"

- ✧ Jammu and Kashmir has become the first state in the country to have a law banning sexual exploitation of women by those in positions of authority, having a fiduciary relationship or a public servant.
- ✧ The State Administrative Council (SAC) under the chairmanship of Governor Satya Pal Malik approved the 'Prevention of Corruption (Amendment) Bill, 2018' and the 'Jammu and Kashmir Criminal Laws (Amendment) Bill, 2018'
- ✧ The Jammu and Kashmir Criminal Laws (Amendment) Bill, 2018 seeks to amend the Ranbir Penal Code, whereby specific offence under section 354 E is being inserted to provide for the offence of 'Sextortion'.

DELHI HC BANS ONLINE SALE OF MEDICINES



- ✧ The Delhi High Court has ordered a ban on the sale of medicines online by e-pharmacists across India and has directed the Delhi government and the Centre to put the order into effect immediately
- ✧ The order was passed by Chief Justice Rajendra Menon and Justice VK Rao, acting on a PIL filed by Zaheer Ahmed, a New Delhi-based dermatologist.
- ✧ The Union Health Ministry in September had put out draft rules on sale of drugs online, aiming to regulate the sale across India and make medicines available from select authentic online portals.

NITI AAYOG LAUNCHES GLOBAL HACKATHON ON ARTIFICIAL INTELLIGENCE

- ✧ NITI Aayog organises hackathons to source sustainable, innovative and technologically-enabled solutions to address various challenges in the development space.
- ✧ NITI Aayog organized its first hackathon, 'MoveHack' in August, on the sidelines of the Global Mobility Summit 2018, with the aim of garnering cutting-edge mobility applications.
- ✧ The 'AI 4 All Global Hackathon' was announced at the AI conference organized by NITI Aayog, in partnership with the ORF, held in Mumbai in November 2018.

TRAIN 18 IS INDIA'S FASTEST: COUNTRY'S FIRST ENGINE-LESS TRAIN CROSSES 180 KMPH SPEED LIMIT DURING TRIAL RUN

- ✧ India's first locomotive-less train or Train 18 breached the 180 kmph speed limit during a test run.
- ✧ Train 18 breached the 180 kmph speed limit in the Kota-Sawai Madhopur section. In the process, the Rs 100 crore indigenously designed train has become the country's fastest train.
- ✧ It is about 15-20 per cent energy efficient and leaves less carbon footprint.
- ✧ The train sports an advanced regenerative braking system which saves power.

DELHI GOVERNMENT LAUNCHES FREE PILGRIMAGE SCHEME FOR SENIOR CITIZENS

- ✧ Delhi Chief Minister Arvind Kejriwal launched the 'Mukhyamantri Tirth Yatra Yojana' which offers free travel packages for senior citizens from Delhi to five religious circuits. 1,100 senior citizens from every constituency of Delhi will be able to avail this facility at one go.
- ✧ Under this free pilgrimage scheme, a Delhi resident above 60 years will be eligible to take free pilgrimage along with his or her spouse.
- ✧ The scheme was approved by the Delhi Government on July 9, 2018. Earlier, the Delhi Cabinet had on January 8, 2018 approved the Revenue Department's proposal to begin with the Mukhyamantri Tirth Yatra Yojana.

HINDUSTAN UNILEVER BOARD APPROVES MERGER WITH GLAXOSMITHKLINE CONSUMER HEALTHCARE INDIA

- ✧ FMCG major Hindustan Unilever Limited (HUL) has approved the merger with GlaxoSmithKline Consumer Healthcare (GSKCH India) through an all equity deal, valuing the total business of the latter at 31,700 crore.
- ✧ The transaction is an all equity merger with 4.39 shares of HUL being allotted for every share in GSKCH India, which sells consumer healthcare products, including popular drink brand Horlicks.
- ✧ The merger includes the totality of operations within GSK CH India, including a consignment selling contract to distribute GSK CH India's over-the-counter and oral health products in India.

THE FIRST EVER SWADESH DARSHAN PROJECT IN THE STATE OF NAGALAND TO BE INAUGURATED

- ✧ Development of Tribal Circuit: Peren-Kohima-Wokha Project" will be inaugurated by the Chief Minister of Nagaland, Shri Neiphiu Rio, in the presence of Union Minister of State (I/C) for Tourism.
- ✧ This is the first project to be implemented in the state under Swadesh Darshan Scheme of Ministry of Tourism, Government of India.
- ✧ Swadesh Darshan scheme is one among the flagship schemes of the Ministry of Tourism for development of thematic circuits in the country in a planned and prioritised manner.

MHA INTRODUCE 'A HANDBOOK FOR STUDENTS ON CYBER SAFETY' TO AWARE STUDENTS & ADOLESCENTS ABOUT ONLINE CRIMES & THREATS

- ✧ In a bid to increase the awareness of cyber crimes and threats, the Ministry of Home Affairs (MHA) has come out with a booklet on cyber safety for school students and teenagers.
- ✧ This cybersecurity steps can be accessed online cybercrime.gov.in.
- ✧ As per the directions of Supreme court of India, MHA last year set up a Cyber and Information Security Division (C&IS) to check the rapid growth of cyber-crimes and cyber threats.

DELHI GOVERNMENT LAUNCHES COMMON MOBILITY CARD FOR BUSES, METRO TRAINS

- ✧ The Delhi government launched a common mobility card which can be used by people for travelling in metro trains, DTC and cluster buses.
- ✧ The minister along with Delhi Metro Rail Corporation (DMRC) Managing Director Mangu Singh launched the 'rebranded' common mobility card named 'ONE'.
- ✧ The 'ONE' cards with tagline 'One Delhi, One Ride' have a background of cubic grid in bright shades of red and yellow. It will also have a circular unit with sketches of metro trains, DTC buses, auto rickshaws and monuments of the city.

CABINET APPROVES AMENDMENT OF THE JALLIANWALA BAGH NATIONAL MEMORIAL ACT, 1951

- ✧ The Union Cabinet chaired by Prime Minister Shri Narendra Modi has approved the Amendment of the Jallianwala Bagh National Memorial Act, 1951.
- ✧ The decisions aims to suitably amend the Jallianwala Bagh National Memorial Act, 1951 so as to secure representation as Trustees
- ✧ The proposed Amendment will empower the Government to terminate and replace a Trustee to participate in functioning of the Trust or for any other reason.

SHRI PRAKASH JAVADEKAR TO INAUGURATE KALA UTSAV NATIONAL COMPETITION AT NEW DELHI

- ✧ Union Minister of HRD, Shri Prakash Javadekar will inaugurate "Kala Utsav" (Festival of Arts) at Bal Bhavan, New Delhi on 12th December, 2018.
- ✧ Kala Utsav is an initiative of the Department of School Education and Literacy of the Ministry of Human Resource Development.
- ✧ Kala Utsav National Competition was launched in 2015 with a view to promote arts in education by nurturing and show casing the artistic talents of school students, children with special needs too will have the opportunity to display their talents.

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NOVEMBER 2018**GOVT TO ISSUE RS 75 COIN TO MARK 75TH ANNIVERSARY OF TRICOLOUR HOISTING BY NETAJI SUBHASH CHANDRA BOSE**

- ✧ The government will release a Rs 75 coin to commemorate the 75th anniversary of Netaji Subhash Chandra Bose hoisting the Tricolour for the first time at Port Blair.
- ✧ The Ministry of Finance has issued a notification regarding the release of the Rs 75 coin along with its specifications.
- ✧ A numeral 75th along with inscription "anniversary" will be depicted below the portrait. The coin will carry an inscription saying 'First Flag Hoisting Day' in both Devnagari script and English.

UP CABINET APPROVES RENAMING OF FAIZABAD AS AYODHYA

- ✧ The Uttar Pradesh government approved renaming of Faizabad and Allahabad divisions as Ayodhya and Prayagraj respectively.
- ✧ Prayagraj division will comprise Prayagraj, Kaushambi, Fatehpur and Pratapgarh districts, while Ayodhya, Ambedkarnagar, Sultanpur, Amethi and Barabanki districts, Khanna.
- ✧ The decision came a day after the Allahabad high court asked the Centre and the state government to file counter affidavits with a week on a petition challenging the decision to rename Allahabad as Prayagraj.

ODISHA GOVERNMENT LAUNCHES 'SAURA JALNIDHI' SCHEME

- ✧ Odisha Chief Minister Naveen Patnaik launched the 'Saura Jalnidhi' scheme. The objective of this scheme is to encourage the use of solar energy in irrigation by farmers.
- ✧ The state government has decided to increase the use of solar photovoltaic pump sets in those areas so that the irrigation facilities can be provided where the power system is bad.
- ✧ Under this scheme, farmers will be given 90 per cent subsidy and 5,000 solar pumps. This will provide irrigation benefits in 2,500 acres of the state

UP'S FAIZABAD DISTRICT TO BE KNOWN AS AYODHYA, SAYS YOGI ADITYANATH

- ✧ Uttar Pradesh's Faizabad district will be known as Ayodhya after the temple town that is home to the Ram temple, said Chief Minister Yogi Adityanath.
- ✧ He also announced a medical college named after King Dashrath, Ram's father, and an airport to be called Raja Ram.
- ✧ The demand that the government rename Faizabad picked pace soon after the government decided to rename Allahabad as Prayag last month.

CABINET CLEARS RENAMING JHARSUGUDA AERODROME AS VEER SURENDRA SAI AIRPORT

- ✧ The Cabinet approved renaming Jharsuguda aerodrome in Odisha as 'Veer Surendra Sai Airport'. Veer Surendra Sai is a well-known freedom fighter of Odisha.
- ✧ The renaming of the airport as 'Veer Surendra Sai Airport, Jharsuguda' was cleared by the Union Cabinet chaired by Prime Minister Narendra Modi.
- ✧ The airport has been developed by the Airports Authority of India (AAI) in collaboration with Odisha government at an estimated cost of Rs 210 crore, with Rs 75 crore contribution from the state.

SMT. MANEKA SANJAY GANDHI INAUGURATES THE 5TH EDITION OF 'WOMEN OF INDIA NATIONAL ORGANIC FESTIVAL' IN NEW DELHI

- ✧ The 5th edition of the 'Women of India National Organic Festival' was inaugurated by Smt. Maneka Sanjay Gandhi, Union Minister for Women and Child Development, at the Indira Gandhi National Centre for the Arts (IGNCA), New Delhi.
- ✧ The Festival celebrates and promotes women entrepreneurs/producers and farmers in the organic field from across India.
- ✧ The Minister also encouraged festive gifting with organic products, and encouraged Delhiites too, to adopt this unique gifting idea.

5TH NATIONAL SUMMIT ON PUBLIC HEALTH CARE BEGINS AT KAZIRANGA IN ASSAM



- ✧ The 5th National Summit on Good and Replicable Practices and Innovations in Public Health Care Systems in India began at Kaziranga in Assam
- ✧ AIR correspondent reports that the objective of the summit is to share and learn the good practices being implemented by several states and organizations for the betterment of the health sector.
- ✧ Addressing the summit Union Health Minister J P Nadda stressed on perform, reform and transform as emphasised by Prime Minister.

KERALA GOVT LAUNCHES GAU SAMRIDHI SCHEME FOR DAIRY FARMERS

- ✧ Kerala Chief Minister Pinarayi Vijayan launched the 'cow samridhi Plus Scheme to provide insurance coverage to dairy farmers in the state
- ✧ The government subsidized scheme, as Proposed will give insurance coverage to dairy farmers at low premium rates.
- ✧ "Gau Samridhi plus scheme, which gives insurance coverage to dairy farmers.

PRESIDENT INAUGURATES 'VISHWA SHANTI AHIMSA SAMMELAN' IN MAHARASHTRA

- ✧ President Ram Nath Kovind inaugurate the three-day 'Vishwa Shanti Ahimsa Sammelan' at Mangi Tungri in Satana taluka
- ✧ At the function, the president will present the first international 'Bhagwan Rishabhdev Award' to Teerthanker Mahaveer University, based in Moradabad in Uttar Pradesh.
- ✧ The award consisted of a cash prize of Rs. 11 lakh, a memento and a citation. It was received by chancellor of Teerthanker Mahaveer University Suresh Jain.

KERALA INTRODUCES NEW 'KOOL' OPEN ONLINE LEARNING PROGRAMME

- ✧ The Kerala Infrastructure and Technology for Education (KITE) has rolled out-- KOOL, its Online Open Learning training platform.
- ✧ The platform can be used to train teachers, students and the general public.
- ✧ KOOL has been designed in a MOOC (Massive Open Online Course) model, which is becoming popular worldwide.
- ✧ KOOL is a major step by the State of Kerala to become India's first complete digital state in Education", said Prof C Raveendranath, state Education minister.

PM MODI INAUGURATES 36TH INDIAN CARPETS EXPO AT VARANASI

- ✧ Prime Minister Narendra Modi inaugurated the 36th Indian Carpets Expo at Varanasi.
- ✧ Addressing a gathering via a video conference, Prime Minister Modi said that Varanasi, Bhadohi and Mirzapur-cities in Uttar Pradesh- were important centres of the carpet industry while also underlining the efforts being made to encourage handicrafts and small and medium industries.

LUCKNOW'S EKANA CRICKET STADIUM RENAMED AFTER ATAL BIHARI VAJPAYEE

- ✧ The Uttar Pradesh (UP) government changed the name of the Ekana International Cricket Stadium to "Bharat Ratan Atal Bihari Vajpayee International Cricket Stadium"
- ✧ UP Governor Ram Naik was the one who approved the government proposal to this effect. Orders for the same were issued by Principal Secretary (Housing) Nitin Ramesh Gokaran.
- ✧ The state government used the powers vested in it as per this clause, on the eve of the high-decibel match, and changed its name in the memory of Atal Bihari Vajpayee, who passed away in August this year.

ANDHRA GOVT REVEALS AMARAVATI ART-INSPIRED STATE EMBLEM

- ✧ The Andhra Pradesh government has finalised its new emblem for official use, five years after the state's bifurcation in 2014.
- ✧ The state emblem, inspired by the Amaravati School of Art, consists of "Dhamma Chakka" - "the Wheel of Law" embellished with a ring of Triratnas alternating with pinnate leaves and precious stones.

OCTOBER 2018**INDIA'S FIRST CRYPTOCURRENCY ATM LAUNCHED IN BENGALURU**

- ✦ Despite the government and Reserve Bank of India's crackdown on cryptocurrency in India, virtual currency exchange Unocoin has installed a currency deposit and dispensing ATM at Kemp Fort Mall in Bengaluru.
- ✦ First of its kind in India, this ATM circumvents the RBI regulation against Bitcoin transactions.
- ✦ RBI has ruled earlier this year that financial institutions associated with RBI are not permitted to deal with cryptocurrencies.

GOVERNMENT CONSTITUTES COMPETITION LAW REVIEW COMMITTEE TO REVIEW THE COMPETITION ACT

- ✦ The Government has constituted a Competition Law Review Committee to review the Competition Act.
- ✦ The Competition Act was passed in the year 2002 and the Competition Commission of India was set up in pursuance of the same.
- ✦ The Commission started functioning in earnest from 2009 and has contributed immensely towards the development of competition and fair play practices in the Indian market.
- ✦ The Committee shall complete its work and submit its report within three months of the date of its first meeting.

GOVERNMENT AND GOOGLE LAUNCH CAMPAIGN TO REVIEW PUBLIC TOILETS

- ✦ Government and Google launch Loo Review campaign on Google Map to review public toilets.
- ✦ The joint campaign has been launched under aegis of Swachh Bharat Mission - Urban (SBM-U).
- ✦ This aims to encourage all local guides in India to rate and review public toilets on Google Maps.

ASSAM GOVT TO LAUNCH WAGE COMPENSATION SCHEME FOR PREGNANT WOMEN IN TEA GARDENS OF STATE

- ✦ Assam government will launch Wage Compensation scheme for Pregnant Women in tea gardens of the state.
- ✦ The scheme will provide better health and nutrition supplements to the pregnant women.
- ✦ An amount of 12 thousand rupees will be given to the pregnant woman so that she could take care of herself and unborn baby without compromising the livelihood of her family.
- ✦ The compensation of wages to pregnant women will be given in 4 installments. The scheme is likely to reduce and maternal and neonatal mortality in the tea areas.

PM INAUGURATES MAHATMA GANDHI MUSEUM AT RAJKOT

- ✦ The Prime Minister, Shri Narendra Modi, inaugurated the Mahatma Gandhi Museum in Rajkot.
- ✦ The Museum has been set up at the Alfred High School, which was an important part of the formative years of Mahatma Gandhi. It will help spread awareness about Gandhian culture, values and philosophy.
- ✦ The Prime Minister also unveiled a plaque to mark the inauguration of a public housing project of 624 houses. He witnessed the e-Gruh Prवेश of 240 beneficiary families.

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PM INAUGURATES FIRST ASSEMBLY OF THE INTERNATIONAL SOLAR ALLIANCE



- ✧ The Prime Minister, Mr. Narendra Modi, inaugurated the first Assembly of the International Solar Alliance at Vigyan Bhawan.
- ✧ The same event also marked the inauguration of the second IORA Renewable Energy Ministerial Meeting, and the 2nd Global RE-Invest (Renewable Energy Investors' Meet and Expo).
- ✧ This is a great forum to work towards ensuring climate justice. The International Solar Alliance could replace OPEC as the key global energy supplier in the future.
- ✧ The target is to generate 40 percent of India's total energy requirements in 2030, by non fossil fuel based sources.

PROJECT UTKRISHT LAUNCHED BY INDIAN RAILWAYS

- ✧ Railways has plans to develop 640 Utkrisht rakes as part of upgradation of its mail/express trains in the next two years at a cost of Rs 4 billion.
- ✧ The first lot of Utkrisht rakes rolled out as Kalka Mail from Howrah station and will reach Delhi
- ✧ The unique feature of this Utkrisht Rake is the provision of Swachh Rail Toilet (SRT), which is a hybrid design of bio-toilet system.

PRESIDENT GIVES ASSENT TO INDIA'S FIRST GOOD SAMARITAN BILL OF KARNATAKA

- ✧ President Ram Nath Kovind has given assent to a bill providing legal protection to the good samaritans in Karnataka, who help accident victims with emergency medical care within the golden hour.
- ✧ The bill - Karnataka Good Samaritan and Medical Professional (Protection and Regulation during Emergency Situations) Bill, 2016 -- received the President's assent.
- ✧ Karnataka has become the first state in the country to give legal protection to good samaritans.

BSE FORAYS INTO COMMODITY DERIVATIVES WITH LAUNCH OF GOLD, SILVER CONTRACTS

- ✧ The Bombay Stock Exchange (BSE) on Monday started offering of futures trading in gold and silver contracts to mark its entry into the commodity derivatives segment and become India's first universal stock exchange with all assets classes including equity, mutual funds, currency and commodity in its portfolio.
- ✧ The BSE took the challenge to commence futures trading in commodities, since the regulator the Securities and Exchange Board of India (Sebi) approved the concept of universal stock exchange.
- ✧ BSE is the oldest stock exchange in Asia formed by eight native stock brokers association in 1875 located at Dala street, Mumbai.

PM MODI, PRESIDENT PAY TRIBUTE TO MAHATMA GANDHI, LAL BAHADUR SHASTRI

- ✧ President Ram Nath Kovind and Prime Minister Narendra Modi paid tribute to Mahatma Gandhi at Rajghat on his 149th birth anniversary, urging the people to rededicate themselves to the values espoused by the leader and fulfil his dreams.
- ✧ The President, the vice-president and other dignitaries also visited Vijay Ghat on Tuesday morning to pay tributes to former Prime Minister Lal Bahadur Shastri on his birth anniversary.
- ✧ The government has planned year long grand celebrations to mark 150th year of Gandhi's anniversary which would culminate on October 2, 2019.

RAKSHA MANTRI LAUNCHES 'SWACHHTA HI SEWA' CAMPAIGN

- ✧ 'Swachh Bharat Abhiyaan' is a mission that has brought together the entire country to fight against the stubborn evil of insanitation and to ensure a clean India.
- ✧ Swachhta Hi Sewa' a yearlong campaign has started in 2018 as part of Swachh Bharat, to commemorate 150th Birth Anniversary of Mahatma Gandhi and to encourage more and more people to participate in the movement.
- ✧ It has brought together the entire country to fight against the stubborn evil of insanitation.
- ✧ 62 Cantonment Boards under Ministry of Defence actively participated in 'Swachhta Hi Sewa' campaign from September 15, to October 02, 2018.

INTERNATIONAL NEWS

DECEMBER 2018

TRUMP SIGNS TRADE PACT WITH CANADA AND MEXICO TO REPLACE NAFTA



- ✧ Donald Trump and the leaders of Canada and Mexico signed a revised North American trade pact, a deal that fulfills a key political pledge by the US president but faces an uncertain future in the US Congress.
- ✧ The US-Mexico-Canada Agreement (USMCA) is meant to replace the 24-year-old North American Free Trade Agreement (Nafta), which Trump has long denigrated as a "disaster".
- ✧ The deal requires ratification by all three countries legislatures before taking effect.

INDIA RANKS 108TH IN WEF GENDER GAP INDEX 2018

- ✧ India has been ranked 108th in World Economic Forum (WEF) gender gap index, same as 2017, while recording improvement in wage equality for similar work and fully closing its tertiary education gender gap for the first time.
- ✧ As per the WEF's Global Gender Gap Report 2018 sub index, while India has many challenges as it ranks 142nd out of 149 countries in the economic opportunity and participation
- ✧ The global list was topped by Iceland having closed more than 85.8 per cent of its overall gender gap. Iceland holds the top spot in the index for the 10th consecutive year.

WEST JERUSALEM AS CAPITAL OF ISRAEL RECOGNIZED BY ASTRALIA

- ✧ Israel signalled displeasure on Sunday with Australia's recognition of West Jerusalem as its capital, with a confidant of Prime Minister Benjamin Netanyahu saying it was a mistake to gainsay Israeli control over the whole city.
- ✧ Israel captured Arab East Jerusalem in a 1967 war and annexed it as its capital in a move not recognized internationally. Palestinians want East Jerusalem as capital of the state they hope to found in the occupied West Bank and the Gaza Strip.
- ✧ Both Israel and the Palestinians claim Jerusalem as their capital.

NEPAL GOVERNMENT BANS USE OF INDIAN CURRENCY NOTES ABOVE RS 100

- ✧ The Nepal government has banned the use of Indian currency notes of Rs 2,000, Rs 500 and Rs 200 denominations in the country, The government said Rs 100 notes can be used in the country.
- ✧ This move will affect Nepali workers in India and Indian tourists. The Nepal government is also making preparations to celebrate 2020 as the "Visit Nepal Year"
- ✧ The announcement was made by Nepal's Minister for Information and Communications Gokul Prasad Baskota.

THE GOVERNMENT OF THE REPUBLIC OF INDIA AND THE REPUBLIC OF PERU SIGN CO-OPERATION AND MUTUAL ASSISTANCE IN CUSTOMS MATTERS

- ✧ An Agreement between the Government of the Republic of India and the Government of the Republic of Peru on Co-operation and Mutual Assistance in Customs Matters was signed on the side-lines of the 80th Session of the Policy Commission Meeting of the World Customs Organisations.
- ✧ The Agreement provides a legal framework for sharing of information and intelligence between the Customs authorities of the two countries and will help in the proper application of Customs laws, prevention and investigation of Customs offences.
- ✧ The Agreement is expected to facilitate trade and ensure efficient clearance of goods traded between the two countries.

PRESIDENT KOVIND TO EMBARK ON 4-DAY VISIT TO MYANMAR



- ✧ President Ram Nath Kovind will be on a four-day visit to Myanmar.
- ✧ The visit is expected to maintain the momentum generated by Prime Minister Narendra Modi's visit to Myanmar in September last year and the visit of Myanmar State Counsellor, Daw Aung San Suu Kyi to New Delhi in January this year.
- ✧ Through this visit, the President will reaffirm India's commitment to developing an important partnership with Myanmar.
- ✧ He will also visit various development projects funded by India. Myanmar is a country where India's "Act East" and "Neighbourhood First" policies intersect.

INDIA SIGNS BILATERAL ANNUAL HAJ AGREEMENT WITH SAUDI ARABIA FOR PILGRIMAGE NEXT YEAR

- ✧ India signed the Bilateral Annual Haj 2019 Agreement with Saudi Arabia for the pilgrimage next year at Jeddah.
- ✧ At the event, Naqvi said the Saudi government has always played an active and effective role to ensure safety and better facilities to Indian Haj pilgrims, which strengthened bilateral relations.
- ✧ India-Saudi Arabia relations have achieved newer heights under the leadership and guidance of Saudi Arabia's King Salman Bin Abdul Aziz and Indian Prime Minister Narendra Modi.
- ✧ The Haj Committee of India has received more than 2.47 lakh applications for Haj next year of which around 1.36 lakh were online, Naqvi said, adding of the total number of applicants, 47 per cent are women.

INDIA TOPS IN ROAD DEATHS; GLOBALLY FATALITIES INCREASE BY 1 LAKH IN 3 YEARS: WHO REPORT

- ✧ According to the Global Status Report on Road Safety, India reported a maximum of about 1.51 lakh road deaths in 2016 and globally the toll of road deaths increased from 1.25 million to 1.35 in a span of three years.
- ✧ The spike in road deaths globally has come as a shocker considering that the countries had pledged to halve their road deaths by 2020 when the United Nations had declared the 2010-2020 as the Decade of Action for Road Safety.
- ✧ The United Nations had declared the 2010-2020 as the Decade of Action for Road Safety.

UN GENERAL ASSEMBLY ADOPTS GLOBAL FRAMEWORK ON INTERNATIONAL MIGRATION

- ✧ The UN General Assembly has adopted the Global Compact for Safe, Orderly and Regular Migration, the first-ever negotiated global framework on a common approach to international migration in all its dimensions.
- ✧ It is meant to address issues that concern the world's 258 million people on the move and countries of origin, transit and destination.
- ✧ The compact was adopted by the General Assembly with 152 votes in favour in Marrakesh, Morocco, on December 10.

INDIA, SOUTH KOREA AGREE TO INCREASE BILATERAL TRADE TO USD 50 BILLION BY 2030

- ✧ India and South Korea explored new avenues of Korean investment in India's infrastructure modernisation, and agreed to intensify their efforts to increase bilateral trade to USD 50 billion by 2030.
- ✧ They also shared concerns that terrorism in all its forms is a "global scourge" and resolved to combat it through coordinated regional and global efforts.
- ✧ The Indian side also extended an invitation to South Korea to join the International Solar Alliance as South Korea as an indispensable partner in India's 'Act East' policy.

NOVEMBER 2018**BRITISH COUNCIL, ARUNACHAL PRADESH
SIGN MOU ON EDUCATIONAL COLLABORATION**

- ✧ The British Council and Arunachal Pradesh Government have signed a Memorandum of Understanding (MoU) to strengthen educational and cultural cooperation, to support the knowledge ambitions and economic growth of Arunachal Pradesh.
- ✧ The overarching MoU celebrates the British Council's 70th anniversary in India and seeks to strengthen the relationship for the next 70 years.
- ✧ The MoU will also work towards improving English communication of Arunachal Pradesh's civil servants, developing capacity-building initiatives in the state, supporting improvements in the teaching of Mathematics and Science.
- ✧ As an immediate result of this MoU, 50 faculty members from government higher education institutions will be trained by British Council every year, starting in December 2018.

**WHO'S FIRST GLOBAL CONFERENCE ON AIR
POLLUTION AND HEALTH HELD IN GENEVA**

- ✧ The first Global Conference on Air Pollution and Health will be held at WHO Headquarters in Geneva on 30 October - 1 November 2018.
- ✧ The conference is being held in collaboration with UN Environment, World Meteorological Organization (WMO), the Secretariat of the UN Framework Convention on Climate Change (UNFCCC), the Climate and Clean Air Coalition to Reduce Short-Lived Climate Pollutants (CCAC) and the United Nations Economic Commission for Europe (UNECE).
- ✧ The Objective of it is To combat one of the world's most significant causes of premature death: Air Pollution.

**AMAZON IS OVERTAKEN BY MICROSOFT AS
WORLD'S SECOND MOST-VALUABLE COMPANY**

- ✧ Amazon's shares took an unexpected down-turn, this week - seeing them overtaken by rival Microsoft as the world's second most-valuable company.
- ✧ Apple Inc (AAPL.O) tops the list at over \$1 trillion after crossing that threshold in September. Microsoft's market capitalization was Wall Street's highest in late 1998 through early 2000 before the dot-com bubble burst.

**PAYTM TEAMS UP WITH SOFTBANK, YAHOO TO
LAUNCH QR-BASED SERVICE IN JAPAN**

- ✧ Paytm, India's largest digital financial services provider teams up with Softbank, Yahoo to launch QR based service "PayPay" in Japan.
- ✧ PayPay Corporation is the joint venture set up by Japanese conglomerate SoftBank Corp. and Yahoo Japan Corporation in June this year that aims to tap the country's ongoing digital drive.
- ✧ The Japanese government is taking measures to raise the cashless payment ratio from the current 20% to 40% by 2025.

**CABINET APPROVES MOU BETWEEN INDIA
AND KOREA IN THE FIELD OF TOURISM**

- ✧ The cabinet on approved the signing of a memorandum of understanding (MoU) between India and Korea for strengthening cooperation in the field of tourism
- ✧ The main objectives of the MoU are to expand bilateral cooperation in tourism, including cooperation in data related to tourism, between tourism stakeholders.
- ✧ "India and Korea have enjoyed a strong diplomatic and long economic relationship. The two parties are now desiring to strengthen and further develop the established relationship for strengthening cooperation in the field of tourism.

**INDIA RANKED 12 GLOBALLY IN WEB-BORNE
THREATS: KASPERSKY LAB**

- ✧ Globally, India ranks 12th when it comes to the dangers associated with surfing the web, according to a new report from Russia-based global cybersecurity firm Kaspersky Lab.
- ✧ Among other methods, the attackers exploited vulnerabilities in browsers and their plugins (drive-by download).

INDIA, CHINA SIGN AGREEMENT ON SECURITY COOPERATION



- ✧ The first India-China high-level meeting on bilateral security cooperation held in New Delhi.
- ✧ During the meeting, the two sides discussed issues of mutual interest including bilateral cooperation on counter-terrorism and welcomed increased cooperation between India and China in the area of security.
- ✧ An Agreement on security cooperation was also signed by Home Minister Rajnath Singh and State Councilor and Minister of Public Security of China, Zhao Kezhi.
- ✧ It will further strengthen and consolidate discussions and cooperation in the areas of counter-terrorism, organized crimes, drug control and other such relevant areas.

27TH FUSION ENERGY CONFERENCE BEGINS IN GANDHINAGAR

- ✧ The 27th Fusion Energy Conference (FEC 2018) was held recently in Gandhinagar, Gujarat. It was organised by the International Atomic Energy Agency (IAEA) and hosted by Department of Atomic Energy and Gandhinagar-based Institute of Plasma Research.
- ✧ The 27th IAEA Fusion Energy Conference (FEC 2018) aims to provide a forum for the discussion of key physics and technology issues as well as innovative concepts of direct relevance to the use of nuclear fusion as a source of energy.
- ✧ The scientific scope of FEC 2018 is intended to reflect the priorities of this new era in fusion energy research.
- ✧ The IAEA is the world's centre for cooperation in the nuclear field. It was set up as the world's "Atoms for Peace" organization in 1957 within the United Nations family.

BLACKBERRY TO BUY SECURITY FIRM CYLANCE FOR \$1.4 BILLION

- ✧ BlackBerry Ltd, the former mobile phone giant that's now focused on producing software, is acquiring cybersecurity company Cylance Inc. for \$1.4 billion.
- ✧ Waterloo, Ontario-based Black Berry said the acquisition of Cylance would enable it to add artificial intelligence capabilities to its existing software products.
- ✧ The purchase is BlackBerry's largest acquisition in seven years, according to data compiled by Bloomberg.

INDIA-ITALY TECH MEET FOCUSES ON TECHNOLOGICAL ENTREPRENEURSHIP

- ✧ A two-day technology summit between India and Italy began here today with the Science and Technology Minister Harsh Vardhan calling for promotion of high quality and high impact collaborative research projects across the value chain, with a focus on boosting technological entrepreneurship.
- ✧ India and Italy are already part of great innovative collaborations such as the Mission Innovation to accelerate global innovation in clean energy.
- ✧ The focus of the summit is renewable energy, clean technology, information and communication technology, healthcare, aerospace, education and preservation of cultural heritage.

WTO TO SET UP DISPUTE PANEL ON INDIA-US CASE ON EXPORT SUBSIDIES

- ✧ The World Trade Organisation's dispute settlement body has set up a panel to examine the US complaint against certain export-subsidy measures by India as both the sides failed to resolve the issue at consultation level.
- ✧ The US has requested for the establishment of a dispute panel to examine the allegations on India's export incentive measures.
- ✧ According to US, all WTO members, including India, are required to provide subsidies consistent with provisions of the WTO's Agreement on Subsidies and Countervailing Measures.

INDIA TO PARTICIPATE IN CHINA'S FIRST INTERNATIONAL IMPORT EXPO

- ✧ India will participate in China's first international import expo in Shanghai as part of its efforts to reduce the over USD 51 billion trade deficit with the neighbouring nation.
- ✧ The six-day China International Import Expo (CIIE) will be inaugurated by Chinese President Xi Jinping.

OCTOBER 2018**INDIAN GOVT SIGNS LOAN AGREEMENT WITH JAPAN FOR BULLET TRAIN FUNDS**

- ✧ The Indian Government signed an agreement with the Japan International Cooperation Agency (JICA) which has agreed to provide an Official Development Assistance (ODA) loan of around Rs 5,500 crore as Tranche 1 for the Mumbai-Ahmedabad High-Speed Rail project.
- ✧ In September last year, Prime Minister Narendra Modi and his Japanese counterpart Shinzo Abe had launched the ambitious project entailing a total cost of around Rs 1.10 lakh crore.
- ✧ Its objective is to develop mass and high frequent transportation system by constructing high speed rail between Mumbai and Ahmedabad with use of Japan.

GOA, PORTUGAL SIGN MOU FOR WATER, SEWAGE MANAGEMENT

- ✧ The Goa government inked a pact with Portugal in the field of water supply, waste water management and sanitation for a period of 2 years.
- ✧ The signing of the two-year long arrangement is a significant move to work in tandem to develop common initiatives for water supply and waste water management in the state
- ✧ The prime ministers of both India and Portugal had identified water and waste management as priority areas for bilateral co-operation and the memorandum of understanding (MoU) is in sync with the vision of the top leaders of both states.

INDIA, JAPAN BEGIN BILATERAL MARITIME EXERCISE JIMEX-18 IN 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 Kadmatt, an anti-submarine warfare corvette, missile corvette and INS Shakti, the fleet tanker.

CABINET APPROVES MOU BETWEEN INDIA AND RUSSIA ON BILATERAL COOPERATION IN THE ROAD TRANSPORT AND ROAD INDUSTRY

- ✧ The Union Cabinet chaired by Prime Minister Shri Narendra Modi has approved the Memorandum of Understanding (MoU) between India and Russia on Bilateral Cooperation in the Road Transport and Road Industry.
- ✧ The MoU will be signed during the upcoming visit of Russian President to India.
- ✧ Both the countries will benefit by mutual cooperation in the field of Road Transport and Road Industry.
- ✧ Increased co-operation, exchange and collaboration with Russia will contribute to establish a long-term and effective bilateral relationship of communication and cooperation in road transportation and road industry and Intelligent Transport System.

INDIA AND KAZAKHSTAN AGREE TO BOOST DEFENCE AND MILITARY TECHNICAL COOPERATION

- ✧ Raksha Mantri Smt Nirmala Sitharaman was on a three-day visit to Astana, Kazakhstan from October 02, 2018 at the invitation of Minister of Defence of the Republic of Kazakhstan.
- ✧ They discussed a wide range of issues relating to defence and military technical cooperation and took stock of the progress that this bilateral relationship has made since the renewal of the MoU on defence cooperation.
- ✧ Smt Nirmala Sitharaman also discussed issues relating to defence production with the Minister for Defence and Aerospace Industry.

INDIA MOVES UP TO 28TH RANK IN GOVT E-PAYMENT ADOPTION

- ✧ India's overall ranking on the government's adoption of e-payments has moved up to 28th in 2018, from 36th in 2011.
- ✧ The country is taking "rapid strides" in advancing government e-payments capabilities and is one of the top-performing countries in terms of citizen-to-government (C2G), business-to-government (B2G) and government-to-business (G2B) transactions.
- ✧ The country holds the top ranking on B2G and G2B, and comes third on C2G jointly with Argentina.

RUSSIAN PRESIDENT VLADIMIR PUTIN MEETS PM MODI AT HYDERABAD HOUSE IN DELHI

- ✧ Indian and Russia on Friday signed the USD 5 billion S-400 air defence system deal in New Delhi.
- ✧ Modi and Putin also signed eight pacts, including on cooperation on India's ambitious human space mission project Gaganyaan, at the 19th India-Russia annual bilateral summit.
- ✧ Russian President Vladimir Putin arrived in India on Thursday for the two-day annual India-Russia bilateral summit.
- ✧ India and Russia signed eight pacts in areas ranging from defence, nuclear energy, space and economy.

21 IORA COUNTRIES ADOPT DELHI DECLARATION ON RENEWABLE ENERGY



- ✧ As many as 21 countries in the Indian Ocean Rim Association, IORA, adopted the Delhi Declaration on Renewable Energy in the Indian Ocean Region.
- ✧ These nations adopted the Delhi Declaration post the second IORA Renewable Energy Ministerial Meeting held in Greater Noida, near Delhi.
- ✧ The Ministry of New and Renewable Energy yesterday said that the Delhi Declaration calls for collaboration among IORA member states in meeting the growing demand for renewable energy in the Indian Ocean littorals.

Why IBT?

100+

Centers Across India

8000+

Selection in last year

13500+

Selections in SSC
FCI/LIC & State Level

3500+

Selections in SSC
CGL Examination

2000+

Final Selections in
IBPS CLERK-2016

500+

Final Selections in
IBPS PO-2016

500+ G.K. One Liner Questions



NATIONAL NEWS

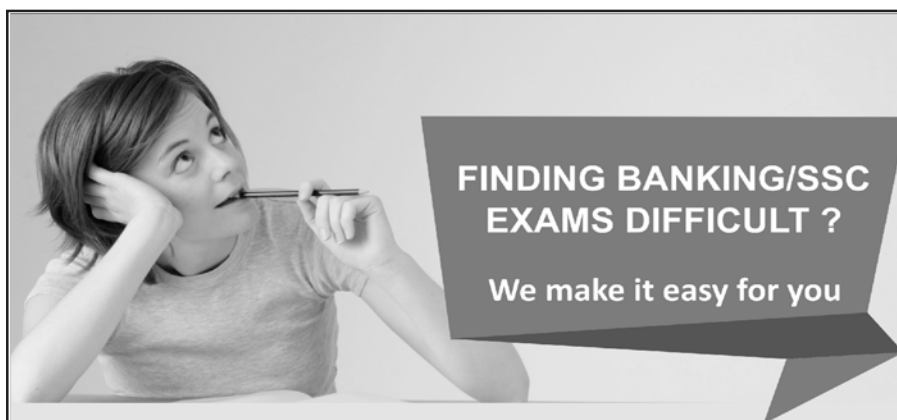
_____ cabinet ratifies renaming Jolly Grant airport after Vajpayee	Uttarakhand
'Jhiri Mela' is celebrated in _____ state	Jammu and Kashmir
Ayushman Bharat umbrella policy for healthcare announced by the Prime Minister in Independence Day. _____ State tops in implementing Ayushman Bharat Scheme	Gujarat
Bihar Chief Minister Nitish Kumar unveiled a _____ feet tall statue of Lord Buddha, the second tallest statue of Buddha in the country, at Rajgir in Nalanda district	70
"Aadi Mahotsav" organized by Tribal Affairs Ministry continues in full fervour at Dilli Haat. _____ edition of Aadi Mahotsav has been celebrated	4th edition
Bihar Chief Minister Nitish Kumar unveiled a 70-feet tall statue of Lord Buddha at Rajgir. Rajgir is situated in _____ District	Nalanda
In a bid to connect directly with beneficiaries, ensuring greater transparency and efficiency in delivery of services, the PM Narendra Modi government has launched _____ Portal for Affordable Credit and Interest Subvention Access	Paisa
Shri Arvind Saxena recently appointed as Chairman of Union Public Service Commission (UPSC). _____ is the retirement age of UPSC Chairman	65
_____ famous personality awarded the Swarnajayanti Fellowship by the central government for 2017-18	Punyasloke Bhaduri
India signed a _____ million loan agreement with the Asian Development Bank (ADB) to provide round-the-clock water supply to Karnataka's four coastal towns of Kundapura, Mangalore Puttur and Udupi, and to improve sanitation infrastructure in Mangalore town	\$ 75
The first copy of the book "Making of New India: Transformation under Modi Government" was received by _____	President
Nation expected to achieve 100% household electrification by 31st December, 2018. Saubhagya - 'Pradhan Mantri Sahaj Bijli Har Ghar Yojana' was launched in _____ year	2017
_____ State became the first Indian state to launch a single emergency number "112" which will connect to police, fire, health and other helplines through an Emergency Response Centre (ERC) in the state	Himachal Pradesh
SEBI issues norms for interoperability among clearing corporations. _____ is the aim of it	Reducing Trading costs
49th International Film Festival of India (IFFI) ends with glittering ceremony. 49th International film festival concluded in _____ state	Goa
The chairman of UPSC is appointed by President under _____ articles of constitution	Article 316

☞ Reported by Bain & Company ; India is fastest growing e-commerce market. The Country's online retail market witnessed a compound annual growth rate of _____ for the period 2013 to 2017.	53%
☞ _____ took Charge as 23rd Chief Election Commissioner (CEC) of India and will oversee the mammoth Lok Sabha elections taking place next year	Sunil Arora
☞ _____ state of India has recently signed agreement with Estonian academy on e-governance	Nagaland
☞ The Delhi government launched a common mobility card _____ can be used by people for travelling in metro trains, DTC and cluster buses. What is the tagline of card	One Delhi, One Ride
☞ Ministry of Home affairs introduce 'A Handbook for Students on Cyber Safety' to Aware Students & Adolescents About _____ issues	Online Crimes and Threats
☞ "Development of Tribal Circuit: Peren-Kohima-Wokha Project" will be inaugurated by the Chief Minister of Nagaland. This Project is launched under _____ Scheme	Swadesh Darshan
☞ _____ government launched a common mobility card which can be used by people for travelling in metro trains, DTC and cluster buses	Delhi
☞ _____ Online lending marketplace has launched a new feature by the name of 'Chance of Approval' on its website which will help its loan applicants chose the most suited lender on the platform	Paisabazaar
☞ Forbes releases India Celebrity 100 list of 2018. _____ Celebrity tops in Forbes' richest Indian celebrity list for third time	Salman Khan
☞ Online lending marketplace Paisabazaar has launched a new feature by the name of 'Chance of Approval' on its website _____ will help its loan applicants chose the most suited lender on the platform	Naveen Kukreja
☞ _____ State Government launched a new programme for transparency and awareness on various government schemes	Odisha
☞ S Ramakrishnan has been honoured with Sahitya Akademi award for his novel Sancharam which deals with the lives of nadhaswaram artistes. He belongs to _____ State	Tamil Nadu
☞ Fitch Ratings slashed India's GDP growth forecast to _____ per cent for current fiscal , citing higher financing cost and reduced credit availability	7.2
☞ 'Mukhyamantri Tirth Yatra Yojana' which offers free travel packages for senior citizens to five religious circuits. 1,100 senior citizens from every constituency has been launched by _____ city	Delhi
☞ Asian Games gold medalist Swapna Barman has become the brand ambassador for _____ digital banking platform	YONO
☞ Sahitya Akademi announces winners in 24 languages. In _____ language Sahitya Akademi award has not been given	Punjabi
☞ Cabinet approves Amendment of the Jallianwala Bagh National Memorial Act _____	1951
☞ Mumbai was termed as the world's _____ richest city with a total wealth of \$950 billion	12th
☞ NITI Aayog organized its first hackathon, 'MoveHack' in August, on the sidelines of the Global Mobility Summit 2018 _____ is the CEO of NITI Aayog	Amitabh Kant
☞ Union Minister Suresh Prabhu and Kerala Chief Minister Pinarayi Vijayan inaugurated the Kannur international airport recently. Kannur airport is located in _____ State	Kerala
☞ Shri Shyam Sundar Besra, Chief Inspector of Ticket working in Asansol Division of Eastern Railway has been conferred the coveted Sahitya Akademi Award. He has been awarded for his novel "Marom" . Novel Marom is written in _____ language	Santhali
☞ Urjit Patel has resigned as Governor of the Reserve Bank of India. His resignation comes against the backdrop of increasing tensions between the Finance ministry and the Reserve Bank of India. He is _____ Governor of Reserve Bank of India	24th

☞ _____ Indian Institute of Technology (IIT) has won the DSCI Excellence Award 2018 for cyber security education by Data Security Council of India (DSCI)	Kharagpur
☞ The Government of India and the Asian Development Bank (ADB) signed a Loan Agreement for \$31 million to build-up the State Tourism Industry and boost visitor arrivals. This Loan Agreement is signed for _____ State	Tamil Nadu
☞ Union Minister of HRD, Shri Prakash Javadekar will inaugurate "Kala Utsav" (Festival of Arts) in _____ City	New Delhi
☞ _____ of the following State Court will become the first in India to accept e-payments	Maharashtra
☞ Home Ministry has launched a Twitter account to spread awareness about cybercrimes and normal precautions to be taken. _____ is the aim of this Twitter handles - @CyberDost	To provide basic knowledge about cybercrimes
☞ Kamal Nath Will Take Oath as Madhya Pradesh CM, final announcement is made by Congress president Rahul Gandhi. Kamal Nath is _____ Chief Minister-designate of Madhya Pradesh, a central Indian state	18th
☞ Senior Congress leader CN Balakrishnan, passed away at the Amritha hospital in Kochi following deterioration in health caused due to pneumonia. He was former minister of _____ state	Kerala
☞ The Delhi High Court has ordered a ban on the sale of _____ online product across India and has directed the Delhi government and the Centre to put the order into effect immediately	Medicines
☞ Rashtra Samiti president K. Chandrashekhar Rao was sworn in as the Chief Minister of _____ state for the second term by Governor E.S.L. Narasimhan	Telangana
☞ _____ has named as 15th chief minister of Rajasthan serving his third term since 1998 by congress Party	Ashok Gehlot
☞ _____ state become the first state in the country to have a law banning sexual exploitation of women	Jammu and Kashmir
☞ _____ assumes charge as secretary of National Commission for Scheduled Tribes (NCST)	Ashok Kumar Singh
☞ _____ actress has been named People for the Ethical Treatment of Animals (PETA) India's Person of the Year for 2018	Sonam Kapoor
☞ Prime Minister Narendra Modi laid foundation stones for two metro lines and affordable housing projects entailing investment of over Rs. 33,000 crore in _____ State	Maharashtra
☞ The central government imposed President's rule in _____ state starting from December 20, 2018, as the Governor's rule expires in the state six months after it was imposed	Jammu and Kashmir
☞ _____ State government has launched three schemes Farmers' Credit Subsidy Scheme (AFCSS), Farmers' Interest Relief Scheme (AFIRS) and Farmers' Incentive Scheme (AFIS)	Assam
☞ _____ Stock exchange gets Sebi nod to launch copper large futures contract	NSE
☞ Scheme for Promotion of Academic and Research Collaboration (SPARC) launched by _____ minister	Prakash Javadekar
☞ Headquarter of National Stock Exchange are Situated in _____ City	Mumbai
☞ Punjab signs MoUs with Israel for research of _____ sector	Agriculture
☞ _____ sworn in as Sri Lankan Prime Minister	Mahinda Rajapaksa
☞ INDIAN Navy Undertake ANTI-SUBMARINE Exercise in Arabian Sea with _____ country	U.S Navy
☞ 22nd National level meeting held between India and _____ country	Myanmar
☞ India took _____ place in solar market countries	Second
☞ 5th Edition of 'Women of India National Organic Festival' inaugurated in _____ city	New Delhi
☞ Leader Madan Lal Khurana passes away. He was former CM of _____ Union Territory	Delhi

British Council and _____ state Sign MoU On Educational Collaboration	Arunachal Pradesh
Confederation of Indian Industry (CII) will work with _____ Social media Channel to educate and train small-medium business owners (SMEs)	Whatsapp
5th National Summit on Public Health Care begins in _____ state	Assam
Harsimrat Kaur Badal inaugurates _____ states first Mega Food Park	Gujarat
Michael D Higgins re-elected as Irish president for _____ term	Second
5th National Summit on Public Health Care begins in _____ State	Assam
5th National Summit on _____ begins at Kaziranga in Assam.	Public Health Care
Cabinet clears renaming Jharsuguda aerodrome airport as _____	Veer Surendra Sai
Cabinet clears renaming Jharsuguda aerodrome as Veer Surendra Sai airport. It is situated in which state	Odisha
PM Modi unveils world's tallest statue, credits Sardar Patel for united India. It is situated in _____ State	Gujarat
WHO's First Global Conference on Air Pollution and Health held in _____ City	Geneva
Approval was also given for renaming of Jharsuguda Airport, as "Veer Surendra Sai Airport, Jharsuguda". It is situated in _____ State	Odisha
_____ district in Uttar Pradesh to be known as Ayodhya	Faizabad
Cabinet approves setting up of Central Tribal University of _____ State	Andhra Pradesh
Cricket Stadium Ekana Renamed After Atal Bihari Vajpayee situated in _____ State	Uttar Pradesh
_____ State Government launches scheme to provide free education to Ockhi-hit kids	Kerala
_____ State gets SEBI approval to launch State Shelter Fund	Tamil Nadu
Headquartes of SEBI is situated in _____ city	Mumbai
_____ is the Capital of Nepal	Kathamandu
_____ State Bans Import Of Fish For 6 Months	Goa
UP cabinet approves renaming of Faizabad as _____	Ayodhya
Union Agriculture Minister launches NCDC's new scheme to promote young entrepreneurs in cooperatives. _____ is the name of it	Yuva Sahakar
The 38th edition of India International Trade Fair Starts in _____ City	New Delhi
HRD Ministry launches _____ programmes for higher education faculty	LEAP and ARPIT
Justice Govind Mathur takes oath as _____ High Court Chief Justice	Allahabad
_____ wins his third straight IBSF billiards crown	Pankaj Advani
_____ constitutes Himalayan State Regional Council	NITI Aayog
_____ State govt reveals Amaravati art-inspired state emblem	Andhra Pradesh
India International Cherry Blossom Festival begins in _____ State	Meghalaya
_____ Scheme launched by Kerala Govt launches for dairy farmers	Gau Samridhi
_____ is the CEO of NITI Aayog	Amitabh Kant
_____ is the Currency of Bangladesh	Taka
_____ State govt has launch Wage Compensation scheme for Pregnant Women in tea gardens of state	Assam

UN Food & Agriculture Organisation awards _____ state for becoming world's first totally organic agriculture state	Sikkim
_____ is the CM of Haryana	Manohar Lal Khattar
Air Quality Warning System launched in _____ city to combat worsening air pollution	New Delhi
IRCTC launched its E-ticketing Chatbot _____ on its website	Ask Disha
Award Scheme has launched under 'Saubhagya' by _____ ministry	Minister of Power
Delhi Government Launches _____ Leaders Fellowship Programme	Urban
_____ is appointed as Band ambassador of Nokia in India	Alia Bhatt
Uttar Pradesh Cabinet approves renaming of _____ city to Prayagraj	Allahabad
Punjab CM lays foundation stones for 5 projects in _____ city of Punjab	Amritsar
Krishna Kutir, a home for 1000 widows inaugurated by Smt Maneka Sanjay Gandhi in _____ city	Vrindavan
_____ move has been taken by NITI Aayog to promote clean mobility	Cyclathon
Jitendra Singh inaugurates 10KW transmitter of AIR in _____ State	J&K
PM addresses book release event to mark one year in office of _____	Vice President
_____ is the Aim of One-Nation-One-Card For Public Transport mission	To Plan for the citizens first
Health Ministry releases draft rules for _____ to regulate online sale of medicines	E Pharmacies
_____ Month is observed as National Nutrition Month _____ is celebrated across country to mark the fight against malnutrition	September



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INTERNATIONAL NEWS

☞ Indo-Russian Strategic Economic Dialogue was created by PM Narendra Modi and President Vladimir Putin in May 2018. _____ is the aim of it	To focus on economic Partnership
☞ Prime Minister Narendra Modi and Chinese President Xi Jinping will meet on the sidelines of the tenth upcoming G20 meeting in November 30. Tenth G20 meeting will be held in _____ country	Argentina
☞ _____ won the Abu Dhabi Grand Prix 2018, the 21st and final race of the 2018 F1, on 25th November 2018	Lewis Hamilton
☞ India recorded the highest average real wage growth in South Asia, according to a report by the International Labour Organisation (ILO). Headquarters of International Labour Organisation are situated in _____ city	Geneva
☞ _____ country has launched a Social Security Scheme for formal sector workers of the country	Nepal
☞ hosts inaugural Sustainable Blue Economy conference. The three-day conference has high global support with over twenty world leaders in Nairobi for the event. _____ is the theme of this conference	Sustainable Development
☞ _____ Country hosts inaugural Sustainable Blue Economy conference for the first time	Kenya
☞ He Jiankui defends 'world's first gene-edited babies' He Jiankui belongs to _____ country	China
☞ The European Union urged government, businesses, citizens and regions to join it in an ambitious plan to cut emissions and make the bloc carbon neutral by _____ year	2050
☞ World Aids Day is celebrated on 1 December. _____ is the theme of World Aids Day 2018	Aids free world
☞ Former U.S. President George H.W. Bush, who presided over the end of the Cold War and routed Saddam Hussein's Iraqi army, died at the age of 94. He was _____ President of United States	41th
☞ World Soil Day is celebrated annually on the 5th of December at the Food and Agriculture Organization of the United Nations (FAO) headquarters in Rome. _____ is the theme of World Soil Day 2018	To raise awareness and call people to #Stop soil Pollution
☞ An Agreement between the Government of the Republic of India and the Government of _____ on Co-operation and Mutual Assistance in Customs Matters was signed on the side-lines of the 80th Session of the Policy Commission Meeting of the World Customs Organisations.	Peru
☞ The Union Cabinet chaired by Prime Minister Shri Narendra Modi has been apprised of Memorandum of Understanding (MoU) between India and _____ country concerning Scientific and Technical Cooperation in the Earth Sciences	United States of America
☞ In _____ State a Startup India Venture Capital Summit is being held with an endeavor to showcase the Indian startup opportunity for funds from around the world	Goa
☞ A model and volunteer Vanessa Ponce de Leon, has won the crown of Miss world 2018. She is native of _____ Country	Mexico
☞ China launched _____ mission to the far side of the moon on Dec. 8, 2018 Beijing. With its mission, China hopes to be the first country to make a soft landing	Chang'e 4
☞ _____ Country retain its position as the world's top recipient of remittances this year with its diaspora sending a whopping USD 80 billion according to World Bank report	India
☞ Human Rights Day is observed every year on 10 December - the day the United Nations General Assembly adopted, in 1948. _____ is the theme of Human Rights day 2018	Stand Up for Human Rights
☞ International Mountain Day 2018 will be an occasion to create a large social movement that can bring mountain issues on the tables of politicians. _____ is the theme of International Mountain Day 2018	Mountains Matter

☞ India signed the Bilateral Annual Haj 2019 Agreement with _____ country for the pilgrimage next year at Jeddah	Saudi Arabia
☞ _____ neighbouring Country of India bans use of Indian currency notes above Rs 100	Nepal
☞ _____ country is going to install world's first floating nuclear power plant in December	Russia
☞ Catriona Elisa Gray was crowned Miss Universe 2018 at a gala ceremony, where representatives from South Africa and Venezuela secured the first runner-up and second runner-up spots? Catriona Elisa Gray belongs to _____ country	Philippines
☞ Nation celebrates Vijay Diwas on 16 December to commemorate India's victory over Pakistan in _____ war	1971
☞ Sri Lanka's disputed Prime Minister Mahinda Rajapaksa resigns. _____ became the new Prime Minister of Srilanka	Ranil Wickremesinghe
☞ Prime Minister Charles Michel has offered his resignation just days after one of his main coalition partners quit in a row over migration? Charles Michel has former PM of _____ country	Belgium
☞ Lawyer Asma Jahangir wins UN Human Rights Prize posthumously. She belongs from _____ Country	Pakistan
☞ _____ Company ranked world's second most-valuable company	Amazon
☞ _____ Country to Become 3rd-largest Aviation Market by 2024	India
☞ _____ won World Billiards Championship title	Sourav Kothari
☞ Michael D Higgins re-elected as president of _____ country for second term	Irish
☞ _____ Organization to set up dispute panel on India-US case on export subsidies	WTO
☞ WTO to set up dispute panel on India-and _____ country case on export subsidies	US
☞ India-Italy tech meet focuses on technological entrepreneurship. _____ is the aim of it	All of these
☞ India signs \$950 million contract with _____ country to buy two stealth frigates	Russia
☞ Cabinet approves MoU between India and _____ country in the field of tourism	South Korea
☞ MoU has been signed between India and _____ for continuing training and education in the fields of Labour and Employment.	Italy
☞ Cabinet approves signing, ratifying extradition pact between India and _____ Country	Morocco
☞ _____ Country moves to grant waiver to India on Chabahar Port and rail link to Afghan border	USA
☞ SIMBEX-18 Bilateral Naval Exercise is exercise between India and _____ Country	Singapore
☞ _____ became the Representative for Asia from India	Siddharth Tiwari
☞ India and _____ country sign pact to collaborate on cancer research	UK
☞ East Asia Summit held in _____ Country	Singapore
☞ India has signed loan agreement for Bullet train with _____ country	Japan
☞ Barham Salih Elected as _____ country's new president	Iraq
☞ _____ wins Russian Grand Prix	Lewis Hamilton
☞ _____ is the currency of Iraq	Iraqi dinar
☞ Cabinet approves MoU between India and _____ country on Bilateral Cooperation in the Road Transport and Road Industry	Russia
☞ Vietnam Coast Guard ship arrives on maiden visit to _____ city	Chennai
☞ _____ is the President of Russia	Vladimir Putin
☞ Brett Kavanaugh sworn in as _____ country's Supreme Court justice	USA

☞ India pledges 20 million dollars to aid _____ country's development	Tajikistan
☞ At _____ position India ranks in Oxfam world inequality index	147
☞ _____ is the Capital of China	Beijing
☞ India's draft electronics policy aims \$ _____billion manufacturing industry by 2025	400
☞ India and _____ country decided to boost cooperation on connectivity projects in North East	Japan
☞ World Health organisations headquarters are situated in _____ country	Geneva
☞ In Word UNICEF "C" Stands for	Children
☞ _____ country is recently Elected To UN Human Rights Council	India
☞ India and _____ country Launch Joint Programme to Train Afghan Diplomats	China
☞ 6th RCEP Inter-sessional Ministerial Meeting in held in _____ country	Singapore
☞ Paul Allen Who dies at 65 , was co-founder of _____ company	Microsoft
☞ _____ is the Union Minister of Textiles	Smriti Zubin Irani
☞ _____ is the Capital of Argentina	Buenos Aires
☞ _____ Naval Ship Reaches Australia's Port Of Darwin For Maritime Exercise	Sahyadri
☞ AYUSH Minister to inaugurate the Fourth International Ayurveda Congress in _____ country	Netherlands
☞ _____ country has took over the chairmanship of the 5th Summit of BIMSTEC	Srilanka
☞ Bi-annual talks between Indian and _____ country begin on border forces in Delhi	Bangladesh
☞ _____ country tops on India's FDI charts again in FY18	Mauritius
☞ _____ Tsunami mock drill excercise begins,India along with 23 countries participates in exercise	IOWave18
☞ India and _____ country has sign Mous on combating money laundering and cooperation in the field of environment	Cyprus
☞ _____ Country launches joint military drills with NATO members	Ukraine
☞ International Women Entrepreneurs Summit 2018 Start in _____ country	Nepal
☞ KAKADU-18 Excercise has been held in _____ Country	Australia
☞ 2nd World Hindu Congress has been going to held in _____ Country	USA
☞ MOBILISE YOUR CITY agreement has sign between India and _____ country	France
☞ World health organization's headquarters are situated in _____ Country	Switzerland
☞ G20 Education Ministers' and Joint Ministerial Meeting held in _____ country	Argentina
☞ Juan Martin del Potro who is Runner up of US Open 2018 belongs to _____ Country	Argentine
☞ International Day for the Preservation of the Ozone Layer has observed on _____ Date	16 September
☞ _____ Country ranked third globally in terms of number of family-owned businesses with 111 companies by Credit Suisse report	India
☞ India sign skill development agreement with _____ country	Germany
☞ 'Sagarmatha Friendship-2018 has conducted between China and _____ country	Nepal
☞ India has sign Air Services Agreement enabling greater connectivity with _____ Country	Marocco
☞ India have agreed to intensify cooperation at the United Nations and other multilateral fora in order to address global challenges with _____ Country	Romania
☞ _____ Country puts four more nuclear facilities under IAEA safeguards	India
☞ India and _____ Country have agreed to explore the possibility of using high resolution satellite images in boundary survey work	Nepal

BANKING & ECONOMY

☞ _____ Organisation unveils rules for reclassification of promoter as public investor	SEBI
☞ The Reserve Bank relaxed norms for external commercial borrowings (ECBs) by reducing the mandatory hedging provision to _____ from the current 100%.	70%
☞ _____ of the these banks has designed PaiSA portal for processing interest on bank loans to beneficiaries of National Urban Livelihoods Mission (DAY-NULM)	Dena Bank
☞ The Reserve Bank relaxed norms for external commercial borrowings (ECBs) by reducing the mandatory hedging provision to 70% from the current 100%.The relaxed norms will apply to the ECBs with a maturity period between _____ and _____ years	3 and 5
☞ Country's _____ largest lender Bank increased the fixed deposit rates by up to 10 basis points or 0.10 percent to 6.80 percent on select maturities	State Bank of India
☞ In a move to make more liquidity available to non-banking finance firms, _____ banking institution has relaxed the securitisation norms by relaxing the minimum holding period requirement	RBI
☞ _____ country's State Bank gets RBI approval to merge operations with its Indian subsidiary	Mauritius
☞ India's economy grew at 7.1 per cent for the second quarter of 2018-19 according to data released by _____ Organization	Central Statistics Office
☞ The RBI said NSFR norms that mandate banks to maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities will be operational from _____ year	2020
☞ _____ has been appointed as nominee of ICICI Bank on 5 December? He would replace Lok Ranjan, who has been laterally transferred to Department of Personnel and Training (DOPT).	Lalit Kumar
☞ Dharmesh Mehta has resigned as the managing director and chief executive officer. He is former CEO of _____ Bank	Axis Bank
☞ Export-Import Bank of India (Exim Bank) has extended a credit facility of _____ million (about Rs 3,542 crore) to Tanzania for water supply projects in the African country	USD 500
☞ _____ Fully digitized bank is recently providing Bankable Debit Card for cricket fans who like deals and offers on online shopping, gym membership, health & wellness products, food delivery	Jana Small Finance Bank
☞ Shri Radha Mohan Singh launched a portal ENSURE- National Livestock Mission-EDEG developed by _____ Financial Institution	NABARD
☞ Bandhan Bank shares surged over 6 per cent in early trade as the Reserve Bank of India allowed Bandhan Bank to open _____ many new branches	40
☞ _____ Market regulator eases norms around cyber security for small market intermediaries	SEBI
☞ Infrastructure Development Finance Company Bank (IDFC Bank) and _____ non-banking financial company completed their merger process recently	Capital First
☞ _____ Bank recently re-named it	IDFC
☞ IDFC Bank to be renamed as IDFC _____ Bank	First
☞ _____ Bank to inject Rs 40,000 cr into banking system via OMO	RBI
☞ _____ Bank is going to issue and encash electoral bonds from Oct 1 to 10	SBI
☞ India Rank _____ Position in ease of doing business Index	77th
☞ Atul Goel takes over as MD, CEO of _____ Bank	UCO
☞ Kirloskar group gets RBI nod for NBFC biz; to invest _____ cr	1000
☞ World Bank inks _____ million project agreement with AP	\$172

☞ Centre to infuse Rs 3,054 cr as capital in _____ Bank	Allahabad Bank
☞ Ashok Chawla resigns as _____ Bank's non-executive chairman	Yes Bank
☞ _____ Bank launches India's first interactive credit card with buttons	IndusInd
☞ Government of India and the Asian Development Bank (ADB) sign _____ Million Loan to support India Infrastructure Finance Company Limited (IIFCL) in India	\$300
☞ _____ Bank approves proposal to raise Rs 5,431 crore fund from government	PNB
☞ Vijaya Bank approve merger proposal to create second largest PSU lender with _____ Bank	BOB
☞ _____ Bank has reduced ATM withdrawal limit From 40,000 to Rs 20,000	SBI
☞ _____ Corporation launches digital engagement solution for banks	Infosys
☞ _____ bank decides to increase the Refinance Limit from Rs. 24,000 crore to Rs.30,000 crore for the Current Year	National Housing Bank
☞ In World Bank's Human Capital Index _____ country tops	Singapore
☞ World Bank's Human Capital Index released India take _____ rank in it	115th
☞ _____ Bank appoints Vinay Razdan as Chief Human Resources Officer	HDFC
☞ India's economic growth rate to grow at _____ % in current financial year declared by RBI	7.4
☞ SBI and _____ banks hike benchmark lending rate by up to 0.2%	ICICI
☞ NABARD has been Sanctioned Rs335 crore to _____ State under the Rural Infrastructure Development Fund	West Bengal
☞ HDFC ERGO makes Cyber Insurance Personal with the Launch of _____ service	E-Secure
☞ Headquarters of NABARD are situated in _____ City	Mumbai
☞ Indian Overseas Bank gets _____ nod for call option on bonds worth Rs 655 cr	RBI
☞ Headquarters of SBI are situated in _____ city	Mumbai
☞ _____ has been appointed as CEO & MD of Axis Bank	Amitabh Chaudhry
☞ Headquarters of Insurance Regulatory and Development Authority (IRDA) of India is located in _____ city	Hyderabad
☞ Insurance Regulatory and Development Authority (IRDA) of India working on _____ method	Sandbox
☞ India signs \$74 million loan pact with World Bank for _____ State	Uttarakhand
☞ _____ takes charge as SBI Chief Financial officer(CFO)	Prashant Kumar
☞ India Post Payments Bank formalises agreement with _____ Finance Company to sell life-insurance	Bajaj Allianz
☞ SBI has ties with _____ company to accelerate digital transaction	Jio
☞ _____ is the aim of SBI and Jio's tie	To boost Digital Transaction
☞ _____ bank has launched Multi Option Payment Acceptance Device	SBI
☞ _____ Amount has been paid by RBI to Union Government as Dividends	50,000 Crore
☞ _____ Bank has launched iris Authentication Over Micro ATMs for Aadhar-based Transactions	Axis
☞ Corporate agency agreement will enable distribution of Bajaj Allianz General Insurance products through the bank's network in _____ branches across the country	2129
☞ Exim bank signs MOU with _____ Development Bank	BRICS
☞ First genetic bank for rare species inaugurated in _____ State	Telangana
☞ _____ Indian bank ranked as most patriotic brand	SBI

PERSONS IN NEWS

_____ is the CEO of Security and Exchange board of India	Ajay Tyagi
_____ is the CEO of ICICI bank	Sandeep Bakshi
Yes Bank set to name Brahm Dutt as interim chairman. _____ is the CEO of Yes Bank	Rana Kapoor
_____ is the CEO of Punjab National Bank	Sunil Mehta
_____ is the CEO of Whatsapp	Jan Koum
_____ is declared Brazil's next president	Jair Bolsonaro
_____ resigns as FTII chairman	Anupam Kher
_____ has been sworn as Chief Justice of Uttarakhand	Ramesh Ranganathan
Justice Ramesh Ranganathan sworn in as HC chief justice of _____ state	Uttarakhand
_____ is the CM of UttarPradesh	Yogi Adityanath
_____ is the CM of Manipur	Nongthombam Biren Singh
Vinod Dasari is former CEO and MD of _____ company	Ashok Leyland
_____ is the CM of Andhra Pradesh	N. Chandrababu Naidu
_____ is the CEO of Alibaba	Deniel Zhang
_____ is Chief Minister of Kerala	Pinarayi Vijayan
_____ is the Vice Chairman of NITI Aayog	Rajiv Kumar
Pandit Tulsidas Passed away recently was famous _____	Harmonium exponent
_____ is the CEO of Flipkart	Kalyan Krishnamurthy
_____ is the CEO of NITI Aayog	Amitabh Kant
_____ has been sworn-in as the first female high court Chief Justice in Pakistan	Tahira Safdar
_____ is the CEO of NITI Aayog	Amitabh kant
_____ is elected as 13th President of Pakistan	Arif Alvi
_____ has been launches Coffee Connect app, Coffee Krishi Tharanga services for coffee stakeholders	Suresha Prabhu
_____ actor has become the Brand Ambassoder of Lal Bahadur Shastri Memorial Foundation	Akshey Kumar
_____ is the Chairman of ISRO	K Sivan
_____ Actress is appointed as ambassadors of Skill India Campaign	Anushka Sharma
Who becomes the youngest Indian woman to reach the peak of Mount Kilimanjaro	Shivangi Pathak
_____ is the Chairman of NABARD	Harsh kumar Bhanwala
_____ is the Chairman of Rajya Sabha _____	Venkaiah Naidu
The name of Robot _____ is recently Developed by Ranchi man	Rashmi
Sushma Swaraj has visted _____ country to Discuss bilateral ties	Kyrgyzstan
_____ is the CEO of Apple	Tim cook
K.S. Deshpande _____ Passes away recently was renowned	Library Scientist
_____ Footballer has been retired from German National Team	Mario Gomez
_____ has been elected as Deputy Chairman of the Rajya Sabha	Harivansh Narayan
Ivan Duque sworn as _____ Country's president	Colombia

NEW APPOINTMENT

_____ is appointed as Band Ambassador of Uber Eats	Alia Bhatt
UNICEF appoints _____ singer as first 'Youth Advocate' of northeastern region	Nahid Sharma
_____ has been appointed the new Chief Election Commissioner by President Ram Nath Kovind? He will take over from OP Rawat on December 2.	Sunil Arora
Hospitality firm OYO has appointed Max Healthcare Executive Director _____ as the chief executive officer (CEO) of its new real estate businesses, effective 6 December	Rohit Kappor
_____ country has become the first North Atlantic Treaty Organisation(NATO) nation to appoint a female Chief of Armed Forces	Slovenia
_____ has been appointed as Chief Executive officer of International Association of Athletics Federation on the first day of its 215th Council Meeting in Monaco	Jon Ridgeon
_____ has been appointed as Chief Economic Advisor for a period of 3 years by Narendra Modi	Krishnamurthy Subramanian
Reserve Bank of India (RBI) Governor Urjit Patel stepped down from his position with immediate effect, citing personal reasons. _____ has been appointed as new Governor of Reserve Bank of India(RBI)	Shaktikanta Das
_____ is appointed as board chairman in Society for Worldwide Interbank Financial Telecommunication(SWIFT) recently	Arundhati Bhattacharya
The United Nations Panel of Auditors consists of External Auditors of the United Nations and its agencies. _____ has appointed as Vice-Chair of the UN Panel of Auditors	Rajiv Mehrishi
_____ has been appointed as yes bank's non-executive interim chairman after former finance secretary Ashok Chawla resigned from the position last month in order to recover Share Prices	Brahm Dutt
_____ has appointed as president of the Film and Television Institute of India (FTII) and chairman of the institute's governing council by the Ministry of Information and Broadcasting	BP Singh
_____ has been appointed as new Indian Ambassador to United States	Harsh Vardhan Shringla
_____ has appointed as new CEO of Paytm	Satish Kumar
_____ is Appointed As Acting Chief Justice of Allahabad High Court	Govind Mathur
_____ has appointed as HDFC Bank CEO for 2 years	Aditya Puri
_____ is appointed as the new CCI Chairman	Ashok Kumar
_____ is appointed as the Chief Justice of the Allahabad High Court	Govind Mathur
_____ Senior IPS officer appointed ITBP chief	S S Deswal
_____ has appointed as India's next ambassador to China	Vikram Misri
_____ has appointed as director general of the Border Security Force	Rajni Kant Misra
_____ takes charge as 46th Chief Justice of India	Ranjan Gogoi
_____ became the new CEO of ICICI bank	Sandeep Bakshi
_____ is appointed as India's ambassador to UN Conference on Disarmament	Pankaj Sharma
_____ appointed as new Solicitor General of India	Tushar Mehta
_____ has appointed as HDFC Bank Chief Human Resources Officer	Vinjay Razdan
_____ has appointed as the next Ambassador of India to the Kingdom of Thailand	Suchitra Durai

OBITUARIES

☞ Yashwant Dev passes away recently. She belongs to _____ field	Music
☞ Ananth Kumar was died recently is former CM of _____ state	Benguluru
☞ M.N Roy, who recently Passes away was _____	Poet
☞ The founding leader of Pakistan's MQM passed away recently. Name the Leader is _____	Saleem Shahzad
☞ Shantaram Potdukhe, who Died recently belongs to _____ Political Party	Indian National Congress
☞ Senior Congress Leader MM Jacob passed away recently. He was the former Governor of _____	Meghalaya
☞ Kannada poet and film song lyricist _____ passed away at the age of 73.	M.N. Vyasa Rao
☞ Kannada poet and film song lyricist _____ passed away at the age of 73.	M.N. Vyasa Rao
☞ The founding leader of Pakistan's MQM passed away recently. Name the Leader is _____	Saleem Shahzad
☞ _____, the first restaurant critic to win the Pulitzer Prize for criticism, died. He was 57.	Jonathan Gold
☞ _____ prime minister just died	Atal bihari vajpayee
☞ The former finance minister of Chhattisgarh passed away recently. Name the Minister is _____	Ramachandra Singh Deo
☞ Arun Date, who recently passed away, was a famous _____.	Singer
☞ Renowned lyricist Gurukrushna Goswami recently passed away. He was related with _____ music industry.	Odia
☞ Nirmal Hirawat passed away recently. He is the former minister _____	Madhya Pradesh
☞ Rajinder Pal who died recently was a renowned player of _____.	Cricket

AWARDS

☞ _____ famous personality has been honoured by Harvard University for promoting girls education recently? She had also won the Nabal Prize in 2014	Malala Yousafzai
☞ _____ became the First Indian To Win 'Breakthrough Table Tennis Star' Award at the prestigious ITTF Star Awards in South Korea	Manika Batra
☞ _____ State has been selected for "Krishi Karman" award in the rice category from the Union Ministry of Agriculture	Jharkhand
☞ _____ Country won Commonwealth Association for Public Administration and Management Award, 2018	India
☞ _____ Famous Personality received its 1st World Agriculture Prize	MS Swamiathan
☞ The Union government has awarded the _____ state Police for "good practices" under the Crime and Criminal Tracking Network & Systems (CCTNS), an e-governance project	Assam
☞ James Allison, Tasuku Honjo win Nobel Prize 2018 in _____ field	Physiology and medicine
☞ Frances H Arnold, George P Smith and Gregory P Winter win Nobel prize in _____ field	Chemistry
☞ _____ won Nobel peace prize 2018	Both a&b
☞ William Nordhaus and Paul Romer won Nobel Prize 2018 in _____ field	Economics
☞ _____ Famous Personality was awarded the 8th Social Entrepreneur of the Year award, 2018	Prema Gopalan
☞ _____ will receive Dr B C Roy National Award as an Eminent Medical Person of the Year	B K Misra
☞ _____ had recieved Sahitya Academy award in 1988 for his novel 'Assoryalok'	Bhagwati kumar Sharma
☞ _____ becomes first Indian to win medal in IAAF Continental Cup	Arpinder Singh

BOOKS & AUTHOR'S

☞ Ramakrishnan is a full-time writer who has been active over the last 27 years in diverse areas of Tamil literature like short stories, novels. He recently Sahitya Akademi award for _____ novel	Sancharam
☞ The Republican Ethic" and "Loktantra ke Swar" books released by Shri M. Venkaiah Naidu. The books contain selected Speeches of _____ Indian Politician	Ram Nath Kovind
☞ Yoga And Mindfulness' launched by VP Venkaiah Naidu is written by _____	Mansi Gulati
☞ Noted writer Kavita Mahajan passes away at 51. She wrote books in _____ language	Marathi
☞ _____ wrote final book "brief answers to big questions"	Stephen Hawking
☞ Bhagwati Kumar Sharma who passed away recently was renowned author of _____ language	Gujarati
☞ Union HRD Minister Prakash Javadekar has launched _____ book on Gandhi ji's basic education	Nai Talim
☞ _____ was the Author of novel "Yes! It's All about My Daughter: Diagnosed with Rett Syndrome at 8 Months"	Muthuvel Karunanidhi
☞ _____ is the editor of Thuglak magazine	Swaminathan Gurumurthy
☞ _____ is the author of Book 'Untold Story of Broadcasting'	Gutam Chatterjee
☞ 'Ghats of Banaras' Book has been wrote _____	Sachidanand joshi
☞ _____ wrote "A Thousand Splendid Suns" book	Khaled Hosseini
☞ Atal Ji Ne Kaha: A book on Vajpayee has been launched by _____	prime Minister
☞ The book launched by Vice President of India M. Venkaiah Naidu "Human Rights, Values and Cultural Ethos" is written by _____.	Dr. R.P. Dhokalia
☞ Vice President of India M. Venkaiah Naidu has launched the book "Human Rights, Values and Cultural Ethos" in _____.	New Delhi

SPORTS

☞ Mary Kom won World Championship for _____ time	6th
☞ _____ is the captain of women T20 2018	Harmanpreet Kaur
☞ World women Boxing Championship held in _____ Country	India
☞ Australia have wrapped up their fourth World Cup T20 crown, cruising past England in the final at Sir Vivian Richards Cricket Ground. Sir Vivian Richards Cricket Ground is situated in _____ country	Antigua
☞ The opening ceremony of the 14th Men's Hockey World cup has nicely set up the tournament proper to begin in _____ state after it was open by chief minister Naveen Patnaik	Odisha
☞ Esha Singh, who is the daughter of a national level rally driver, won medals in the youth, junior and senior categories of National Shooting Championships. She hails from _____ state	Telangana
☞ _____ has been named permanent chairman of Cricket Australia following the resignation of David Peever	Earl Eddings
☞ _____ Olympic Gold medalist was conferred with shooting's highest award by the International Shooting Sport Federation (ISSF) at the General Assembly in Munich	Abhinav Bindra
☞ Vinesh Phogat, Sakshi Malik win gold at wrestling nationals recently. Vinesh had earlier won _____ many Nationals in a row from 2012 to 2016.	Five
☞ Board of Control for Cricket in India is India's national cricket governing body, BCCI headquarters are situated in _____ city	Mumbai
☞ _____ city has been officially confirmed as the host city of the 2023 International Association of Athletics Federations (IAAF) World Championships	Budapest, Hungary

☞ Khelo India Youth Games-2019 begins from the 9th to 20th of January. In _____ state Khelo India youth Games 2019 will be held	Maharashtra
☞ Manipur government conferred MC Mary Kom, six times World Women Boxing Champion and Olympic bronze medalist, with the title _____ for her outstanding achievement in the field of boxing	Meethoileima
☞ _____ country has won the 2018 men's Hockey World Cup	Netherlands
☞ Dwayne Bravo retires from international cricket. He belongs to _____ country	West Indies
☞ Asian Champions Trophy Hockey title won by _____ Country	Both A & B
☞ Union Home Minister Rajnath Singh inaugurated the 'Run for Unity' marathon from _____ Stadium in New Delhi	Dhyan Chand
☞ _____ Player named as brand ambassador of 2018 Women's World Boxing Championships	Marry Kom
☞ 2018 Women's World Boxing Championships will be held in which country?	India
☞ Azhar Ali announces retirement from ODIs. He Played Cricket for _____ Country	Pakistan
☞ _____ becomes first batsman to hit four T20I hundreds	Rohit Sharma
☞ _____ wrestler becomes number one in world in 65kg	Bajrang Punia
☞ Women's World Boxing Championships begins in _____ City	Delhi
☞ John Hastings Retires From International Cricket Due To Lung Disease. He Played Cricket for _____ Country	Australia
☞ _____ Team win seventh Asia Cup title	India
☞ Asian Cup 2018 held in _____ country	UAE
☞ _____ Player clinches Asian Junior Squash title	Yuvraj Wadhwani
☞ _____ is named as India's flag-bearer at Youth Olympic Games	Manu Bhaker

SCIENCE & TECHNOLOGY

☞ _____ Renowned scientist has been appointed as Atomic Energy Regulatory Board chairman for the period of three Years	Guntur Nageswara Rao
☞ The Indian Space Research Organization (ISRO) has launched India's _____ earth observation satellite along with 30 other foreign satellites, including 23 from the US	Hysis
☞ _____ aerospace manufacturer and space transportation services company launched 64 satellites into orbit in one fell swoop for a record-setting mission	Space X
☞ Indian Space Research Organisation or ISRO's _____ launched "Big Bird" into space from the French space port of Kourou in South America. It is also called	GSAT11
☞ _____ organises hackathons to source sustainable, innovative and technologically-enabled solutions to address various challenges in the development space	NITI Aayog
☞ _____ company Chief Executive Officer (CEO) Ananth Narayanan has resigned from his post, marking another high profile exit after Binny Bansal recently stepped down from Flipkart	Myntra
☞ The Indian Ports Association (IPA) has launched _____ port community system, a cloud-based technology that offers services like notification, work-flow and track and trace	PCS1x
☞ _____ consumer Electronics company announced a partnership with the Federation of Indian Micro and Small and Medium Enterprises(FISME) to empower Micro, Small & Medium Enterprises (MSMEs) to leverage growth opportunities in the e-commerce sector	Amazon
☞ ISRO has launched _____ military communication satellite from Sriharikota, Andhra Pradesh	GSAT-7A

☞ _____ company is going to acquire software company Red Hat for \$34 billion	IBM
☞ New web-based tool design to help monitor fake news on _____	Facebook and Twitter
☞ India conducts successful night trial of _____ missile	Agni I
☞ IIT-Madras creates India's first indigenous microprocessor. _____ is the name of it	Shakti
☞ _____ online portal Launched to promote women farmers and entrepreneurs	Mahila-E-Haat
☞ India GSLV MkIII-D2 successfully launches GSAT _____.	29
☞ 4th India International Science Festival held in _____ city	Lucknow
☞ _____ app has launched to provide correct, Scientific and authentic health information to airwarriors and all citizens of India	MedWatch
☞ Google to shut down _____ company after failing to disclose user data breach	Google+
☞ _____ Country launched two remote sensing satellites to conduct electromagnetic environmental probes	China
☞ NITI Aayog and _____ corporation co-design programme to skill students in new age tech	IBM
☞ Central University of _____ state signs MoU with ISRO to set up Space Applications Center	Jammu
☞ Niti Aayog and _____ company to bring AI tools for agriculture and healthcare	Microsoft
☞ Internet Society inks pact with _____ Association to secure Internet infrastructure	ISPAI
☞ 6th edition of Bengaluru Space Expo inaugurated in _____ city	Bengaluru
☞ _____ agency has successfully tests anti-tank missile	DRDO
☞ _____ Space Research Organization successfully launched two satellites NovaSAR and S1-4 from the Satish Dhawan Space Centre	PSLV-C42
☞ The fourth edition of India International Science Festival will be inaugurated by President of India in _____ City	Lucknow
☞ _____ Missile has been recently tested by Defence Research & Development Organization	Interceptor Advanced Area Defence
☞ _____ is the objective of 'Shaur nahin' Mobile app	To Stop Unnecessary Noise
☞ "PARIVESH" single window hub has been launched for _____ Department	Environment
☞ _____ is the World's first mission to touch the sun	lift off
☞ _____ is India's second moon mission launched recently	Chandrayaan-2
☞ _____ satellite has been lauched by ISRO's to study the Sun	Aditya-L1
☞ _____ space agency has confirmed presence of ice on Moon using spacecraft	NASA
☞ _____ satellite has been launched from French Guyana	Aelous
☞ The Indian PSLV launcher has bagged its first order from _____ to launch 10-kg nanosatellite Centauri I later this year.	Australia
☞ India's longest-range ballistic missile _____ will be inducted into the nuclear arsenal very soon.	Agni V
☞ India and United States had signed a Memorandum of Understanding (MoU) in _____ to have scientific and technical cooperation in Earth observations and Earth sciences.	2008
☞ A new communication satellite 'APSTAR-6C' has been launched by _____.	China
☞ A hyper spectral imaging satellite called "Goafen-5" has been launched to monitor air pollution by _____.	China
☞ _____ Launches Most Powerful Falcon 9 Rocket	SpaceX

DEFENCE AND SECURITY

☞ Raksha Mantri Launches _____ mission, aimed to provide a boost to IPR culture in indigenous defence industry	Mission Raksha Gyan Shakti
☞ Air forces of India and _____ country are scheduled to participate in a 12-day joint exercise 'Cope India 2019' at two air force stations in West Bengal	United States
☞ Air forces of the United States and India are scheduled to participate in a 12-day joint exercise. _____ is the name of exercise	Cope India 2019
☞ The first Directorate General Armed Forces Medical Services (DGAFMS) Military Medicine Conclave was held in New Delhi. _____ week is observed as Armed Forces week	December
☞ The Indian Navy will conduct a large-scale coastal defence exercise next month to test the robustness of the entire coastal security apparatus. _____ is the name of exercise	Exercise sea vigil
☞ The Indian Coast Guard has conducted the Regional Level Marine Oil Pollution Response Exercise at sea off Port Blair. _____ is the title of Exercise	Clean Sea- 2018
☞ _____ nuclear-capable ballistic missile has been successfully test fired by India, which has a strike range of 5,000 km	Agni V
☞ The Indian and Russian air forces will begin a 12-day war game in Jodhpur with an aim to enhance their operational coordination. _____ is the name of exercise between India and Russia	Aviandra
☞ India began 7th round of their 'Hand-in-Hand' military drills in city Chengdu as part of the focussed efforts by the two militaries to improve ties after last year's standoff at Doklam. Hand in Hand is military Drill between India and _____ Country	China
☞ _____ Corporation launches Naval training ship for Indian Coast Guard	Reliance
☞ _____ is the theme of 10th Nuclear Energy Conclave	Nuclear Power- Towards a clean & Base Load Energy
☞ _____ is the name of Indo-Russian military exercises Starts this November	Indra
☞ India and _____ country agree to boost Defence and Military Technical Cooperation	Kazakhstan
☞ _____ has Redesignated As Deputy National Security Advisor	R N Ravi
☞ _____ Country Launches Air Exercises With NATO Countries	Ukraine
☞ Indian navy ships & aircraft arrive in Sri Lanka to participate in _____ joint exercise	SLINEX-2018
☞ _____ country refuses to participate in first BIMSTEC joint military exercise	Nepal
☞ Indo-Mongolia joint exercise kicks off in _____ city	Ulaangbaatar
☞ First joint military exercise with BIMSTEC countries will held in _____ city	Pune
☞ Joint Military Exercise Yudh Abhyas 2018 begins between India and _____ Country	US
☞ Defence Acquisition Council approves procurement of _____ missile system	Akash
☞ India successfully test fires _____ missile recently	Prahaar
☞ _____ Ministry Signs Pact with ISRO to Set up Emergency Response Control Room	Home Minister
☞ In _____ city defence industrial corridor has been launched by Defence Minister Nirmala Sitharaman and Uttar Pradesh Chief Minister Yogi Adityanath	Aligarh
☞ _____ Missile has been tested from Indian Army at Pokhran range	Helina
☞ Joint Military Exercise has been held between India and _____ country	Thailand
☞ Missile has been recently tested by DRDO	BrahMos
☞ The Indian Army signed a Memorandum of Understanding with _____ on the Defence Salary Package.	State Bank of India

IMPORTANT DAYS

☞ Law Day is observed on which day	26 November
☞ Uttarakhand foundation day is celebrated on ____ day	9 November
☞ People's participation, awareness key for encouraging organ donation stated by Health and Family Welfare minister. Organ Donation Day observed on ____ date	27 November
☞ National Flag Day is observed on ____ Day	30 November
☞ The 70th National Cadet Corps (NCC) Day was celebrated in city ____ with cadets dressed in Khaki (Army), White (Navy) and Blue (Air Force) uniforms presenting colourful cultural programmes at Kalamandira. NCC day is observed on ____ day this year	25 November
☞ International Day of Persons with Disabilities is an international observance promoted by the United Nations since 1992. International day of Person with Disabilities is observed on ____ Day/Date	3 December
☞ The International Day for the Abolition of Slavery is a yearly event on December 2, organized by the United Nations General Assembly. The Day was first celebrated in ____ year	1986
☞ Navy day is observed every year to celebrate the achievements, and role of the naval force in protecting and guarding the country. Navy day is observed on ____ day/Date	4 December
☞ The Armed Forces Flag Day or the Flag Day of India is a day dedicated to India towards collection of funds from people of India for the welfare of the Indian Armed Forces personnel. Armed Force Day is observed on ____ Day/Date	7 December
☞ International Anti-Corruption Day has been observed annually , since the passage of the United Nations Convention Against Corruption on 31 October 2003 to raise public awareness for anti-corruption. International Anti- Corruption Day is Observed on ____ Day/Date	9 December
☞ Human Rights day is adopted by United Nations General Assembly in 1948. Human Rights day is observed on ____ Day/Date	10 December
☞ Mountains are early indicators of climate change and as the climate changes the liveability and development gets hampered due to many challenges thus faced by the mountain community. International Mountain day is observed on ____ Day/Date	11 December
☞ The Energy Conservation Act in India was executed by the Bureau of Energy Efficiency BEE in the year 2001. National Energy conservation Day observed on ____ Day/Date	14 December
☞ The United Nations' (UN) International Human Solidarity Day is observed annually which aims to remind people on the importance of solidarity in working towards eradicating poverty. International Solidarity Day is observed on ____ day/Date	20 December
☞ National cancer awareness day is observed on ____ day	7 November
☞ Legal Service day is observed on ____ Day	9 November
☞ Legal Services Day First Observed in ____ Year	1995
☞ National Education Day is celebrated on ____ day	11 November
☞ World Animal Day is observed on ____ Day	4 October
☞ World Teachers day is observed on ____ day	5 October
☞ World Postal day observed on ____ day	9 october
☞ World Mental Health Day is observed on ____ day	10 October
☞ Air Force Day is observed on ____ day	8 October
☞ Good Governance Day is observed on ____ date	25 December



DECEMBER 2018

ELIUD KIPCHOGE AND CATERINE IBARGUEN NAMED IAAF ATHLETES OF THE YEAR



- ✧ Kenyan distance runner Eliud Kipchoge and Colombian long and triple jumper Catherine Ibarguen have been named male and female world athletes of the year.
- ✧ Kipchoge, 34, won the London Marathon and set a world record of two hours, one minute and 39 seconds in Berlin.
- ✧ Ibarguen, also 34, claimed triple and long jump honours in the Central American and Caribbean Games, the Continental Cup and the Diamond League finals.

TAMIL WRITER S RAMAKRISHNAN GETS SAHITYA AKADEMI AWARD

- ✧ Tamil writer S Ramakrishnan (52) has been honoured with Sahitya Akademi award for his novel Sancharam which deals with the lives of nadhaswaram artistes.
- ✧ Ramakrishnan is a full-time writer who has been active over the last 27 years in diverse areas of Tamil literature like short stories, novels, plays, children's literature and translations.
- ✧ Among the many important awards won by him are Tagore Literary Award for his novel Yamam. Sangeetha Nataka Academy Award for best young playwright.

SAHITYA AKADEMI ANNOUNCES WINNERS IN 24 LANGUAGES

- ✧ The awards relate to books first published during the five years immediately preceding the year of award, between January 1, 2012 and December 31, 2016.
- ✧ The Sahitya Akademi award is among the most prestigious literary honours bestowed on writers for their works across genres and languages.
- ✧ Winners include Anees Saleem in English, Rama Kant Shukla in Sanskrit, Rajesh Kumar Vyas in Rajasthani, Rahman Abbas in Urdu, Lok Nath Upadhyay in Nepali, Chitra Mughal in Hindi and S. Ramakrishnan in Tamil.
- ✧ The awards, in the form of a casket containing an engraved copper-plaque, a shawl and a cheque of Rs 1 lakh, will be presented to the authors at a special function in January next year at Kamani Auditorium.

MANUSHI CHHILLAR CROWNS MISS WORLD 2018 A YEAR AFTER SHE WON THE TITLE

- ✧ A Mexican model and volunteer Vanessa Ponce was crowned Miss World at a glitzy event on the tropical Chinese island of Hainan
- ✧ Miss Mexico Vanessa Ponce de Leon, 26, has a degree in international business, volunteers for "Migrantes en el Camino" and is on the board of directors of a rehab centre for girls.
- ✧ Miss Belarus Maria Vasilevich, Miss Jamaica Kadijah Robinson and Miss Uganda Quiin Abenakyo were also among the final five.
- ✧ It is the eighth time the Miss World final has been held in Sanya, which first hosted the pageant in 2003.

INDIAN RAILWAY EMPLOYEE CONFERRED WITH PRESTIGIOUS SAHITYA AKADEMI AWARD FOR HIS NOVEL "MAROM" IN SANTHALI LANGUAGE

- ✧ Shri Shyam Sundar Besra, Chief Inspector of Ticket working in Asansol Division of Eastern Railway has been conferred the coveted Sahitya Akademi Award.
- ✧ He has been awarded for his novel "Marom" in Santhali language which is primarily based upon natural, social, economic and political conditions of Santhal Pargana.
- ✧ The novel highlights the situation emerged after the two main industrial development of the Santhal area after Independence i.e Masanjore Dam at Dumka and Railway locomotive workshop at Chittaranjan.

AMITAV GHOSH HONOURED WITH JNANPITH AWARD 2018



- ✧ Noted English writer Amitav Ghosh has been honoured with this year's Jnanpith Award, a literary award given to an author for "outstanding contribution towards literature.
- ✧ The decision was taken in a meeting of Jnanpith Selection Board chaired by eminent novelist, scholar and Jnanpith laureate Pratibha Ray.
- ✧ Ghosh, one of the most prominent contemporary Indian writers, is known for a series of novels such as Shadow Lines, The Glass Palace, The Hungry Tide, and the Ibis Trilogy -- Sea of Poppies, River of Smoke and Flood of Fire -- chronicling the opium trade between India and China run by the East India Company.

'PHILIPPINES' CATRIONA ELISA GRAY CROWNED MISS UNIVERSE 2018

- ✧ Catriona Elisa Gray from Philippines was crowned Miss Universe 2018 at a gala ceremony, where representatives from South Africa and Venezuela secured the first runner-up and second runner-up spots. India's Nehal Chudasama failed to make it to the Top 20.
- ✧ In the final question round, Gray was asked about the most important lesson she has learnt in life and how would she apply it in her time as Miss Universe.
- ✧ The winner, who pipped 93 other contestants to win the title, has a love for the arts and holds a Master Certificate in Music Theory. She is an adventure junkie and is passionate about her love for Filipino dishes including adobo, balut and the sweetest mangoes in the world.

INDIAN FILM 'PERIOD. END OF SENTENCE' MADE IT TO OSCARS SHORTLIST

- ✧ 'Period. End of Sentence,' the short documentary film on the stigma surrounding women during menstruation in rural India has made it to the 91st Oscar's shortlist in the Documentary Short Subject category.
- ✧ The film was co-produced by Monga's Sikhya Entertainment which is also known for backing movies like Masaan and The Lunchbox.
- ✧ The 26 minuter follows the exploits of two girls from Hapur village in Uttar Pradesh as they struggle to fight the stigma against menstruation.

SONAM KAPOOR, NAMED PETA INDIA'S PERSON OF THE YEAR FOR 2018

- ✧ Actress Sonam Kapoor, a vegan, has been named People for the Ethical Treatment of Animals (PETA) India's Person of the Year for 2018.
- ✧ In 2016, Sonam was named PETA India's Hottest Vegetarian Celebrity, and she earned a Compassionate Business Award from the group a year later for her cruelty-free handbag line.
- ✧ Past recipients of PETA India's Person of the Year Award include Anushka Sharma, Sunny Leone, Shashi Tharoor, Kapil Sharma, Hema Malini, R. Madhavan and Jacqueline Fernandez.

MAMATA BANERJEE IS THE SKOCH CHIEF MINISTER OF THE YEAR

- ✧ West Bengal Chief Minister Mamata Banerjee has been conferred the Skoch Chief Minister of the Year Award for her contribution in the overall development of the state and emerging as the best chief minister in the country.
- ✧ The state has this year bagged 31 Skoch Awards for its performance across different fields besides implementing unique projects.
- ✧ Banerjee has been conferred with the prestigious award on the basis of the state's performance in the field of governance, culture, finance, urban and rural development, the organisation had tweeted recently.
- ✧ In the field of agriculture, West Bengal has won five consecutive krishi karman awards and bagged the IPPAI Award for rural electrification in the state.

NOVEMBER 2018**PAKISTANI LAWYER ASMA JAHANGIR WINS UN HUMAN RIGHTS PRIZE POSTHUMOUSLY**

- ✧ Pakistan's iconic human rights activist and lawyer Asma Jahangir was posthumously awarded the 2018 UN Human Rights Prize.
- ✧ She was one of the four winners of the award which was announced by the United Nations.
- ✧ The "United Nations Prize in the Field of Human Rights" is an honorary award given for outstanding achievement in human rights.

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ATHLETICS BODY WINS FICCI AWARD

- ✧ The Athletics Federation of India has been chosen winner of the FICCI (Federation of Indian Chambers of Commerce and Industry) India Sports Awards 2018 for the category of Best National Sports Federation (NSF). The eminent Jury was chaired by Justice (retd) Mukul Mudgal.
- ✧ This is a true recognition of the work done by AFI for growth and development of Sports in the country.
- ✧ The award will be presented at the India Sports Awards ceremony, at Federation House, New Delhi.

DR. SAROJ SUMAN GULATI CONFERRED WITH GLOBAL EDUCATION LEADERS AWARD 2018

- ✧ Dr. Saroj Suman Gulati, Director, Blue Bells Group of Schools has been conferred with the coveted Global Education Leaders Award 2018
- ✧ An educationist par excellence, Dr. Gulati was among the nine eminent education leaders from India who were awarded for their exemplary contribution in various spheres of education.
- ✧ The event was held at The Atlantis, Dubai in the presence of His Excellency Navdeep Singh Suri, Indian Ambassador to UAE, Mr. Manpreet Singh Badal.

PROF. MS SWAMINATHAN RECEIVES 1ST WORLD AGRICULTURE PRIZE

- ✧ Renowned agricultural scientist and the chief architect of the green revolution in India, Prof. MS Swaminathan was awarded the very 1st World Agriculture Prize for his immense contributions to Indian agriculture by Indian Vice-President Venkaiah Naidu.
- ✧ Naidu called the eminent agricultural scientist as a Vishwaguru in Agriculture, a teacher and a scholar who continues to leave his inspirational, ideational thoughts and prints on the world.
- ✧ Concerned over the decrease in number of people engaged in agriculture, the Vice President called for concerted, coordinated action to address a number of issues that impact the growth of agriculture sector.

MAHE CHANCELLOR DR RAMDAS M PAI CONFERRED LIFE TIME ACHIEVEMENT AWARD BY FICCI

- ✧ Dr. Ramdas M Pai was awarded the 'Lifetime Achievement Award 2018', in recognition of his enormous contributions in the fields of Education and Healthcare by the Federation of Indian Chambers of Commerce & Industry (FICCI) in New Delhi on 30th October 2018.
- ✧ Dr Pai, a recipient of Padma Bhushan, "Is an epitome of dedication and perseverance, who has contributed immensely at national and international level. He has spent his entire life working with all the Group of Institutions and his name has till date been synonymous with perseverance, dedication and attaining a larger purpose in all human endeavor.
- ✧ His principled stance, his unwavering commitment to promoting affordable and accessible education and healthcare has greatly benefited the public at large.

OCTOBER 2018**SCIENTISTS FROM U.S, CANADA, FRANCE SPLIT NOBEL PRIZE IN PHYSICS FOR LASER WORK**

- ✧ This year's Nobel Prize in Physics has been "split" with one half going to Arthur Ashkin, an American who won for his work with optical tweezers, while Gérard Mourou of France and Donna Strickland of Canada share the other half for work in generating high-intensity ultrashort optical pulses.
- ✧ Their achievements mark groundbreaking achievements in the field of laser physics.
- ✧ Strickland is the third-ever woman to win the prize, first awarded in 1901.
- ✧ The three winners announced Tuesday bring to 210 laureates who have won the physics prize since it was first awarded.

JAMES ALLISON, TASUKU HONJO WIN NOBEL PRIZE IN MEDICINE FOR CANCER RESEARCH

- ✧ The 2018 Nobel Prize in physiology and medicine was awarded to American and Japanese immunologist James P Allison and Tasuku Honjo for their discovery of "cancer therapy by inhibition of negative immune regulation".
- ✧ The foundation said "Immune checkpoint therapy" has revolutionized cancer treatment and has fundamentally changed the way we view how cancer can be managed.
- ✧ The prizes for achievements in science, literature and peace were created in accordance with the will of dynamite inventor and businessman Alfred Nobel and have been awarded since 1901.

FRANCES H ARNOLD, GEORGE P SMITH AND GREGORY P WINTER WIN NOBEL PRIZE IN CHEMISTRY

- ✧ Three scientists have won the Nobel prize in chemistry for their work in harnessing evolution to produce new enzymes and antibodies.
- ✧ British scientist Sir Gregory P Winter and Americans Frances H Arnold and George P Smith will share the 9m Swedish kronor (£770,000) prize, awarded by the Royal Swedish Academy of Sciences.
- ✧ The winners' work has led to the development of new fuels and pharmaceuticals by making use of nature's evolutionary processes themselves, leading to medical and environmental advances.

2018 NOBEL IN ECONOMICS IS AWARDED TO WILLIAM NORDHAUS AND PAUL ROMER

- ✧ Two American economists at the forefront of work on climate change and the role of governments in boosting growth have been jointly awarded the prestigious Nobel Memorial prize for economics.
- ✧ The Royal Swedish Academy of Sciences said William Nordhaus and Paul Romer were being honoured for their research into two of the most "basic and pressing" economic issues of the age.
- ✧ The co-winner - Romer - is seen as the prime mover behind the endogenous growth theory.
- ✧ Romer was the chief economist at the World Bank but left after 15 months following repeated run-ins with staff.

NOBEL PEACE PRIZE 2018 WON BY DENIS MUKWEGE AND NADIA MURAD

- ✧ The Congolese gynaecologist, Denis Mukwege, who has treated thousands of rape victims, and Nadia Murad, the Iraqi Yazidi, who was sold into sex slavery by Isis, have been jointly awarded the 2018 Nobel peace prize.



DECEMBER 2018

Shri Ravindra Kumar assumes charge as Technical Member in the Appellate Tribunal for Electricity

- ✦ Shri Ravindra Kumar Verma has assumed the charge as Technical Member in the Appellate Tribunal for Electricity (APTEL), Ministry of Power for a period of 03 years.
- ✦ Verma has served in various capacities in Central Electricity Authority (CEA) for more than 37 years. "He has rich and varied experience of power sector in generation, transmission, distribution and grid operation
- ✦ Verma had superannuated as Chairperson of CEA and Ex-officio Secretary to the Government of India on 30 June this year.

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Bank of Maharashtra appoints AS Rajeev as MD, CEO

- ✦ A S Rajeev has joined Bank of Maharashtra as Managing Director & Chief Executive Officer on 2nd December 2018. Prior to this, he was Executive Director of Indian Bank from 22 January 2016.
- ✦ Rajeev is having about three decades of professional experience in three Banks - Syndicate Bank, Vijaya Bank and Indian Bank.
- ✦ State-owned Bank of Maharashtra announced that A S Rajeev has joined the lender as its Managing Director & Chief Executive Officer.

Pawan Singh first Indian to be elected in ISSF's judges committee

- ✦ Pawan Singh has become the first Indian to be elected one of seven members of the Judges Committee of the International Shooting Sports Federation (ISSF).
- ✦ Mr Singh also holds the post of the Joint Secretary General of the National Rifle Association of India (NRAI).
- ✦ Mr Singh got elected onto the seven members' Judges Committee for which 22 candidates from all over the world were in the fray. Members of the administrative council of ISSF voted to select the committee during the elections held at Munich.

Former international Athlete and businessman Jon Ridgeon announced as new IAAF Chief Executive office

- ✦ The IAAF announced the appointment of Jon Ridgeon as its new CEO following approval by the IAAF Council on the first day of its 215th Council Meeting in Monaco.
- ✦ Ridgeon, 51, has spent his life in sport, starting out as an athlete competing in both the 110m hurdles and 400m hurdles between 1984 and 1996. He is former British record holder and silver medallist in the 110m hurdles in the 1987 World Championships in Rome.
- ✦ International Association of Athletics Federation Headquarters in Monaco.

Salman Khan tops Forbes' richest Indian celebrity list for third time, Shah Rukh drops out of top 10

- ✦ Bollywood superstar Salman Khan is the richest Indian celebrity, according to the 2018 Forbes India Celebrity 100 list, which he has topped for the third consecutive year. Shah Rukh Khan has fallen out of the top 10 list.
- ✦ The 2018 Forbes India Celebrity 100 List rankings are based on estimates of entertainment-related earnings of celebrities. The period under consideration is October 1, 2017 to September 30, 2018.
- ✦ The actor's earnings are pegged at Rs 253.25 crore. Salman, 52, cemented his place in the top spot thanks to the commercial success of his movies

Shaktikanta Das appointed as the new RBI Governor

- ✦ Former economic affairs secretary Shaktikanta Das was named the 25th governor of the Reserve Bank of India to succeed Urjit Patel. The appointment will be for three years. He is likely to join at the earliest
- ✦ The appointment means that the central bank will once again be headed by a former Indian Administrative Services (IAS) officer. Patel, who had said he was resigning for personal reasons, and his predecessor Raghuram Rajan are economists.
- ✦ Das, 63, a veteran Tamil Nadu cadre officer, will first have to work on normalising the relationship between the central bank and the government that had turned frosty in the past few months as the two differed on many issues.
- ✦ Shaktikanta Das is a 1980 batch IAS officer of Tamil Nadu Cadre and a very prominent bureaucrat who served under both NDA and UPA governments.

Manipur government confers boxer MC Mary Kom with 'Meethoileima' title

- ✧ Manipur government conferred MC Mary Kom, six times World Women Boxing Champion and Olympic bronze medalist, with the title "Meethoileima" for her outstanding achievement in the field of boxing.
- ✧ The title "Meethoileima" (loosely translated as great or exceptional lady) was conferred by Manipur Chief Minister N. Biren Singh in a felicitation ceremony held at Khuman Lampak Sports Complex in Imphal. The function was attended by cabinet Ministers, MLAs and sportspersons.
- ✧ She was honoured by Chief minister N. Biren Singh who also handed over a cheque of Ten lakh rupees.

SWIFT India ropes in former SBI chief Arundhati Bhattacharya as board Chairman

- ✧ SWIFT India said it has appointed former SBI chief Arundhati Bhattacharya as the new Chairman of its board.
- ✧ SWIFT India is a joint venture of top Indian public and private sector banks and SWIFT (Society for Worldwide Interbank Financial Telecommunication).
- ✧ Bhattacharya will succeed former banker M. V. Nair, who is stepping down after completing five years with the company. Bhattacharya will succeed former banker.
- ✧ The company was created to deliver high-quality domestic financial messaging services to the Indian financial community.

Govt appoints Krishnamurthy Subramanian as Chief Economic Advisor

- ✧ Narendra Modi-led NDA government appointed Krishnamurthy Subramanian as Chief Economic Advisor for a period of 3 years.
- ✧ A PhD from Chicago-Booth and a top-ranking IIT-IIM alumnus, Krishnamurthy Subramanian is serving as Associate Professor of Finance (with tenure) and Executive Director for the Centre for Analytical Finance at the Indian School of Business.
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Axis Capital CEO Dharmesh Mehta resigns

- ✧ Dharmesh Mehta has resigned as the managing director and chief executive officer of Axis Capital, the investment banking firm's parent entity Axis Bank Ltd
- ✧ The private-sector lender has elevated Salil Pitale and Chirag Negandhi as joint MDs and co-CEOs with immediate effect to replace Mehta. It has sought regulatory approvals for the appointments.
- ✧ The private-sector lender has elevated Salil Pitale and Chirag Negandhi as joint MDs and co-CEOs with immediate effect to replace Mehta. It has sought regulatory approvals for the appointments.

Urjit Patel resigns as RBI Governor

- ✧ Reserve Bank of India (RBI) Governor Urjit Patel on Monday, 10 December, stepped down from his position with immediate effect, citing "personal reasons". His resignation comes against the backdrop of increasing tensions between the Finance ministry and the Reserve Bank of India.
- ✧ Urjit Patel, 55, who took over as the 24th Governor of the central bank on September 5, 2016, had the shortest tenure since the year 1992.
- ✧ The next RBI board meeting was scheduled for December 14. Patel has resigned just days before that. In a tweet, Finance Minister Arun Jaitley acknowledged Urjit Patel's contribution.

Manipur government confers boxer MC Mary Kom with 'Meethoileima' title

- ✧ Manipur government conferred MC Mary Kom, six times World Women Boxing Champion and Olympic bronze medalist, with the title "Meethoileima" for her outstanding achievement in the field of boxing.
- ✧ The title "Meethoileima" (loosely translated as great or exceptional lady) was conferred by Manipur Chief Minister N. Biren Singh in a felicitation ceremony held at Khuman Lampak Sports Complex in Imphal. The function was attended by cabinet Ministers, MLAs and sportspersons.
- ✧ She was honoured by Chief minister N. Biren Singh who also handed over a cheque of Ten lakh rupees.

NOVEMBER 2018**Michael D Higgins re-elected as Irish president for second term**

- ✧ Michael D Higgins has been re-elected as Irish president after receiving 56% of the country's election vote.
- ✧ Businessman Peter Casey came second with 23.1%, while none of the other four candidates polled more than 10%.

Jair Bolsonaro declared Brazil's next president

- ✧ Jair Bolsonaro, a 63-year-old former paratrooper who built his campaign around pledges to crush corruption was therefore elected Brazil's next president.
- ✧ Jair Bolsonaro won 55.2% of the votes surpassing his rival Fernando Haddad of Workers' Party, who had secured 44.8% in the presidential election.
- ✧ The president-elect, Jair Bolsonaro, has exalted the country's military dictatorship, advocated torture and threatened to destroy, jail or drive into exile his political opponents.

Myntra, Jabong to merge; Ananth Narayanan to continue as CEO

- ✧ Online fashion retailer Myntra integrate its sister company Jabong, which will continue to operate as a separate brand.
- ✧ Myntra chief executive officer Ananth Narayanan will lead the Myntra-Jabong team.
- ✧ Flipkart had acquired online fashion portal Myntra in 2014 and Myntra had acquired Jabong in 2016.

Sanjay Kumar Mishra Appointed As Full-Time Chief Of Enforcement Directorate

- ✧ IRS officer Sanjay Kumar Mishra was appointed as the full-time chief of the Enforcement Directorate (ED)
- ✧ Mr Mishra, a 1984-batch Indian Revenue Service (IRS) officer of the Income Tax cadre, was appointed as the principal special director in the central probe agency.
- ✧ An order issued by the Prime Minister Narendra Modi headed Appointments Committee of the Cabinet (ACC) gave a two-year tenure to Mr Mishra "from the date of assumption of the charge of the post or until further orders, whichever is earlier.

Justice Ramesh Ranganathan sworn in as Uttarakhand HC chief justice

- ✧ Justice Ramesh Ranganathan was sworn in as the Chief Justice of the Uttarakhand High Court. He was administered the oath of office by Governor Baby Rani Maurya at the Raj Bhawan in Dehradun. Justice Ranganathan, a qualified Chartered Accountant and a Company Secretary, has a Law Degree from Bangalore University.
- ✧ He enrolled as an advocate in the Andhra Pradesh High Court in 1985. In 2005, he was appointed as an Additional Judge of the High Court, and in 2006, he was appointed a permanent judge of the Andhra Pradesh High Court.
- ✧ In July 2016, he was appointed the acting chief justice of the High Court of Judicature at Hyderabad for Telangana and Andhra Pradesh.

Atul Goel takes over as MD, CEO of UCO Bank

- ✧ Atul Kumar Goel on assumed charge as Managing Director and CEO of UCO Bank. Prior to this assignment, he was executive director of Union Bank of India.
- ✧ Goel takes over from R K Takkar who completed his three-year tenure on November 1, 2018.
- ✧ He started his carrier as Chartered Accountant in Allahabad Bank in 1992 and worked various segments including corporate credit, foreign exchange and treasury.

Mary Kom named brand ambassador of 2018 Women's World Boxing Championships

- ✧ Olympic bronze medalist MC Mary Kom was named as the brand ambassador of the 10th edition of the Women's World Championship in New Delhi.
- ✧ The World Championships will see close to 300 pugilists from 70 countries across 10 weight categories, the tournament's highest-ever participation, including Olympic medalists, World and European Champions.
- ✧ BFI President Ajay Singh said that India will definitely do well at home, who also unveiled the logo and anthem of the championships.

Adobe CEO in Fortune Business Person of the Year list

- ✧ Indian-American Shantanu Narayen, the Chief Executive Officer (CEO) of Adobe, has been named by Fortune in its 2018 Business Person of the Year list.
- ✧ The list ranks 20 business executives "delivering on the bottom line and beyond".
- ✧ Shantanu Narayen ranks 12th on the list while CEO of insurance company Progressive Tricia Griffith tops the list.

Interpol elects South Korean as its president, in blow to Russia

- ✧ South Korea's Kim Jong-yang has been elected as Interpol's next president, edging out a longtime veteran of Russia's security services who was strongly opposed by the US, Britain and other European nations.
- ✧ Prokopchuk is a general in the Russian interior ministry and serves as an Interpol vice-president.
- ✧ Kim had been serving as Interpol's acting president since Meng resigned and was a vice-president representing Asia.

WhatsApp appoints Abhijit Bose as head of WhatsApp India

- ✧ WhatsApp announced that it has appointed Abhijit Bose as head of WhatsApp India.
- ✧ Bose, who joins WhatsApp from Ezetap where he has served as co-founder and CEO will build WhatsApp's first full country team outside of California and will be based in Gurgaon
- ✧ WhatsApp said Bose and his team will focus on helping businesses, both large and small connect with their customers

Yes Bank Director R. Chandrashekhar quits

- ✧ An independent director at Yes Bank Ltd NSE a lender that's been ordered by India's central bank to replace its chief executive officer, resigned saying he was concerned about recent events at the company.
- ✧ The Mumbai-based lender has seen a spate of resignations in the past week as it continues its search for a new CEO to replace the incumbent, Rana Kapoor.
- ✧ Yes Bank Chandrashekhar has resigned for personal reasons. It said the bank will look for a replacement in the field of information technology and cyber security.

BCCI CEO Cleared in Sexual Harassment Case

- ✧ The Committee of Administrators' three-member probe panel cleared Board of Control for Cricket in India's (BCCI) CEO Rahul Johri of allegations of sexual harassment dismissing the charges levelled by two women as "mischievous and fabricated".
- ✧ Johri was on forced leave for the past three weeks but can now resume office even though one member of the probe committee recommended "gender sensitivity counselling" for him.
- ✧ The first allegation against Johri was an anonymous e-mail accusing him of sexual misconduct, shared by a Twitter handle, which was later deleted.

Ashok Kumar is appointed as the new CCI Chairman

- ✧ Former IAS Officer Ashok Kumar Gupta has been appointed as the Chairman of the Competition Commission of India (CCI).
- ✧ His appointment has been approved by the Appointments Committee of the Cabinet.
- ✧ Gupta is a 1981 Tamil Nadu cadre IAS officer. He completed his Post-Graduate in Public Administration from the Syracuse University (USA) and holds a Master of Philosophy in Defence and Strategic Studies from the Madras University.



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OCTOBER 2018**Justice Ranjan Gogoi Takes Oath As 46th Chief Justice of India**

- ✧ Justice Ranjan Gogoi took oath as the 46th Chief Justice of India. He succeeds Justice Dipak Misra who retired on October 01.
- ✧ Justice Gogoi was administered the oath of office by President Ram Nath Kovind at Rastrapati Bhavan.
- ✧ Justice Ranjan Gogoi, 63, is the first person from the northeast to become the Chief Justice of India. He will have a tenure of a little over 13 months and would retire on November 17, 2019.

Mukesh Ambani is the richest Indian for 11th consecutive year with \$47.3 billion: Forbes

- ✧ Reliance Industries' Chairman Mukesh Ambani has emerged as the richest Indian for the 11th consecutive year with a net worth of \$47.3 billion, according to Forbes magazine.
- ✧ As per the 'Forbes India Rich List 2018', Wipro Chairman Azim Premji has retained the second spot, adding \$2 billion to his wealth at \$21 billion; while ArcelorMittal Chairman and CEO Lakshmi Mittal moved a place ahead to the third slot with a net worth of \$18.3 billion, increasing his wealth by \$1.8 billion.
- ✧ Ambani is also the year's biggest gainer, adding \$9.3 billion to his wealth amid the continuing success of his Reliance Jio broadband telco service.
- ✧ This list was compiled using shareholding and financial information obtained from the families and individuals, stock exchanges, analysts and India's regulatory agencies.

Chanda Kochhar quits ICICI Bank

- ✧ Chanda Kochhar, the first woman to head India's second-biggest private sector lender by assets, Quits even as a probe continues into alleged irregularities in granting of some loans during her nineyear chief executive tenure.
- ✧ The bank's board accepted her plea for early retirement Thursday, elevating COO Sandeep Bakhshi to the CEO role for five years.
- ✧ The enquiry instituted by the board will remain unaffected by this and certain benefits will be subject to the outcome of the enquiry.

Facebook names longtime executive Adam Mosseri as new head of Instagram

- ✧ Facebook has named Adam Mosseri, a 10-year veteran of the social network who started as a product designer in 2008, as the new head of Instagram.
- ✧ He succeeds Kevin Systrom and Mike Krieger.
- ✧ Adam Mosseri was previously the Vice President of Product at Instagram. He had joined Facebook in 2008.

Iraq parliament elects Barham Salih as country's new president

- ✧ Iraq's parliament has elected the moderate Kurdish politician Barham Salih as president.
- ✧ Mr Salih, a member of the Patriotic Union of Kurdistan (PUK), beat his main rival Fuad Hussein, of the Kurdistan Democratic Party's (KDP), by 219 votes to 22, AFP news agency reported.
- ✧ Mr Salih was part of the interim government put in place by the US following the 2003 invasion that ousted Saddam Hussein.

Ramon Laguarta succeeds PepsiCo's Indian-origin CEO Indra Nooyi

- ✧ Ramon Laguarta assumed the role of Chief Executive Officer of global beverage giant PepsiCo Wednesday, succeeding India-born Indra Nooyi who had helmed the American company for 12 years.
- ✧ She was appointed as CEO in 2006, becoming PepsiCo's fifth chief executive in its 41-year history, and the first woman
- ✧ Laguarta will become the sixth CEO in PepsiCo's 53-year history. All have been appointed from within the organization, a testament to PepsiCo's strong bench of talent and succession planning.

Suchitra Durai appointed as the next Ambassador of India to the Kingdom of Thailand

- ✧ Ms Suchitra Durai (IFS:1988), High Commissioner of India to Kenya, has been appointed as the next Ambassador of India to the Kingdom of Thailand.
- ✧ Suchitra Durai is an Indian Foreign Service Officer (IFS) of 1988 batch.
- ✧ She is expected to take up the assignment shortly.

SPORTS

DECEMBER 2018

ABHINAV BINDRA CONFERRED WITH SHOOTING'S HIGHEST HONOUR BY ISSF



- ✦ Abhinav Bindra, the 2008 Olympic gold medallist was conferred with shooting's highest award by the International Shooting Sport Federation (ISSF) at the General Assembly in Munich .
- ✦ The Arjuna awardee on receiving the prestigious Blue Cross took to Twitter to express that he feels "extremely humbled."
- ✦ The 36-year-old Bindra had created history during the Beijing Olympics when he became the first Indian individual to clinch a gold medal.

GAUTAM GAMBHIR ANNOUNCES RETIREMENT FROM ALL FORMS OF CRICKET

- ✦ Indian cricketer Gautam Gambhir announced his retirement from all forms of cricket. He is a left-handed opening batsman who played domestic cricket for Delhi, and captained Kolkata Knight Riders in the Indian Premier League (IPL).
- ✦ The 37-year-old, who represented India in 58 Tests, 147 ODIs and 37 T20Is, made the announcement on social media.
- ✦ The aggressive opener was India's top-scorer in the finals of the 2007 World T20 in South Africa and the 2011 ODI World Cup, both of which the country won.
- ✦ He made his One Day International (ODI) debut against Bangladesh in 2003, and played his first Test the following year against Australia.

VINESH PHOGAT, SAKSHI MALIK WIN GOLD AT WRESTLING NATIONALS

- ✦ Vinesh Phogat announced her return from injury after a successful day out by grabbing the 57-kilogram title while Sakshi Malik too did not disappoint the crowd as she emerged the champion in the 62 kg on the second day of the Tata Motors Senior Women's National Championship.
- ✦ Bagging her sixth National title, Vinesh just conceded two points in five bouts. She had earlier won five Nationals in a row from 2012 to 2016.
- ✦ Sakshi began with a walkover from fellow Railways grappler Apoorva and then overwhelmed UP's Pooja Tomar, winning by technical superiority.

MANIKA BATRA FIRST INDIAN TO WIN 'BREAKTHROUGH TABLE TENNIS STAR' AWARD

- ✦ Manika Batra became the first Indian to win a 'Breakthrough Table Tennis Star' award at the prestigious ITTF Star Awards in South Korea.
- ✦ Manika also reached her career-best ranking of 52 in 2018 and became India's highest ranked female player.
- ✦ Manika started the year on a high at the 2018 Commonwealth Games, guiding India to its first-ever gold medal in the Women's Team category as they defeated four-time gold medallists and defending champions Singapore 3-1.

VIRAT KOHLI HITS 25TH TEST TON; SECOND FASTEST TO ACHIEVE FEAT AFTER SIR DON BRADMAN

- ✦ In Cricket, Indian skipper Virat Kohli has become the second fastest to score 25 Test centuries, only behind Sir Don Bradman. He achieved the feat when he scored 123 on the third day of the Perth Test against Australia
- ✦ It was also India's first Test ton in Perth since Sachin Tendulkar's famous knock in 1992. Kohli also equalled Tendulkar's record of most Test tons by an Indian - that is six - in Australia.
- ✦ Replying to Australia's first innings score of 326, India had resumed play this morning at the overnight score of 172 for 3, with Kohli and Ajinkya Rahane.

KHELO INDIA YOUTH GAMES TO START FROM JANUARY 9



- ❖ Khelo India Youth Games-2019 will be held in Pune of Maharashtra from the 9th to 20th of January.
- ❖ The Minister said, under Khelo India programme, the government is providing scholarships to 1500 students from across the country.
- ❖ Addressing a press conference in New Delhi today, Sports Minister Col Rajyavardhan Rathore said, nine thousand youth will participate in this edition of the game.

PV SINDHU BEATS NOZOMI OKUHARA TO WIN MAIDEN BWF WORLD TOUR FINALS TITLE

- ❖ PV Sindhu scripted history by becoming the first Indian to win a World series final title.
- ❖ The Indian shuttler was at her best in a real humdinger of a contest against Japanese Nozomi Okuhara as she walked away with the match 21-19, 21-17. Sindhu, who had finished second in the Olympics, Commonwealth Games, Asian games and World Championships.
- ❖ The BWF World Tour Finals is an annual badminton competition that takes place at the end of every year. The badminton players having most points from all the events of the BWF World Tour in that calendar year compete with each other in this tournament.

37TH SENIOR NATIONAL ROWING CHAMPIONSHIP BEGINS IN PUNE

- ❖ The 37th Senior National Rowing Championship will start in the Army Rowing Node in Pune.
- ❖ Around 500 rowers and coaches from various rowing associations across the country will take part in the Championship which will run up to 22nd of this month.
- ❖ The Rowers for the World Championships-2019 will be selected from this event. World Championship - 2019 is the first qualifying Championship for the 2020 Tokyo Olympics

BCCI APPOINTS WV RAMAN AS HEAD COACH OF INDIA WOMEN'S CRICKET TEAM

- ❖ The Board of Control for Cricket in India (BCCI) appointed WV Raman as the head coach of India women's cricket team.
- ❖ According to a media release by the BCCI, his selection was based on recommendations of the ad-hoc committee comprising Kapil Dev, Anshuman Gaekwad and Shantha Rangaswamy.
- ❖ The ad-hoc committee decided on the following three names in the order of preference -- Gary Kirsten, WV Raman and Venkatesh Prasad," the BCCI said in a statement.
- ❖ The 53-year-old played 11 Test matches and 27 One-Day Internationals (ODIs) for the national team. In the first-class cricket he had featured in 132 matches, notching up over 7,900 runs for Tamil Nadu.

BELGIUM BEAT NETHERLANDS IN SHOOTOUT TO WIN MEN'S HOCKEY WORLD CUP 2018



- ❖ Belgium defeated former champions the Netherlands in sudden death in a thrilling summit clash to win their maiden men's hockey World Cup title at the Kalinga Stadium in Bhubaneswar.
- ❖ Olympic silver medallist Belgium created history by eking out a 3-2 win in the penalty shoot-out after the final match of the game's showpiece event ended in a goalless draw.
- ❖ 16 Teams Participated in the 2018 Men's Hockey World Cup Championship and they Played 32 Matches in this Championship.
- ❖ Odisha Chief Minister Naveen Patnaik released Men's Hockey World Cup anthem 'Jai Hind' composed by renowned music director and composer A.R. Rahman and penned by veteran lyricist Gulzar.

NOVEMBER 2018**ASIAN CHAMPIONS TROPHY HOCKEY FINAL
INDIA & PAKISTAN DECLARED JOINT WINNERS**

- ✧ India and Pakistan will share the trophy. Both teams have won the tournament twice each in the past.
- ✧ The start of the final match was delayed due to heavy rain. As the turf was completely waterlogged the teams couldn't play.
- ✧ Both India and Pakistan were declared joint winners of the Asian Hockey Champions Trophy.
- ✧ India had won the Asian Hockey Champions Trophy in 2011 and 2016.

**SOURAV KOTHARI WINS WORLD BILLIARDS
CHAMPIONSHIP TITLE**

- ✧ India's Sourav Kothari defeated Peter Gilchrist of Singapore 1134-944 to clinch the 2018 WBL World Billiards Championship title.
- ✧ The former national and Asian Billiards champion was pipped at the post for the coveted World Billiards crown on two occasions in the last two years, including a loss to Gilchrist in the 2016 final in Bengaluru.
- ✧ Earlier in the semis, Kothari steered his way to a dramatic victory in the dying minutes of the game over 6-time World and defending champion David Causier of England by 1317-1246.

**AZHAR ALI ANNOUNCES RETIREMENT FROM
ODIS**

- ✧ Senior Pakistan batsman Azhar Ali announced his retirement from limited overs cricket in order to concentrate fully on Test cricket.
- ✧ Azhar, who had to step down as captain of the ODI team last year, however felt that he could have done more in 50-over cricket.
- ✧ Azhar has been one of Pakistan's most prolific run-scorers in Test cricket as he scored a triple century and a double hundred in Tests in the UAE and Australia in 2016 and 2017 respectively.

**ROHIT SHARMA BECOMES FIRST BATSMAN TO
HIT FOUR T20I HUNDREDS**

- ✧ Rohit Sharma became the first batsman to hit four T20I hundreds. His whirlwind, unbeaten knock of 111 off 61 balls powered India to 195-2 in their second T20I against the West Indies.
- ✧ He also overtook Virat Kohli to become India's leading run-getter in T20Is, and ended up second on the list of the highest run-getters in the world, just behind New Zealand's Martin Guptill.
- ✧ He also became the first captain to score two T20I hundreds. He also became the first captain to score two T20I hundreds.

**MOUNTAINEER SATYARUP SIDDHANTA
SCALES MT GILUWE IN PAPUA NEW GUINEA**

- ✧ Indian mountaineer Satyarup Siddhanta became the first Indian to climb Mt Giluwe - the second highest mountain in Papua New Guinea.
- ✧ Satyarup reached the summit of the mountain which is at an elevation of 4,367 metres on November 11.
- ✧ In September this year, Satyarup Siddhanta and Mousumi Khatua created history by climbing Asia's highest volcanic peak Mount Damavand and became the first Bengalis to do so.

**F1: LEWIS HAMILTON WINS BRAZILIAN
GRAND PRIX**

- ✧ Mercedes driver Lewis Hamilton, who scored his 10th victory of the Formula 1 season, won Brazilian Grand Prix.
- ✧ Hamilton lead through the first half of the race before he was passed by Max Verstappen who then looked all set to take the podium.
- ✧ Team Mercedes also lifted the Constructors title for the fifth consecutive time.

**UNICEF APPOINTS HIMA DAS AS INDIA'S
FIRST EVER YOUTH AMBASSADOR**

- ✧ Teenage sprint sensation Hima Das, who won three medals, including gold in 4x400m women's relay at the Asian Games and a historic gold medal at the U-20 World Championship in Finland, has been appointed India's first ever Youth Ambassador by UNICEF.
- ✧ In her role as a Youth Ambassador, Hima will be working towards raising awareness about the rights and needs of children.
- ✧ She will help amplify the voices of children and young people as active participants in decision making, thus contributing to their holistic development.

OCTOBER 2018**LEWIS HAMILTON WINS IN RUSSIAN GRAND PRIX**

- ✧ Mercedes' Lewis Hamilton won the Russian Grand Prix in Russia.
- ✧ This was Lewis Hamilton's 70th career win.
- ✧ Mercedes' Valtteri Bottas finished in second position. He was followed by Ferrari's Sebastian Vettel in third place.

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YUVRAJ WADHWANI CLINCHES ASIAN JUNIOR SQUASH TITLE

- ✧ India's Yuvraj Wadhwani has clinched Asian Junior Squash Championship title after defeating Anas Ali Shah of Pakistan in the final of the boys' U-13 individual event.
- ✧ Wadhwani thrashed his Pakistani counterpart 13-11, 11-5, 6-11, 12-10 in the final to become the second Indian to lift the prestigious trophy.
- ✧ In 2014, it was Indian squash player Veer Chotrani, who had won the title in Iran.
- ✧ Overall, Indian squash players managed to win a total of six medals in the tournament including one gold, one silver and four bronze.

MANU BHAKER NAMED INDIA'S FLAG-BEARER AT YOUTH OLYMPIC GAMES

- ✧ Teenage shooting star Manu Bhaker was on Monday named as the flag-bearer of the Indian contingent for the 3rd Youth Olympic Games to be held in Buenos Aires from October 6-18.
- ✧ A contingent of 68 members, including 46 athletes, will leave for Argentina on Tuesday to compete in 13 sports.
- ✧ Goa Olympic Association Secretary Gurudutta D Bhakta will be the Chef-de-Mission of the contingent.

FORMER ENGLAND BATSMAN NICK COMPTON RETIRES FROM CRICKET

- ✧ Former England batsman Nick Compton announced his retirement from cricket.
- ✧ The 35-year-old grandson of England great Denis Compton did not play for his county Middlesex in 2018. South Africa-born Compton played 16 Tests for England, scoring two hundred.
- ✧ Denis Compton scored 5,907 runs in 78 Tests, including 17 hundreds at an average of 50.06 and in the 1947 season alone compiled a staggering 3,816 first-class runs as Middlesex won the County Championship.

36TH NATIONAL GAMES IN MARCH-APRIL NEXT YEAR IN GOA

- ✧ The much-delayed 36th National Games in Goa will be held from March 30 to April 14 next year. The Games were earlier scheduled to be held next month.
- ✧ Prabhudesai said at a media conference that Opening and Closing ceremonies will be held at PJN Stadium, Fatorda.
- ✧ The Opening ceremony will be on March 30 and closing ceremony will be on April 14.
- ✧ Five sports -- Rugby, Wushu, Modern Pentathlon, Lawn Bowl, and Billiards and Snooker -- will be added in the Games programme.

SAURABH CHAUDHARY BAGS GOLD IN YOUTH OLYMPICS 2018

- ✧ Shooting gave India another champion as Saurabh Chaudhary claim the 10m air pistol gold at the Youth Olympics.
- ✧ The 16-year-old Chaudhary dominated the final, shooting 244.2 to finish on top of the podium ahead of South Korea's Sung Yunho.
- ✧ Switzerland's Solari Jason bagged the bronze with 215.6

Banking & Financial Awareness



INDIA'S ECONOMY GROWS AT 7.1 PER CENT FOR 2ND PART OF 2018-19

- ✧ India's economy grew at 7.1 per cent for the second quarter of 2018-19 according to data released by Central Statistics Office(CSO).
- ✧ The CSO estimates state that GDP at constant prices was 33.98 lakh crore rupees for second quarter this fiscal, which is a marked increase from 31.72 lakh crore rupees for the same period in 2017-18.
- ✧ He further stated that the government's focus on simplifying India's business and investment eco-system has greatly improved India's economic health in the recent past.

NET STABLE FUNDING RATIO NORMS TO BECOME OPERATIONAL FROM APRIL 2020: RBI

- ✧ The RBI said NSFR norms that mandate banks to maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities will be operational from April 2020.
- ✧ The NSFR is defined as the amount of available stable funding relative to the amount of required stable funding.
- ✧ The NSFR norms were thus issued and from the aforesaid date the NSFR norms would be active in the Indian banking sector.

MAURITIUS' STATE BANK GETS RBI APPROVAL TO MERGE OPERATIONS WITH ITS INDIAN SUBSIDIARY

- ✧ The Reserve Bank of India has approved merger of SBM (Mauritius), India with SBM Bank (India).
- ✧ The Reserve Bank of India has sanctioned the Scheme of amalgamation of the entire undertaking of SBM Bank (Mauritius) Limited.
- ✧ The scheme will come into force with effect from December 01, 2018, it said further. All the branches of SBM Bank (Mauritius) Limited in India will function as branches of SBM Bank (India) Limited with effect from December 01, 2018.

GOI AND ADB SIGN \$85 MILLION LOAN TO SUPPORT ODISHA SKILL DEVELOPMENT PROJECT

- ✧ The Asian Development Bank(ADB) and the Government of India signed a 85 million dollar loan to improve the skill development eco-system in Odisha
- ✧ The signatories to the Odisha skill development project were Sameer Kumar, Department of Economic affairs, Ministry of Finance.
- ✧ The Project will improve the quality and industry-relevance of the state's TVET programs by making them relevant to industry and demand driven and will impart advanced occupation.

WORLD BANK UNVEILS USD 200 BN IN CLIMATE ACTION INVESTMENT FOR 2021-25



- ✧ The World Bank has unveiled 200 billion US Dollars in climate action investment for 2021 to 2025, adding that this amounts to a doubling of its current five-year funding.
- ✧ The World Bank said, the move represents a significantly ramped up ambition to tackle climate change and sends an important signal to the wider global community to do the same.
- ✧ In the 2018 fiscal year, running from July 2017 to June 2018, the World Bank had committed USD 20.5 billion to climate action, compared with an annual average of USD 13.5 billion for the 2014-2018 period.

WORLD BANK : EFFICIENCY GAP IN INDIA'S POWER SECTOR COSTS 4% OF GDP

- ✧ India has made great strides in expanding access to electricity in recent years, as more than 130 million people joined the power grid since 2013.
- ✧ 24 hours power supply would increase rural households income by \$9.4 billion and eliminate \$22.7 billion of business losses.
- ✧ Cheap electricity for agriculture made India the world's largest user of groundwater - a non-renewable resource - with consumption increasing 700% from 1950 to 2014.

PAISABAZAAR WILL NOW TELL YOU CHANCE OF YOUR LOAN APPLICATION APPROVAL ON ITS PLATFORM



- ✧ Online lending marketplace Paisabazaar has launched a new feature by the name of 'Chance of Approval' on its website which will help its loan applicants choose the most suited lender on the platform.
- ✧ With the Chance of Approval feature, they are bringing Indian consumers one step closer to the best international consumer experience for lending products.
- ✧ The 'Chance of Approval' feature will match a borrower's profile, like income, credit score, age etc., with the various lending criteria of banks.
- ✧ CEO of paisabazaar.com is Naveen Kukreja.

THE GOVERNMENT OF INDIA AND ADB SIGN A \$31 MILLION LOAN AGREEMENT TO DEVELOP TOURISM AND BOOST JOBS IN TAMIL NADU

- ✧ The Government of India and the Asian Development Bank (ADB) signed a Loan Agreement for \$31 million to build-up the State Tourism Industry and boost visitor arrivals.
- ✧ The Project will support the conservation and restoration of eight heritage monuments, one museum, three temples, and a pond.
- ✧ The total cost of the Project is \$44.04 million, of which the Government will provide \$13.04 million. The estimated completion date is June 2020.
- ✧ Approved in September 2010, the \$250 million IDIPT aims to build opportunities for local communities and boost local economy by enhancing tourism in three other states - Punjab, Himachal Pradesh and Uttarakhand- besides Tamil Nadu.

GOVERNMENT APPOINTS LALIT KUMAR AS ITS NOMINEE ON ICICI BANK

- ✧ The government has appointed Lalit Kumar, a 1995-batch Indian Economic Service (IES) officer as the new government nominee on private sector ICICI Bank.
- ✧ Kumar who is at present an Economic Advisor in the department of financial services of the finance ministry will replace Lok Ranjan, who has been laterally transferred to Department of Personnel and Training (DOPT).
- ✧ Lalit Kumar has also worked with the insurance regulator (Insurance Regulatory Development Authority of India) as an executive director and financial adviser.
- ✧ ICICI Bank MD& CEO: Mr. Sandeep Bakshi.

FITCH SLASHES INDIA GROWTH FORECAST TO 7.2% ON REDUCED CREDIT AVAILABILITY

- ✧ Fitch Ratings slashed India's GDP growth forecast to 7.2 per cent for current fiscal, from 7.8 per cent projected in September, citing higher financing cost and reduced credit availability.
- ✧ In its Global Economic Outlook, Fitch estimated India's GDP growth to be 7 per cent and 7.1 per cent in financial years 2019-20 and 2020-21 respectively.
- ✧ The 7.2 per cent GDP growth for current fiscal is substantially lower than 7.8 per cent and 7.4 per cent projections made by Fitch in September and June respectively.

EXIM BANK EXTENDS USD 500 MN LOAN TO TANZANIA FOR WATER PROJECTS

- ✧ Export-Import Bank of India (Exim Bank) has extended a credit facility of USD 500 million (about Rs 3,542 crore) to Tanzania for water supply projects in the African country.
- ✧ Under this agreement, of the total credit by Exim Bank, goods and services of value of at least 75 percent of the contract price shall be supplied by the seller from India.
- ✧ Exim Bank signed an agreement on May 10, 2018, with the Tanzania government for making available a Government of India-supported line of credit of USD 500 million for the purpose of financing water supply schemes.

Defence & Technology



INDIA'S MOST POWERFUL SATELLITE, 'THE BIG BIRD', LAUNCHED SUCCESSFULLY



- ✧ Indian Space Research Organisation or ISRO's GSAT-11 satellite also called the "Big Bird" was successfully launched into space from the French space port of Kourou in South America.
- ✧ The satellite, launched at 2.07 am (IST), will help provide satellite-based internet to remote places where cable-based internet cannot reach.
- ✧ The "Big Bird" has cost about Rs. 600 crore. The ariane-5 heavyweight rocket was hired from Arianespace by ISRO. The satellite is expected to have a life span of 15 years.

DGAFMS MILITARY MEDICINE CONCLAVE 2018 HELD IN NEW DELHI

- ✧ The first Directorate General Armed Forces Medical Services (DGAFMS) Military Medicine Conclave was held in New Delhi.
- ✧ The aim of the conclave was to deliberate on issues and challenges being faced by the AFMS today and to utilize the collective wisdom and experience of veteran leaders of the Corps who have led the Corps to its glorious present status.
- ✧ DGAFMS and Senior Colonel Commandant AMC Lt Gen Bipin Puri welcomed the delegates and highlighted the significance of this unique endeavour.
- ✧ December 1, 2018 marked the start of the Armed Forces week till December 7, 2018.

INDIAN NAVY TO CONDUCT 'EXERCISE SEA VIGIL' NEXT MONTH TO TEST ROBUSTNESS OF COASTAL SECURITY APPARATUS

- ✧ The Indian Navy will conduct a large-scale coastal defence exercise next month to test the robustness of the entire coastal security apparatus.
- ✧ The 'Exercise sea vigil' will involve all stake holders across mainland and Island territories, and will see the participation of all operational ships, submarines and aircraft as well as units of Indian coast guards
- ✧ Theatre level operational readiness exercise 'Tropex' will begin from January and culminate in March, next year.
- ✧ Maiden Bilateral Exercises with UAE and Indonesia and Maiden CORPAT with Bangladesh were also commenced this year.

AFTER A TWO-YEAR JOURNEY, A NASA SPACECRAFT ARRIVES AT ITS TARGET ASTEROID

- ✧ One of NASA's deep-space probes, OSIRIS-REx, arrived at the space rock it's been traveling toward for the last two years, an asteroid named Bennu.
- ✧ OSIRIS-REx came within about 12 miles (20 kilometers) of the asteroid, which is closer than ever before.
- ✧ Bennu is near-Earth carbonaceous asteroid about the size of a small mountain in the Apollo group. It was discovered in September 1999 by the LINEAR Projects.

SPACEX LAUNCHED 64 SATELLITES IN RECORD-BREAKING MISSION

- ✧ SpaceX delivered 64 satellites into orbit in one fell swoop for a record-setting mission.
- ✧ It marked one of the largest satellite ride-sharing missions ever launched and the most crowded single mission in US history, according to Spaceflight, SpaceX's customer for the launch.
- ✧ The latest version of SpaceX's Falcon 9 rocket, called Block 5, is designed to fly as many as 100 times before retirement, and up to 10 times without significant refurbishment between flights.
- ✧ SSO-A was the first mission Spaceflight has filled a rocket entirely with its small satellite customers. They came from 34 companies and organizations across 17 countries.

INDIA SUCCESSFULLY TEST FIRES NUCLEAR-CAPABLE AGNI-5 MISSILE



- ✧ India successfully test-fired nuclear-capable ballistic missile Agni-5, which has a strike range of 5,000 km, from Dr Abdul Kalam Island off the Odisha coast.
- ✧ This is the seventh trial of the indigenously-developed surface-to-surface missile.
- ✧ Agni-V is a three stage missile, 17 metres tall, two metres wide and capable of carrying 1.5 tonne of nuclear warheads.
- ✧ The first two flights of Agni-5 in 2012 and 2013 were in open configuration.
- ✧ The Agni-5 also has advantages of higher reliability, longer shelf life, less maintenance and enhanced mobility, according to sources.

CABINET APPROVES MoU BETWEEN INDIA AND THE USA CONCERNING SCIENTIFIC AND TECHNICAL COOPERATION

- ✧ The Union Cabinet chaired by Prime Minister Shri Narendra Modi has been apprised of Memorandum of Understanding (MoU) between India and the United States of America (USA) concerning Scientific and Technical Cooperation in the Earth Sciences.
- ✧ The collaboration between India and the USA will enable sharing of the expertise available with organizations in both countries, and adoption of the latest state-of-the-art technology in the field of Earth Science.
- ✧ The cooperation under this MoU is envisaged through various modes viz. exchange of technical information, visits, training and cooperative research consistent with on-going programmes of both countries in the fields.

INDIAN COAST GUARD CONDUCTS EXERCISE 'CLEAN SEA-2018' AT SEA OFF PORT BLAIR

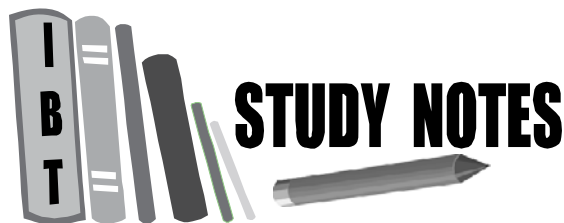
- ✧ The Indian Coast Guard has conducted the Regional Level Marine Oil Pollution Response Exercise titled 'Clean Sea - 2018' at sea off Port Blair
- ✧ The preparedness of all agencies during the exercise was conducted under observation of Inspector General Maneesh V Pathak, Commander Coast Guard Region (Andaman and Nicobar Islands) and was overseen by Chief Secretary of Andaman and Nicobar Administration Shri Chetan B Sanghi, who embarked onboard Coast Guard Ship Vijith.
- ✧ Coast Guard ships Viswasth, Vijith, Rajveer, Rajshri, 4 interceptor boats and its air assets Dornier and Chetak helicopters participated in the exercise.

CHANG'E 4: CHINA'S MISSION TO THE MOON'S FAR SIDE

- ✧ China launched its Chang'e 4 mission to the far side of the moon on Dec. 8, 2018 Beijing
- ✧ China is the first country ever to send a rover to soft-land on the lunar farside. The successful launch marked the start of a long journey to the far side of the moon for the Chang'e-4 mission, which is expected to land around the New Year to carry out experiments and explore the untrodden terrain.
- ✧ The Chang'e-4 lunar probe mission -- named after the moon goddess in Chinese mythology -- launched on a Long March 3B rocket from the southwestern Xichang launch centre in the pre-dawn hours.

SINO-INDIAN MILITARIES BEGIN 'HAND-IN-HAND' DRILLS IN CHINA

- ✧ India and China began the 7th round of their 'Hand-in-Hand' military drills in the Chinese city of Chengdu as part of the focussed efforts by the two militaries to improve ties after last year's standoff at Doklam.
- ✧ The aim of the Hand-in-Hand exercises is to build closer relations between the militaries of India and China. The exercises involve tactical level operations in an International Counter Insurgency/ Counter Terrorist environment as per UN mandate.
- ✧ The exercise will involve tactical level operations in an international counter insurgency/ counter terrorism environment under UN mandate.



Quantitative Aptitude

PROFIT AND LOSS

Goods are sold to earn profit in term of money in trade and business. Whenever a purchased article is sold, then either profit is earned or loss is incurred.

IMPORTANT TERMS

CP (Cost Price):- This is the price at which an article is purchased or manufactured.

SP (Selling Price):- This is the price at which an article is sold.

P (Profit):- When an article is sold at a price more than its cost price, then profit is earned

L (Loss):- A loss is incurred, when an article is sold at a price less than its cost price.

P%-Profit Percentage

L%-Loss Percentage

MP (Marked Price):- The price on the label of an article/product is called the marked price or list price. This is the price at which product is intended to be sold. However, there can be some discount given on this price and actual selling price of the product may be less than the marked price. It is generally denoted by MP.

When Discount is offered, $M.P > S.P$

When Discount is not offered, $M.P < S.P$

DISCOUNT- Discount is defined as the amount of rebate given on the label price (marked price) of an article. It is given by merchants/shopkeepers to attracting customers for increasing their sales.

Discount = Marked Price - Selling Price

Discount = $\frac{\text{Discount}}{M.P} \times 100$

U-Mark up percentage

Important Formulae Used:-

$P = SP - CP$ (Selling price is greater than the cost price)

$L = CP - SP$ (Cost price is greater than the selling price)

$P\% = \frac{P}{CP} \times 100 = \left[\frac{SP - CP}{CP} \right] \times 100$

$L\% = \frac{L}{CP} \times 100 = \left[\frac{CP - SP}{CP} \right] \times 100$

$SP = CP + P\% \text{ of } CP = CP \left(1 + \frac{P}{100} \right)$ [P is expressed as a percentage]

$MP = CP + U\% \text{ of } CP = CP \left(1 + \frac{U}{100} \right)$ [U is expressed as a percentage]

Also, $SP = MP - D\% \text{ of } MP = MP \left(1 - \frac{D}{100} \right)$ [D is expressed as a percentage]

1. When there is a profit

$$(i) C.P. = \left(\frac{100}{100 + \text{profit } \%} \right) \times S.P.$$

$$(ii) S.P. = \left(\frac{100 + \text{profit } \%}{100} \right) \times C.P.$$

2. When there is a loss

$$(i) C.P. = \left(\frac{100}{100 - \text{loss } \%} \right) \times S.P.$$

$$(ii) S.P. = \left(\frac{100 - \text{loss } \%}{100} \right) \times C.P.$$

Successive Discount

When a series of discounts (one after the other) are allowed on marked price of an article, then these discounts are called successive discounts.

Let $d_1\%, d_2\%, d_3\%, \dots$ be the series of discounts on an article

Ex:- What will be a single equivalent discount for successive discounts of 10% and 5% on marked price of an article?

Sol: Let $MP = 100$

$SP = 100 \times (100 - 10)/100 \times (100 - 5)/100 = 85.5$

Total discount = 14.5%

FALSE WEIGHT

When a product is sold at cost price but seller uses less weight instead of actual weight to earn more profit.

Error = True value - false value.

Gain% = $\frac{\text{Error}}{\text{True value} - \text{Error}} \times 100$

Ex:- Ex. A dishonest dealer sells his goods at cost price, but he uses a weight of 1600 grams for the 2Kg weight. Then the percentage of gain is?

Sol: Error = $2000 - 1600 = 400$

Gain % = $\frac{400}{1600} \times 100 = 25\%$

Ex:- A dealer sells his goods at cost price. If by using false weights he gains $14\frac{2}{7}\%$, then find the weight he uses for 1 kg?

Sol: Let error = x

Gain % = $\frac{\text{Error}}{\text{True value} - \text{error}} \times 100$

$100/7 = \frac{x}{(1000 - x)} \times 100$

$7x = 1000 - x$

$8x = 1000$

$x = 125$

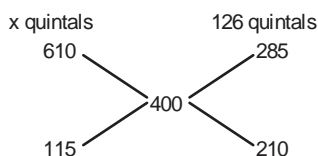
Weight use = $1000 - 125 = 875$

EXAMPLES

- The amount of wheat at the rate of Rs. 610 per quintal which should be added to 126 quintals of wheat costing Rs. 285 per quintal so that 20% may be gained by selling the mixture at Rs. 480 per quintal will be:
 (A) 38 quintals (B) 49 quintals
 (C) 69 quintals (D) 72 quintals
 (E) None of the above
- A shopkeeper gives 3 consecutive discounts of 10%, 15% and 15% after which he sells his goods at a percentage profit of 30.05% on the C.P. Find the value of the percentage profit that the shopkeeper would have earned if he had given discounts of 10% and 15% only.
 (A) 53% (B) 62.5% (C) 72.5% (D) 68.6%
 (E) none of these
- A manufacturer of a certain item can sell all he can produce at the selling price of Rs. 60 each. It costs him Rs. 40 in materials and labour to produce each item and he has overhead expenses of Rs. 3,000 per week in order to operate that plant. The number of units he should produce and sell in order to make a profit of at least Rs. 1,000 per week is :
 (A) 300 (B) 250 (C) 400 (D) 200
 (E) None of these
- By selling an article, a man makes a profit of 25% of its selling price. His profit per cent is :
 (A) 20% (B) 25% (C) $16\frac{2}{3}\%$ (D) $33\frac{1}{3}\%$
- If books bought at prices from ₹ 150 to ₹ 300 are sold at prices ranging from ₹ 250 to ₹ 350, what is the greatest possible profit that might be made in selling 15 books ?
 (A) Cannot be determined (B) ₹ 750
 (C) ₹ 4,250 (D) ₹ 3,000

SOLUTIONS

- (C) $120\% = 480$
 $100\% = 400 = \text{copy of mixture}$



$$\frac{x}{126} = \frac{23}{42}$$

$$x = 69 \text{ quintals}$$

- (A) Let the M.P. = 100

$$SP = 100 \times \frac{9}{10} \times \frac{17}{20} \times \frac{17}{20}$$

$$CP = \frac{17 \times 17 \times 9}{40} \times \frac{100}{130.05}$$

$$= 50$$

According to Questions

$$\text{New S.P} = 100 \times \frac{9}{10} \times \frac{17}{20}$$

$$= \frac{153}{2}$$

$$= 76.5$$

$$\text{Profit} = \frac{(76.5 - 50)}{50} \times 100$$

$$= 53\%$$

- (D) Let number of units = x

$$= \text{Profit per unit } x = (60 - 40)x = 20x$$

Now, additional cost = 3000

To make a profit of at least Rs. 1000

$$20x - 3000 = 1000$$

$$20x = 4000$$

$$x = 200$$

- (D) If the S.P. of article be x,

$$\text{then its CP} = x - \frac{x}{4} = \frac{3x}{4}$$

$$\therefore \text{Gain\%} = \frac{\frac{x}{4}}{\frac{3x}{4}} \times 100$$

$$= \frac{100}{3} = 33\frac{1}{3}\%$$

- (D) Minimum cost price = $150 \times 15 = ₹ 2250$

$$\text{Maximum selling price} = 350 \times 15 = ₹ 5250$$

$$\text{Gain} = 5250 - 2250 = ₹ 3000$$

{150 being the lowest & 350 being the highest price}

Reasoning Ability

MATHEMATICAL OPERATIONS (INEQUALITY)

The Reasoning section of every competitive exam includes questions from the topic “Mathematical Operators/ Fictitious Symbols”. Here, we are uploading different types of questions which will surely help you in the upcoming Railways & SSC Exams. This topic deals with the questions on basics of fundamental operations — addition, subtraction, multiplication and division. Sometimes, the questions involving these operations are set using artificial symbols. The candidate has to substitute the real signs and solve the questions accordingly to get the answer.

Basic Concepts & Short Tricks of Fictitious Symbol questions:

Different types of questions covered in this chapter are as follows

- Symbol Substitution
- Balancing the Equation
- Interchange of Signs and Numbers
- Trick Based Mathematical Operations
- Before discussing details for solving questions, lets check the meaning of certain symbols in below table:—

SYMBOLS EXPLANATION OF SYMBOLS

<	First letter is smaller than second letter.
>	First letter is greater than second letter.
≥	First letter is greater than or equal to second letter.
≤	First letter is smaller than or equal to second letter.
=	First letter is equal to second letter.
“	First letter is not equal to second letter.

- To check the different relationship, we are presenting some different statement and conclusions in below table. From given below table you will get clear concept of relationship between two letters.

Sr. No.	Statement	Conclusion
1.	(a) $x > y > z$ (b) $x > y \geq z$ (c) $x \geq y > z$ (d) $x = y > z$ (e) $x > Y = z$	$x > z$
2.	(a) $x < y < z$ (b) $x < y \leq z$ (c) $x \leq y < z$ (d) $x = y < z$ (e) $x < y = z$	$x < z$

3. (a) $x > y \geq z$ $x > z$
(b) $x = y \geq z$ (either $x > z$ or $x = z$)
(c) $x \geq y = z$
4. (a) $x \leq y \leq z$ $x < z$
(b) $x = y \leq z$ (either $x < z$ or $x = z$)
(c) $x \leq y = z$
5. (a) $x < y < z$ either 1 or 2 follows if only
(b) $x \leq y > z$ of the following cases are
(c) $x < y \geq z$ given as they form a
(d) $x > y \leq z$ complementary pairs
(e) $x \geq y < z$

RULES FOR PRIORITY OF SYMBOLS

RULE 1: $> \geq =$

For example : If $A > B \geq C = D$
Then, $A > C$ and $A > D$

RULE 2: $< \leq =$

For example : If $P < S \leq T = U$
Then, $P < U$ and $P < T$

RULE 3: $> <$ (No relation)

For example : If $M > K < N$
Then there will be no relation between M and N.

RULE 4: $> \leq$ (No relation)

For example : If $V > J \leq X$
Then there will be no relation between V and X.

RULE 5: $< >$ (No relation)

For example : If $C < E > O$
Then there will be no relation between C and O.

RULE 6: $< \geq$ (No relation)

For example : If $D < S \geq Z$
Then there will be no relation between D and Z.

RULE-7 : (a) Either- or case: In equality it is very important condition. Mostly students make mistakes in this condition. For clear concept we are giving example of “either-or”

- 1st condition for “either-or” is both conclusions should be wrong.
- 2nd condition is that variables of both conclusions should be same.

Eg. :-

1. Statement: $A \geq B = C$

Conclusion: (a) $A > C$ (not true) (b) $A = C$ (not true);/

In above example, relation between A and C is $A \geq C$. But both the conclusions are wrong and both have same variables. And by combining both conclusions you will get the actual relation between A and C which comes from statement.

2. Statement: $M = N \geq O \geq P = Q$ **Conclusion I:** (a) $M > Q$, (b) $M = Q$

From the above statement it is clear that M is either equals to Q or M is greater than Q, So individually both the conclusions are wrong but by combining them we will get that M is either greater than or equals to Q ($M \geq Q$).

Conclusion II: (a) $N > P$ (b) $N = P$

Similarly from the above statement for conclusion II we can see that there is an either / or case between N and P, So N either will be greater than or equals to P.

(b) The complicated case of "Either-or" :

1. Statement: $U \geq J \geq K = L$ **Conclusions:** (1) $U < L$ (not true) (2) $U = L$ (not true)

In the above statement we cannot find the relation between U and L. There may be three possibilities of relation between U and L.

i.e. (a) $U > L$ (b) $U < L$ (c) $U = L$

And we are getting all possibilities by combining both conclusions. So, this is also one case of "Either-or".

2. Statement: $E < H \leq C, E > D, O \leq H < Z$ **Conclusions:** I. $O \geq D$ II. $D > O$

In the above question by combining the statements together we get $D < E < H \geq O$. So we cannot find the relation between O and D. As there can be three possible cases: O is either greater, lesser or equals to D. In conclusions I and II we can find all the three possible cases so the answer will be either conclusion I or II follow.

3. Statement: $J \geq B < T \geq U > V \geq X$ **Conclusions:** I. $J < X$ II. $X \leq J$

This is another example showing that no direct relation is found between X and J and all the three possible conditions as $J > X$, $J < X$ or $J = X$ can be there. So the answer will be either conclusion I or II follow.

RULE 8: Questions based on inequality are of two types:-

- (1) Direct Inequality
- (2) Indirect Inequality

(1) Direct Inequality : In this type, relationship symbols between variables are given indirect form.

Example:-**1. Statement:** $U = V \geq W < X = Y \leq Z$ **Conclusion:** (a) $Z > V$ (not true) (b) $V \geq X$ (not true)

Here, both conclusion (a) and (b) does not follow. As there is relation between Z and V, V and X. And here, variables of both conclusions are different. So, there will no "either-or" case.

2. Statement: $A > V > X \geq U > N$ **Conclusions:** (a) $X > N$ (true) (b) $A > N$ (true)**3. Statement:** $X > Y = Z > V < W$ **Conclusions:** (a) $Y = V$ (not true) (b) $X > V$ (true)

Here, conclusion (a) is wrong as Y is greater than V and conclusion (b) is right.

4. Statement: $P = Q = S \leq W < V$ **Conclusions:** (a) $Q \leq W$ (true) (b) $S \leq V$ (not true)

Here, Conclusion (a) is right and (b) is wrong because S will be less than V ($S < V$).

5. Statement: $H > M < Q \leq R > X < Y$ **Conclusions:** (a) $M > R$ (not true)(b) $M \leq R$ (not true)

Here both conclusions are wrong but variables are same. And by combining both conclusions we are getting all three possibilities of relation between M and R. So, here answer will be either conclusion (a) or (b) follows.

(2) Indirect Inequalities: In this type, relationship symbols between variables are given in coded form.

Example:- $A \odot B$ means 'A' is smaller than 'B' $A \# B$ means 'A' is greater than 'B' $A \% B$ means 'A' is either smaller than or equal to 'B' $A \$ B$ means 'A' is either greater than or equal to 'B' $A @ B$ means 'A' is neither smaller than nor greater than 'B'**1. Statement:** $D \# A, A \odot X, X \odot Z$ **Conclusion:** I. $D \odot X$ II. $A \odot Z$

For solving coded inequalities, there is one method to decode all coded symbol and decode symbols between statement and conclusion and then check the relationship between variables.

Solution: Statement: $D > A, A < X, X < Z$

Conclusion: I. $D < X$ (Not true)

II. $A < Z$ (True)

Now we are taking an example of Indirect inequality.

Example: – $P \odot Q$ means 'P' is smaller than 'Q'

$P \# Q$ means 'P' is greater than 'Q'

$P \% Q$ means 'P' is either smaller than or equal to 'Q'

$P \$ Q$ means 'P' is either greater than or equal to 'Q'

$P @ Q$ means 'P' is neither smaller than nor greater than 'Q'

2. **Statement:** $D \# A, A \odot X, X \odot Z$

Conclusions: (i) $D \odot X$ (ii) $A \odot Z$

Steps to apply Magic for trick :-

1. First of all we place all different symbols of inequalities.

2. Now, we decode given information and place that particular code at different symbols.

3. Now we will try to solve the question as

In conclusions I. it is asked $D \odot X$?

As in statement it is given $D \# A, A \odot X$

So, we cannot compare # and \odot as they belongs to different group.

And in conclusion II. It is asked $A \odot Z$? And is statement it is given $A \odot X, X \odot Z$

So, $A \odot Z$ is correct.

Example:-

Statement : $R \# J, J \$ H, H @ M$

Conclusion: I. $R \# H$ II. $J \$ M$

As in conclusions I. It is asked $R \# H$?

So, we will find the relation between R and H and we have to compare # and \$. And # and \$ belongs to same group and priority of # is more than \$.

So, conclusions I. is correct.

And in conclusions II. We have to find relation between R and H and for this we have to compare \$ and @, \$ and @ belongs to same group and priority of \$ is more than @.

So, Conclusions II. Is correct.

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ENGLISH LANGUAGE

VERB

A **Verb** is a word that tells or asserts something about a person or thing. It tells about the person or thing in the state of doing, being or being acted up on. Thus a verb is a doing or being word.

He is **working** on computer.

KINDS OF VERB

The infinitive: Verb, which is not limited by person and number as a verb that has a subject, is called the verb infinitive or the infinitive. Infinitives are of two kinds.

- (1) Simple Infinitive and
- (2) Qualifying Infinitive.
- (1) **Simple Infinitive** - when the infinitive is used like a noun.
 - (i) as the subject of a verb. **To name** is to give an identity.
 - (ii) as the object of a verb. I have decided **to leave** the place.
 - (iii) as the complement of a verb. Her hobby is **to dance**.
 - (iv) as the object of a preposition. He is about **to go**.

- (2) **Qualifying Infinitive** - when the infinitive is used for the following purposes:

- (i) to qualify a verb. He slept **to refresh** himself.
- (ii) to qualify an adjective. Tea is easy **to prepare**.
- (iii) to qualify a noun. He has a point **to make**.
- (iv) to qualify a sentence. **To be** very frank, I hate your smile.

Rule: The infinitive is used without 'to' after verbs like help, watch, bid, dare, hear, let, make, need and see. These are also called as Bare Infinitives.

Incorrect : I bid him to quit the organisation.

Correct : I bid him quit the organisation.

Rule: If, however, the structure is do + dare or do + need, the infinitive is used with to.

Incorrect: You do not need worry about us.

Correct: You do not need to worry about us.

Rule: The following verbs are followed by the infinitive.

Agree, arrange, attempt, care, cease, consent, decide, determine, endeavour, fall, forget, hesitate, hope, learn, manage, neglect, prepare, promise, propose, refuse, regret, remember, seem, swear, undertake.

Incorrect: I agree for helping you out in trouble.

Correct: I agree to help you out in trouble.

Rule: Prepositions **but** and **except** take the infinitive without **to**.

Incorrect: There is no alternative but to help him out.

Correct : There is no alternative but help him out.

(3) Gerunds:

Gerunds are words that are formed with verbs but act as nouns. They're very easy to spot, since every gerund is a verb with ing tacked to its tail. There are no exceptions to this rule.

Gerunds are words that are formed with verbs but act as nouns. Present participles do not act as nouns. Instead, they act as modifiers or complete progressive verbs. To find gerunds in sentences, just look for a verb + ing that is used as a noun.

Examples of Gerunds

As you read these examples of gerunds, notice the verbs they contain, and notice that every single one of them ends in ing. By the end of this quick lesson, you'll have no problem recognizing gerunds when you see them.

- **Swimming** in the ocean has been Sharon's passion since she was five years old.
- Let's go **dancing** at the club tonight.

TYPES OF VERB

Action Verb: An action verb expresses an activity that a person or thing can do.

For example:

Kavya **eats** cake.

(Eating is something Kavya can do.)

Stative Verb: A stative verb typically relates to a state of being, a thought, or an emotion.

For example:

I am at home.

Transitive Verb: A transitive verb is one that acts on something. It basically needs an object to convey a complete sense.

For example:

I saw the dog.

(Here, the direct object is the dog.)

Intransitive Verb: An intransitive verb is one that does not act on something. It conveys a complete sense in itself and does not need any direct object.

For example:

The rain fell.

Modal Verbs: A modal verb is a type of auxiliary verb used to express ideas such as ability, possibility, permission, and obligation. The modal auxiliary verbs are can, could, may, might, must, ought to, shall, should, will, and would. For example:

Rocky **can** eat a lot of pies.

(Here, the modal verb can helps to express the idea of ability.)

1. **May** implies permission, doubt or possibility.

Example: **May** I come in? (permission)

It **may** rain tonight. (possibility)

2. **Might** is the past form of “may” and it implies more doubt than “may”.

Example: If the clouds are salted, the rains **might** come.

3. **Can** is used to express ability.

Example: He **can** do the work.

4. **Could** is the past form of can but it does not necessarily represent past time. Often it implies a more uncertain condition.

Example: He **could** refuse, but she never does.

5. **Should** expresses the idea that something must be done or is important. **Should** and **ought to** have similar meanings, but **ought is** followed by “to” “**Ought to**” has a more objective force and is used when we are talking about laws, duties and regulations.

Example: We **ought to** see her tomorrow.

6. **Must** is used to give strong advice or orders.

Example: He really **must** stop drinking.

7. **Do** is used to make question and negative forms of ordinary verbs.

Example: **Do** you know him?

I **don't** like swimming.

“**Do**” is also used in question-tags.

Example: You know painting, **do** you?

Some Confusing Modal Verbs: Let's see the difference between modal verbs by studying the versus cases.

1. **Can V/S Could:**

- (a) I could crack the exam. (wrong)

I can crack the exam. (correct)

Here, ‘Can’ should be used instead of ‘could’ as ‘can’ is used to express ability.

- (b) Can you help me with mathematics? (wrong)

Could you help me with mathematics? (correct)

Here, ‘Could’ should be used instead of ‘can’ as it is used for taking permission in a polite manner.

2. **May V/S Might:**

Though it is a rainy day, still it may rain today. (wrong)

Though it is a rainy day, still it might rain today. (correct)

Here ‘might’ should be used instead of ‘may’ as ‘May’ is used to express possibility based on some factual information and ‘Might’ is used to express possibility when there are minimal or least chances.

3. **Must V/S Should:**

You should work harder than before to clear the exam. (wrong)

You must work harder than before to clear the exam. (correct)

Here, ‘Must’ should be used instead of ‘Should’ as ‘should’ is used to give advice but ‘must’ is used to express obligation or strong belief.

4. **Would V/S Will:**

- (a) Will you like to have a cup of tea? (wrong)

Would you like to have a cup of tea? (correct)

- (b) If I were you, I will say sorry. (wrong)

If I were you, I would say sorry. (correct)

Here, ‘would’ should be used instead of ‘will’ as ‘would’ is used for making request or offering something. It is also used in ‘in if-sentences’.

Difference Between the Usages of Will and Shall:

In accordance with the traditional grammar ‘will’ is used with names, **Second** and **Third** persons and ‘shall’ is used with the **First** persons only. i.e. I/We. But as per the modern English, these can be used interchangeably.

Thus, in expressing the future either ‘will’ or ‘shall’ can be used. But there are few situations where only one of them is appropriate.

USAGE OF ‘SHALL’

- A. ‘Shall’ can be used in the **second** and **third** person to express a **command, promise** or **threat**.

Examples:

1. You **shall** have a holiday tomorrow. (promise)

2. You **shall** pay for what you did to me. (threat)

- B. Questions with ‘Shall I’ or ‘Shall we’ are used to ask the **opinion/will** of the person addressed.

Example:

Shall we start for home?

USAGE OF ‘WILL’

- A. ‘Will’ is used to express a **characteristic habit**.

Example:

She **will** talk about nothing else.

- B. ‘Will’ is used to express ‘volition’.

Example:

I **will** (am determined to) be on time tomorrow.

Note: **Volition** means a conscious choice/ decision.

Phrasal Verb: A phrasal verb is a verb made up of more than one word (usually two words). A phrasal verb has a main verb and another word (either a preposition or a particle). For example: A burglar will often break a window to **break in**.

(Here, the phrasal verb break in means to enter illegally, which is different to break.)

BANKING AWARENESS

What is Insurance?

Insurance is an arrangement in which you pay money to a company, and they provide financial protection for your property, life, or health, paying you in case of death, loss, or damage.

Different businesses require special types of insurance policies that insure against specific types of risks faced by the particular business. For example, a fast food restaurant needs a policy that covers damage or injury that occurs as a result of cooking with a deep fryer. An auto dealer is not subject to this type of risk but does require coverage for damage or injury that could occur during test drives. There are also insurance policies available for very specific needs, such as kidnap and ransom (K&R), medical malpractice, and professional liability insurance, also known as errors and omissions insurance.

Insurance Policy Components

1. **Insurance Contract:** An insurance contract is a document representing the agreement between an insurance company and the insured. Central to any insurance contract is the insuring agreement, which specifies the risks that are covered, the limits of the policy, and the term of the policy.
2. **Parties To Insurance:**
 - **Insurer:** He is the person or company that underwrites an insurance risk; the party in an insurance contract undertaking to pay compensation.
 - **Insured:** He is the person who wants some protection against risk and hence passes on the risk to the Insurer in return of the timely payment of premium.
 - **Surety:** He is the person who takes responsibility for Insured's performance i.e. paying premium on regular and timely basis. Usually, a surety is not involved in Insurance Contract yet he has a great importance at times of international insurance contracts and contracts consisting high premiums.
3. **Premium:** The premium is determined by the insurer based on your or your business's risk profile, which may include creditworthiness.
4. **Policy Limit:** The policy limit is the maximum amount an insurer will pay under a policy for a covered loss. Maximums may be set per period (e.g., annual or policy term), per loss or injury, or over the life of the policy, also known as the lifetime maximum.
5. **Deductibles:** A deductible is the amount paid out-of-pocket for covered expenses before an insurance company will pay the remaining costs.

Types of Insurance: The insurance can be basically bifurcated into life and general insurance.

A. Life Insurance

Life insurance provides for your family or some other named beneficiaries on your death. Two general types are available: **term insurance** provides coverage only during the term of the policy and pays off only on the insured's death; **whole-life insurance** provides savings as well as insurance and can let the insured collect before death. It can also be called as Life Assurance because no one can repay the loss of death and even cannot estimate the value of someone's life. It is just the medium to assure someone that in case of someone's death, he will get a specified amount.

B. General Insurance: All types of insurance except for life insurance is covered under general insurance. It is of different types:

Health Insurance: Health insurance covers the cost of hospitalization, visits to the doctor's office, and prescription medicines. The most useful policies, provided by many employers, are those that cover 100 percent of the costs of being hospitalized and 80 percent of the charges for medicine and a doctor's services.

Disability Insurance: A disability policy pays a certain percentage of an employee's wages (or a fixed sum) weekly or monthly if the employee becomes unable to work through illness or an accident. Premiums are lower for such policies.

Homeowner's Insurance : A homeowner's policy provides insurance for damages or losses due to fire, theft, and other named perils. No policy routinely covers all perils. The homeowner must assess his needs by looking to the likely risks in his area—earthquake, hailstorm, flooding, and so on.

Automobile Insurance : Automobile insurance is perhaps the most commonly held type of insurance. Automobile policies are required in at least minimum amounts in all states. The typical automobile policy covers liability for bodily injury and property damage, medical payments, damage to or loss of the car itself, and attorneys' fees in case of a lawsuit.

Other Liability Insurance : In this litigious society, a person can be sued for just about anything: a slip on the walk, a harsh and untrue word spoken in anger, an accident on the ball field. A personal liability policy covers many types of these risks and can give coverage in excess of that provided by homeowner's and automobile insurance. Such umbrella coverage is usually fairly inexpensive.

TYPES OF BUSINESS INSURANCE

Workers' Compensation : Almost every business in every state must insure against injury to workers on the job. Some may do this through self-insurance—that is, by setting aside certain reserves for this contingency. Mostly smaller businesses purchase workers' compensation policies, available through commercial insurers, trade associations, or state funds.

Property Insurance : No business should take a chance of leaving unprotected its buildings, permanent fixtures, machinery, inventory, and the like. Various property policies cover damage or loss to a company's own property or to property of others stored on the premises.

Malpractice Insurance : Professionals such as doctors, lawyers, and accountants will often purchase malpractice insurance to protect against claims made by disgruntled patients or clients. For doctors, the cost of such insurance has been rising over the past thirty years, largely because of larger jury awards against physicians who are negligent in the practice of their profession.

Business Interruption Insurance : Depending on the size of the business and its vulnerability to losses resulting from damage to essential operating equipment or other property, a company may wish to purchase insurance that will cover loss of earnings if the business operations are interrupted in some way—by a strike, loss of power, loss of raw material supply, and so on.

Liability Insurance : Businesses face a host of risks that could result in substantial liabilities. Many types of policies are available, including policies for owners, landlords, and tenants (covering liability incurred on the premises); for manufacturers and contractors (for liability incurred on all premises); for a company's products and completed operations (for liability that results from warranties on products or injuries caused by products); for owners and contractors (protective liability for damages caused by independent contractors engaged by the insured); and for contractual liability (for failure to abide by performances required by specific contracts).

EXAMPLES

- Which one of the following does not belong to the main products of life insurance?
 - Endowment
 - Personal accident insurance
 - Term
 - Whole life
 - none of the above
- When was Life Insurance sector nationalised?
 - 1834
 - 1907
 - 1938
 - 1956

- The Basis of risk is
 - liability
 - uncertainty
 - possibility of loss
 - insurance
 - none of the above
- To indemnify means to
 - put back in the same financial position just prior to the loss.
 - put aside funds to pay for losses reported but not yet paid.
 - transfer risk to someone who has better financial resources and can withstand loss..
 - make financial provisions for dealing with potential losses.
 - none of the above

ANSWERS

- (b) Personal accident insurance
Whole life, Endowment, Term, Investment-linked, Life annuity plan, Medical and health are the main products of life insurance. Motor insurance, Fire/House owners/Householders insurance, Personal accident insurance, Medical and health insurance, Travel insurance are the main products of general insurance.
- (d) Life Insurance Corporation came into existence in 1956.
- (c) Possibility of loss
- (a) put back in the same financial position just prior to the loss.

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COMPUTER AWARENESS

Previous Years Memory Based Computer Questions For IBPS So-IT Officer Professional Knowledge

- What type of virus uses computer hosts to reproduce itself?
 - Worm
 - Time bomb
 - Melissa virus
 - Micro virus
 - Macro virus
- the internet has resulted in a (n)communication costs.
 - freeze of
 - lowering of
 - status quo of
 - increase in
 - elimination of
- HTML commands such as <HI> are known as
 - browser requests
 - labels
 - tags
 - tickets
 - flags
- in order to connect one's computer through the internet from another locationshould be use(D)
 - an attachment
 - Telnet
 - instant message
 - FTP
 - e-mail
- The stores information about the data in the databas(E)
 - Data dictionary
 - Data warehouse
 - Data mine
 - Administrative data systems
 - Data depository
- The offer of after sales services to customers over the internet is a activity.
 - C2C
 - B2C
 - spam
 - hacking
 - B2B
- A web facility that helps to find sites with the information and or services that is desired
 - A blog
 - The top-level domain
 - A search engine
 - A network access point
 - A hyperlink
- is the measurement of body parts such as fingerprints and retinal scans used for security access.
 - Biometrics
 - Physio-measures
 - Smart weapon machinery
 - Bio-measurement
 - Computer security
- Open standards refer to
 - standards not owned by any company
 - standards used by all countries
 - standards that are free to all parties
 - software standards for a particular organization
 - software programs running on different types of operating systems.
- Security procedures can
 - reduce but not eliminate risks.
 - eliminate all computer security risks
 - be prohibitively expensive
 - be inaccessible for the average home user
 - dissuade computer usage
- CRM uses information about to establish long term relationship.
 - industry contacts
 - customers
 - competitions
 - countries
 - culture
- Broadband connections include all of the following except
 - DSL
 - cable modems
 - telephone modems
 - USB modems
 - satellites
- FTP stands for-
 - Field Transfer Protocol
 - First Transfer Preference
 - File Transactions Processes
 - File Transactions Processes
 - Folder Transfer Protocol
- TCP/ IP stands for
 - Translation Computing Procedures/international Protocols
 - Transmission Control Protocol/ Internet protocol
 - Transmission Control Procedures/ Internet Procedures
 - Transaction Computing Printing/Internet processing
 - Transmitter Control Protocol/Internet Protocol
- This address Changes temporarily as the applications connect to the internet
 - static IP address
 - unique IP address
 - dynamic IP address
 - common name and number
 - derived IP address

16. tags on goods enable the tracking of the goods electronically.
 (A) REID (B) ISP
 (C) GPS (D) IMD
 (E) ASTM
17. Web pages can be created using
 (A) only Web authoring software
 (B) only Microsoft products
 (C) only Microsoft Front page
 (D) only Macromedia Dreamweaver
 (E) any word processor.
18. A list of web pages visited during the current session is kept in the browser's.....
 (A) favourites (B) trail
 (C) cache (D) dump
 (E) history
19. An IDS does not
 (A) try to identify attempts to hack into a computer system.
 (B) monitor packets passing over the network,
 (C) transmit message packets to the correct destination.
 (D) set up deception systems that attempt to trap hackers.
 (E) provide any form of security to a computer system.
20. T1 and T3 connections are considered
 (A) direct satellite connections
 (B) complex connections
 (C) dial-up connections
 (D) direct connections
 (E) broadband
21. The key in a relational database links one table to another.
 (A) secondary (B) relational
 (C) Operational (D) linker
 (E) foreign
22. URL stands for
 (A) unique Representation Location
 (B) Uniform Resource Locator
 (C) Uniform Resource Location
 (D) Unique Resource Locator
 (E) Universal Resource Location
23. A text or on image which, when clicked, takes the user to another Web site/ page
 (A) A Wiki (B) A hyperlink
 (C) The top level domain (D) An e-mail
 (E) A blog
24. A (n) accesses the database and data dictionary in a DBMS as they exists on a storage device.
 (A) application generation sub system
 (B) DBMS engine
 (C) Data engine
 (D) data administration system
 (E) data definition sub system
25. Which of the following is a small program embedded within a GIF image?
 (A) web bug (B) cookie
 (C) web deceiver (D) spam
 (E) spyware application
26. allows the use of an internet connection for making phone calls.
 (A) VoIP (B) FTP
 (C) DSL (D) F2b2C
 (E) TCP/IP
27. The scrambling of code is known as
 (A) password proofing (B) deception
 (C) encryption (D) Fix walling
 (E) Scrambling
28. The hierarchical database organizes data in a(n)
 (A) flat file (B) tuple
 (C) OODMBS (D) relation file
 (E) treelike structure
29. The formal set of rules, through which computers communicate, are called.
 (A) Protocols (B) patterns
 (C) standards (D) algorithms
 (E) controller
30. The main interface in Window and OS X is a(n) interface.
 (A) command line
 (B) embedded
 (C) graphical
 (D) embedded and neural
 (E) neural

ANSWER KEY

- | | | | | |
|---------|---------|---------|---------|---------|
| 1. (A) | 2. (B) | 3. (C) | 4. (B) | 5. (B) |
| 6. (B) | 7. (C) | 8. (A) | 9. (C) | 10. (B) |
| 11. (B) | 12. (C) | 13. (C) | 14. (B) | 15. (C) |
| 16. (A) | 17. (A) | 18. (E) | 19. (C) | 20. (D) |
| 21. (E) | 22. (B) | 23. (B) | 24. (B) | 25. (A) |
| 26. (C) | 27. (C) | 28. (E) | 29. (A) | 30. (C) |



TRICKY QUESTIONS

Quantitative Aptitude

1. A dealer bought a television set for 10,000 and sold it for 12,000. Find the profit/ loss made by him for 1 television set. If he had sold 5 television sets, find the total profit/loss.
(A) 10000 (B) 12200 (C) 15500 (D) 16200
(E) None of these
2. Sanjay bought a bicycle for 5,000. He sold it for 600 less after two years. Find the selling price and the loss percent.
(A) 25% (B) 12% (C) 75% (D) 84.67%
(E) None of these
3. A man bought an old bicycle for 1,250. He spent 250 on its repairs. He then sold it for 1400. Find his gain or loss %.
(A) 20% (B) 6.67% (C) 15% (D) 3.67%
(E) None of these
4. Sara baked cakes for the school festival. The cost of one cake was 55. She sold 25 cakes and made a profit of 11 on each cake. Find the selling price of the cakes and the profit percent.
(A) 20 (B) 122 (C) 15 (D) 160
(E) None of these
5. Hameed buys a colour T.V set for 15,200 and sells it at a loss of 20%. What is the selling price of the T.V set?
(A) 12160 (B) 12200 (C) 15500 (D) 16200
(E) None of these
6. Find the cost price of the scooty If it is sold at 13600 with 15% loss?
(A) 20000 (B) 12200 (C) 15000 (D) 16000
(E) None of these
7. The speed of a boat in still water is 15 km/h. It can go 30 km upstream and return downstream to the original point in 4 h 30 min. The speed of the stream is:
(A) 5 km/h (B) 8 km/h
(C) 10 km/h (D) 15 km/h
(E) 18 km/h

8. The speed of boat in still water is 16 kmph and speed of the current is 2 kmph. It takes a total of 6.5 hours to row upstream from point A to point B and downstream from point B to point C. If the distance from point A to point B is two third the distance between point B and C, what is the total distance travelled by the boat (both up and down stream)?
(A) 112 km (B) 98 km (C) 124 km (D) 90 km
(E) 105 km
9. A motorboat covers a certain distance downstream in 1 hour, while it comes back in $1\frac{1}{2}$ hours. If the speed of the stream be 3 kmph, what is the speed of the motorboat in still water?
(A) 15 kmph (B) 14 kmph (C) 3 kmph (D) 2 kmph
(E) None of these
10. A man takes four times as long to row up as to row down the river. If the rate of river is 6 km/hr, what is the rate of the man in still water ?
(A) 10 km/hr (B) 9 km/hr
(C) 12 km/hr (D) 15 km/hr
(E) None of these
11. A 640 metre long train takes 160 seconds more to cross a platform twice its length than it takes to cross a pole at the same speed. What is the speed of the train in metre/second?
(A) 16 (B) 10
(C) 8 (D) Cannot be determined
(E) None of these
12. A train leaves station P at 6.30 a.m. and reaches station Q at 11 a.m. Another train leaves station Q at 9 a.m. and reaches station P at 11.30 a.m. The distance between these two stations are 36 km. At what time do the two trains cross each other?
(A) 9.33 a.m. (B) 9.43 a.m.
(C) 9.53 a.m. (D) 10.53 a.m.
(E) 10.33 a.m.
13. A train running at a speed of 54 km/hr crosses a platform in 30 seconds. The platform is renovated and its length is doubled. Now, the same train running at same speed crosses the platform in 46 seconds. Find the length of train.
(A) 180 metres (B) 200 metres
(C) 210 metres (D) 240 metres
(E) 450 metres
14. It takes six hours for a 400 km journey, if 120 km is done by train and the rest by car. It takes 1 hour more, if 80 km is done by train and the rest by car. What is the ratio of the speed of the train to that of the car?
(A) 5 : 18 (B) 18 : 5 (C) 5 : 12 (D) 12 : 5
(E) 2 : 1

15. Train A travelling at 72 km/hr takes 15 sec to cross Train B when travelling in opposite direction whereas it takes 45 seconds to overtake it when travelling in the same direction. If the length of train B is 200 meters, find the length of Train A.
(A) 50 m (B) 200 m (C) 250 m (D) 400 m (E) 500 m
16. A train 150 m long crosses a platform 300 metre long in 30 seconds. On a Sunday morning, a motorcyclist was driving on the platform in same direction as of the train. How much time in seconds will the train take to overtake the motorcyclist, if speed of motorcyclist is 18km/hr?
(A) 20 (B) 12 (C) 15 (D) 20 (E) None of these

SOLUTIONS

1. (A) Selling Price of the television set = 12,000
Cost Price of the television set = 10,000
S.P. > C.P, there is a profit
Profit = S.P. - C. P. = 12000 - 10000
Profit = 2,000
Profit on 1 television set = 2,000
Profit on 5 television sets = 2000 × 5
Profit on 5 television sets = 10,000
2. (C) Cost Price of the bicycle = 5000
Loss = 600
Selling Price = Cost Price - Loss = 5000 - 600
Selling Price of the bicycle = 4400
 $\text{Loss} = \frac{\text{Loss}}{\text{C.P.}} \times 100 = \frac{600}{5000} \times 100 = 12\%$
Loss = 12%
3. (B) Cost Price of the bicycle = 1,250
Repair Charges = 250
Total Cost Price = 1250 + 250 = 1,500
Selling Price = 1,400
C.P. > S.P., there is a Loss
Loss = Cost Price - Selling Price
= 1500 - 1400 = 100
Loss = 100
 $\text{Percentage of the loss} = \frac{\text{Loss}}{\text{C.P.}} \times 100$
 $= \frac{100}{1500} \times 100 = \frac{20}{3} = 6\frac{2}{3}\% \text{ (or) } 6.67\%$
Loss = 6.67%

4. (A) Cost price of 1 cake = 55
Number of cakes sold = 25
Cost price of 25 cakes = 55 × 25 = 1375
Profit on 1 cake = 11
Profit on 25 cakes = 11 × 25 = 275
S.P. = C.P. + Profit = 1375 + 275 = 1,650
S.P. = 1,650

$$\text{Percentage of the profit} = \frac{\text{Profit}}{\text{C.P.}} \times 100$$

$$= \frac{275}{1375} \times 100 = 20$$

$$\text{Profit} = 20\%$$

5. (A) C.P. = 15, 200

$$\text{Loss} = 20\%$$

$$\text{S.P.} = \frac{100 - \text{Loss}\%}{100} \times \text{C.P.}$$

$$= \frac{100 - 20}{100} \times 15200$$

$$= \frac{80}{100} \times 15200 = 12,160$$

6. (D) Loss = 15%.

$$\text{S.P.} = 13,600$$

$$\text{C.P.} = \frac{100}{100 - \text{Loss}\%} \times \text{S.P.}$$

$$= \frac{100}{100 - 15} \times 13600$$

$$= \frac{100}{85} \times 13600 = 16,000$$

Hence the cost price of the scooty is 16,000.

7. (A) Let speed of stream = x

$$\frac{30}{15 + x} + \frac{30}{15 - x} = \frac{9}{2} \text{ hr}$$

$$x = 5 \text{ km/h}$$

8. (E) $\frac{2x}{42} + \frac{x}{18} = 6.5$

$$x = 63 \text{ km}$$

$$\text{total distance} = \frac{2x}{3} + x$$

$$= \frac{5x}{3} = 105 \text{ km}$$

9. (A) According to questions

$$(x + 3) \times 1 = (x - 3) \frac{3}{2}$$

$$x = 15 \text{ km ph}$$

10. (A) Let speed of man = x

$$x + 6 = 4(x - 6)$$

$$x + 6 = 4x - 24$$

$$30 = 3x$$

$$x = 10 \text{ km/hr}$$

11. (C) Speed of train = x m/sec

$$\text{Length of plat from} = 2 \times 640 = 1280$$

$$\text{total length} = 1280 + 640 = 1920$$

$$\frac{1920}{x} - \frac{640}{x} = 160$$

$$x = 8 \text{ m/sec}$$

12. (B) D = 36 km

$$\text{Speed of } T_1 = \frac{36}{4.5} = 8 \text{ kmph}$$

$$\text{Speed of } T_2 = \frac{36}{2.5} = 14.4 \text{ kmph}$$

$$\text{Distance travelled by the 1st train when they meet} = 8 \times t = 8t$$

$$\text{Second train travels for } (t - 2.5)$$

$$\text{Distance travelled by 2nd train when they meet} = 14.4 \times (t - 2.5)$$

$$= 14.4t - 36$$

$$\text{Now } 8t + 14.4t - 36 = 36$$

$$t = 3 \text{ hour } 13 \text{ min}$$

13. (C) Speed of train

$$= \frac{(\text{length of train} + \text{length of platform})}{\text{time taken}}$$

Ist case

$$15 = \frac{(T + P)}{30}$$

$$T + P = 450$$

...(i)

IInd case

Speed of train

$$= \frac{\text{length of train} + \text{length of platform}}{\text{time taken}}$$

$$15 = (T + 2P)/46$$

$$T + 2P = 690$$

...(ii)

$$\text{From e.q. (i) } P = 450 - T$$

in e.q. (ii)

$$T + 2(450 - T) = 690$$

$$T = 210 \text{ m}$$

14. (B) Let the speed of the train = x km/hr

Speed of the car = y km/hr

$$\frac{120}{x} + \frac{280}{y} = 6 \dots (1)$$

$$\frac{80}{x} + \frac{320}{y} = 7 \dots (2)$$

From (1) and (2), we get

$$x : y = 18 : 5$$

15. (C) Let length of train A = x

Let speed of train B = y

Speed of Train A = 72 km/hr

$$= 72 \times \frac{5}{18} = 20 \text{ m/sec}$$

When both trains are going in opposite direction

$$x + 200 = (20 + y) \times 15 \dots (1)$$

When both trains are going in same direction

$$x + 200 = (20 - y) \times 45 \dots (2)$$

Solving 1 and 2

$$\text{We get } y = 10 \text{ m/sec and } x = 250 \text{ m}$$

16. (C) Total distance = 450m

$$\text{Time} = 30 \text{ sec}$$

$$\text{Speed of train} = \frac{450}{30} = 15 \text{ m/sec}$$

$$\text{Speed of bike} = 18 \times \frac{5}{18} = 5 \text{ m/sec}$$

$$\text{Relative speed} = 15 - 5 = 10 \text{ m/sec}$$

$$\text{Required time} = \frac{150}{10} = 15 \text{ sec}$$

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Reasoning Ability

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

- If in a certain Code LOGICAL is written as NSMQMMZ , then how KNOWN written in that code ?
(A) IQYFU (B) NRYFX (C) ERVDY (D) MRUEX
(E) None of these
- How many such pairs of letters are there in the meaningful word CONCLUSION" each of which has as many letters between them in the word as in the English alphabet ?
(A) none (B) two (C) three (D) one
(E) more than three
- What should come in place of question mark(?) in the following series ?
XC WD VE UF TG ?
(A) MK (B) SH (C) RI (D) JI
(E) None of these
- If it is possible to make only one meaningful English word from the second, the fifth, the sixth and the eighth letters of the word DEVELOPMENT, using each letter only once, second letter of that word is your answer. If more than one such word can be formed, your answer is M. If no such word can be formed, your answer is N.
(A) I (B) A (C) O (D) M
(E) N
- How many meaningful English words can be formed with the letters DETI using all the letters, and each letter only once in each word?
(A) One (B) Two
(C) Three (D) More than three
(E) None of these

Direction(6-10): Study the following information carefully to answer the given questions.

In a certain code language,

'persons in exams analysis' is written as 'es fr re pt',
'exams evening to gathering' is written as 'ch ba mo fr',
'evening in chairman committee' is written as 're dv ch gi' and
'chairman nominate to exams' is written as 'mo gi fr yu'.

- What is the code for 'gathering' in the given code language?
(A) mo
(B) yu
(C) ch
(D) Other than those given as options
(E) ba
- In the given code language, what does the code 'pt' stand for?
(A) chairman
(B) Either 'analysis' or 'persons'
(C) gathering
(D) exams
(E) Either 'for' or 'committee'
- What may be the code for 'exams call' in the given code language?
(A) dv iq (B) iq gi (C) iq fr (D) gi es
(E) fr dv
- What is the code for 'in' in the given code language?
(A) mo (B) fr (C) gi (D) dv
(E) re
- If 'chairman new committee' is coded as 'dv wz gi' in the given code language, then what is the code for 'new nominate evening' ?
(A) wz ch es (B) ch wz yu
(C) yu mo wz (D) fr es wz
(E) ch yu fr

Direction(11-15): Study the following information carefully to answer following questions given below:

- P told to Q, "Yesterday I met the only daughter of my paternal grandmother." Whom did P meet?
(A) Cousin (B) Mother
(C) Sister (D) Nephew
(E) None of these
- Which of the following means that A is grandmother of B, if 'P \$ Q' means P is father of Q', 'P*Q' means P is mother of Q, 'P @ Q' means P is wife of Q' ?
(A) A * C \$ D @ B
(B) A * C @ D @ B
(C) A * D \$ B \$ C
(D) A * D \$ C @ B
(E) Both C and D

13. Pointing to a lady, Parul said "The son of her only brother is the brother of my wife". How is the lady related to Parul?

- (A) Mother's sister (B) Grandmother
(C) Mother-in-law
(D) Sister of father-in-law
(E) Maternal aunt

14. Pointing to a person, Neetu said to Sarita, "His mother the only daughter of your father." How is Sarita related to that person?

- (A) Aunt (B) Daughter
(C) Mother-in-law (D) Mother
(E) Sister

15. Pointing to a photograph, Sumit said, "She is the mother of my son's wife's daughter". How is Sumit related to lady?

- (A) Son (B) Uncle
(C) Father (D) Father-in-law
(E) None of these

Directions (16-20): In the questions below are given two conclusions followed by five set of statements. You have to choose the correct set of statements that logically satisfies given conclusions either definitely or possibly. Assume the given statements to be true even if they seem to be at variance from commonly known facts.

16. **Conclusions:** Some Fish is Animal. No Egg is Cat.

Statements:

- (a) Some Fish is Birds. All Birds is Cat. No Cat is Dog. All Dogs is Animal. Some Dogs is Egg.
(b) Some Fish is Birds. All Birds is Animal. No Animal is Cat. All Dogs is Cat. Some Cat is Egg.
(c) All Animal is Fish. No Fish is Cat. All Birds is Cat. Some Cat is Dog. All Dogs is Egg.
(d) Some Animal is Eggs. All Eggs is Fish. No Fish is Cat. All Dogs is Cat. Some Cat is Bird.
(e) None of these.

17. **Conclusions:** Some X is Y. Some Z is B.

Statements:

- (a) All B is X. Some X is P. All P is Q. All Q is Y. Some Y is Z.
(b) Some B is X. All X is P. Some P is Q. All Q is Y. Some Y is Z.
(c) Some B is Y. All Y is Q. Some Q is X. All X is P. All P is Z.
(d) All B is Y. Some B is Z. All Z is X. Some X is Q. All Q is P.
(e) None of these.

18. **Conclusions:** Some idea is air. Some system is road.

Statements:

- (a) All idea is road. Some road is air. All air is control. Some control is traffic. All traffic is system.
(b) All idea is system. Some idea is traffic. All traffic is road. All road is air. Some air is control.
(c) Some idea is system. All system is control. Some control is traffic. All traffic is air. All sir is road.
(d) All idea is traffic. Some traffic is road. All road is air. Some air is control. All control is system.
(e) None of these.

19. **Conclusions:** Some man is not doll. Some toy is man.

Statements:

- (a) All toy is boy. Some boy is child. No child is man. All man is girl. All girl is doll.
(b) Some toy is man. All man is doll. No doll is girl. All boy is girl. Some girl is child.
(c) Some toy is child. All child is man. Some man is girl. No girl is doll. All boy is doll.
(d) Some toy is girl. All girl is doll. No doll is child. All boy is child. Some child is man.
(e) None of these.

20. **Conclusions:** Some violet is yellow. Some black is violet.

Statements:

- (a) All yellow is green. All green is violet. Some violet is white. All white is black. Some black is red.
(b) All yellow is white. Some white is violet. All violet is green. Some green is black. All black is red.
(c) All yellow is red. Some red is violet. All violet is green. Some green is white. All white is black.
(d) All yellow is black. Some black is violet. All violet is green. Some green is white. All white is red.
(e) None of these.

ANSWER KEY

1. (D) 2. (E) 3. (B) 4. (C) 5. (D)
6. (E) 7. (B) 8. (C) 9. (E) 10. (B)
11. (E) 12. (C) 13. (D) 14. (D) 15. (D)
16. (D) 17. (D) 18. (B) 19. (C) 20. (A)

Explanation:

1. MRUEX

L	O	G	I	C	A	L
+2	+4	+6	+8	+10	+12	+14
N	S	M	Q	M	M	Z

K	N	O	W	N
+2	+4	+6	+8	+10
M	R	U	E	X

2. more than three



3. HS

C	X	D	W	E	V	F	U	G	T	H	S
3	24	4	23	5	22	6	21	7	20	8	19

4. D E V E L O P M E N T
E L O M \Rightarrow Mole

5. More than three

DEIT = Diet, Edit, Tied and Tide.

(6-10) **WORD** **CODE**

Exams	fr
Evening	ch
To	mo
In	re
Chairman	gi
Nominate	yu
Gathering	ba
Committee	dv
Persons/analysis	es / pt

11. P met his aunt, i.e. his father's sister

12. A * D \$ B \$ C

(C) A is mother of D, D father of B

A⁻
|
D⁺
|
B⁺
|
C⁻

13. Sister of father-in-law

Explanation:

Her brother is Parul's father-in-law, so she is sister of father-in-law.

14. Mother

Explanation:

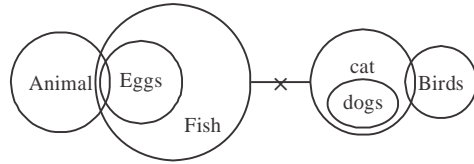
Sarika's father's only daughter means Sarika herself, so Sarika is mother to that person (pointed to by His)

15. Father-in-law

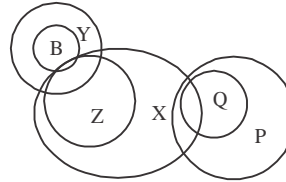
Explanation:

My son's wife's daughter will be my granddaughter, and my granddaughter's mother will be my daughter-in-law. So I m father-in-law of lady.

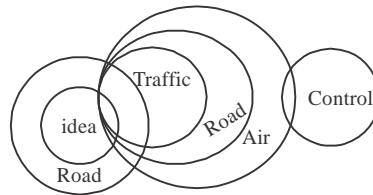
16.



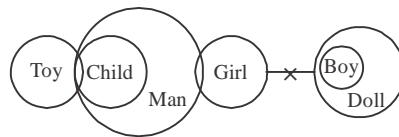
17.



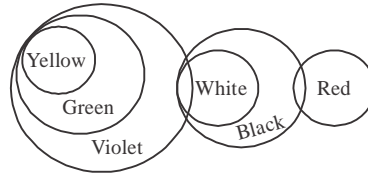
18.



19.



20.



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IMPORTANT QUESTIONS

English Language

Direction (1-5): Rearrange the following six sentences/group of sentences (a), (b), (c), (e), and (f) in the proper sequence to form a meaningful paragraph; then answer the questions given below them. The sentence (d) is already fixed and it is not to be rearranged.

- (a) The prospects of this are even less when the ruling party has suffered losses in key “semi-final” state polls against a suddenly energised Opposition, which has made populist farm loan waivers its key campaign theme.
- (b) That decision would mean cutting the rates on cement, auto components, motor vehicles, tyres, movie tickets, digital cameras or even ACs, large-screen televisions and dishwashers — leaving out only luxury or sin goods such as big cars, personal aircraft, cigarettes and alcohol from the latest pruning exercise — from 28 per cent to 18 per cent.
- (c) Adherence to fiscal prudence is too much to expect when national elections are hardly four months away.
ecadbf
- (d) **It is not surprising, then, to see Prime Minister Narendra Modi promising to ensure a Goods and Services Tax (GST) rate of not more than 18 per cent on “99 per cent of items”.**
- (e) Bid to ensure rate of not more than 18 per cent for most items may be politically timed, but is economically sound.
- (f) PIf endorsed by the states at the coming GST Council meeting on Saturday, it would entail revenue implications. This, when average monthly GST collections of just over Rs 97,000 crore during April-November are below the targeted Rs 1,12,000 crore figure.

1. Which of the following should be the **last** sentence of the paragraph?
(A) e (B) a (C) c (D) f
(E) b
2. Which of the following should be the **first** sentence of the paragraph?
(A) f (B) b (C) a (D) e
(E) c

3. Which of the following should be the **second** sentence of the paragraph?
(A) a (B) b (C) c (D) f
(E) e
4. Which of the following should be the **last but one** sentence of the paragraph?
(A) f (B) b (C) a (D) e
(E) c
5. Which of the following should be the **third** sentence of the paragraph?
(A) c (B) f (C) e (D) b
(E) a

Direction : Find the odd one out.

6. (a) Contemporary researchers are now exploring whether a consistent meditation practice yields long-term benefits, and noting positive effects on brain and immune function among meditators. Yet it’s worth repeating that the purpose of meditation is not to achieve benefits.
- (b) Concentration meditation involves focusing on a single point. This could entail following the breath, repeating a single word or mantra, staring at a candle flame, listening to a repetitive gong, or counting beads on a mala.
- (c) Mindfulness meditation encourages the practitioner to observe wandering thoughts as they drift through the mind. The intention is not to get involved with the thoughts or to judge them, but simply to be aware of each mental note as it arises.
- (d) Meditation is an approach to training the mind, similar to the way that fitness is an approach to training the body. But many meditation techniques exist — so how do you learn how to meditate?
- (e) None of the above

Direction (7 & 8) : Answer the questions given below in accordance with the questions being asked in different sets.

Arts management is the organization and administration of arts entities such as theaters, museums, and galleries. Like most management roles, arts management involves dealing with staff, marketing, fundraising and budgeting, PR, program development, and elements of business management. But creative arts is a special sector where a manager must deal with unique issues and _____. And you can enjoy a more creative work atmosphere and social environment than in a lot of other industries.

7. What is the difference between Arts Management and creative arts?
- The former deals with the organization of arts and the latter deals with distinctive concerns.
 - The former deals with the distinctive concerns and the latter deals with the organization of arts.
 - The former deals with the management roles and the latter deals with a creative work environment.
 - Both (a) and (c)
 - Both (b) and (c)
8. What could be called as 'creative work atmosphere' mentioned in the paragraph?
- giving employees' the desirable salary.
 - Giving a healthy and safe working environment.
 - nurturing employees' creativity by encouraging people to take the best approach possible.
 - Setting up of authority – accountability relationship at all levels.
 - All of the above

Direction: In the following sentence, one part of the sentence is written in bold and five alternatives are given against it. You need to select the alternative which makes the sentence grammatically correct and meaningful. If the sentence is already correct, mark Option (e) as your answer.

9. If we look into ourselves, we are all freaks, we all are flawed. We can point one finger **at one person for the other three fingers are** pointing back at us.
- on one person but the other three fingers are
 - at one person though the other three fingers are
 - on one person yet the other three fingers are
 - at one person but the other three fingers are
 - No improvement required

Direction: In each of the following, two sentences are given and one word is omitted in each of them which will be filled by the same alternative from the five alternatives given against each question. You need to select the alternative which makes the sentences grammatically correct and meaningful. If none of the options are correct, choose option (e) as your answer.

10. The salon of Mme de Condorcet was throughout the Consulate and the first Empire a rallying point for the _____ republicans.
- And yet _____ voices are sometimes heard defending war as if it were an end in itself.
- dissentient
 - aggression
 - adorable
 - farsighted
 - none of the above

ANSWER KEY

- (A) Refer to the last question of the series.
- (D) Refer to the last question of the series.
- (C) Refer to the last question of the series.
- (B) Refer to the last question of the series.
- (E) The correct sequence is 'ecadbf'.

The first sentence should be sentence **e** as it is the introductory sentence which tells about the main topic. i.e. Keeping the GST rates upto 18%. The next sentence must be **c** which is indicated from the fiscal prudence mentioned in the respective sentence. Sentence **a** must follow this sentence as it is stating the prospects of the above decision. Sentence **d** is fixed which should be followed by sentence **b** that describes the effects of the decision. Sentence **f** is the last one in the sequence as it is the concluding statement which tells about the implications of the decision.

- (a) is the correct alternative as all other alternatives are talking about the techniques of meditation except the first one.
- (d) is the correct alternative as both the options are correct in accordance with the information given.
- (c) is the correct alternative as all other alternatives give the points which every organization must provide to its employees and thus they can't be called as part as creative work environment.
- (d) is the correct alternative as we point the finger 'at' a person and not 'on' him. Usage of 'though' in the second sentence is irrelevant.
- (a) is the correct alternative as **dissentient** means in opposition to a majority or official opinion.

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BANKING AWARENESS

- Which organisation has released the operational guidelines to facilitate payments among prepaid instruments (PPI) such as mobile wallets, a move aimed at promoting digital transactions?
 - NABARD
 - TRAI
 - IRDAI
 - SEBI
 - RBI
- Insolvency & Bankruptcy Board of India notified the IBBI (Insolvency Resolution Process for Corporate Persons) (Third Amendment) Regulations, 2018. Where is the Headquarters of IBBI?
 - Hyderabad
 - Kolkata
 - Chennai
 - New Delhi
 - Mumbai
- ITRS measures the individual balance of payments cash transactions passing through the domestic banks and foreign bank accounts of enterprises, and noncash transactions and stock positions. ITRS stands for-
 - International transactions reporting scheme
 - International transactions reporting service
 - International transactions reporting system
 - International transactions reporting security
 - International transactions reporting solutions
- IFAD is an international financial institution and a specialised agency of the United Nations dedicated to eradicating poverty and hunger in rural areas of developing countries. What is the full form of IFAD?
 - International Fund for Agricultural Department
 - International Fund for Agricultural Development
 - International Fund for Association Development
 - International Financial for Agricultural Development
 - International Fund for Agricultural Development
- According to RBI, how much percent of demonetised banknotes is recovered?
 - 93%
 - 90%
 - 88%
 - 95%
 - 99%
- The Reserve Bank of India (RBI) has launched "financial literacy week" based on theme of _____ in Jammu and Kashmir with an aim for good practices for safe digital banking experience.
 - money and education
 - consumer protection
 - how to recover NPA
 - know your rights
 - bank power
- Who has been appointed as the Chairman of Economic Advisory Council to PM (EAC-PM)?
 - Shashikant Sharma
 - Ratan Watal
 - Rajiv Kumar
 - Bibek Debroy
 - Rajiv Mehrishi
- Recently Global Competitiveness Report 2018 was released. This report is released by _____.
 - World Bank
 - World Economic Forum
 - IMF
 - RBI
 - UNDP
- Minister of State for Textiles _____ has stated that the Ministry will release 7.8 crore rupees for the construction of a textile tourism complex in Nongpoh, Ri-Bhoi district of Meghalaya.
 - Smriti Zubin Irani
 - Ajay Tamta
 - Jagat Prakash Nadda
 - Harsimrat Kaur Badal
 - Dr. Mahesh Sharma
- What is the cost of India's first engine-less train?
 - 125 crore
 - 50 crore
 - 100 crore
 - 200 crore
 - 500 crore
- The RBI mainly considers retail inflation data while formulating monetary policy. What was the retail inflation in September 2018?
 - 5.13%
 - 3.77%
 - 3.69%
 - 4.53%
 - 3.20%
- _____ recently displaces Accenture as the largest IT firm servicing banks in the world.
 - Infosys
 - TCS
 - Microsoft
 - Wipro
 - IBM
- Online financial services marketplace BankBazaar has appointed former RBI Deputy Governor _____ as an advisor to the company.
 - Viral V Acharya
 - Usha Thorat
 - HR Khan
 - R Gandhi
 - SS Mundra
- Name the scheme, Under a loan of upto Rs. 50,000 is given under sub-scheme 'Shishu'; between Rs. 50,000 to 5.0 Lakhs under sub-scheme 'Kishore'; and between 5.0 Lakhs to 10.0 Lakhs under sub-scheme 'Tarun'.
 - Pradhan Mantri Vaya Vandana Yojana
 - Pradhan Mantri Mudra Yojana
 - Pradhan Mantri Jan Dhan Yojana
 - Pradhan Mantri Suraksha Bima Yojana
 - Pradhan Mantri Jeevan Jyoti Bima Yojana

SOLUTIONS

15. The premium is _____ per annum which is to be auto-debited in one installment from the subscriber's bank account as per the option given by him on or before 31st May of each annual coverage period under the PMJJBY scheme.
- (a) Rs. 365 per annum (b) Rs. 110 per annum
(c) Rs. 12 per annum (d) Rs. 330 per annum
(e) Rs. 205 per annum
16. In which year, CIBIL Limited (formerly Credit Information Bureau (India) Limited) was incorporated based on recommendations made by the RBI Siddiqui Committee?
- (a) 2002 (b) 2000
(c) 2001 (d) 2004
(e) 2003
17. In which year, all eligible account holders can access their bank accounts personal accident insurance cover under PMSBY, life insurance cover under PMJJBY, and guaranteed minimum pension to subscribers under APY.
- (a) 9th May 2016 (b) 9th May 2014
(c) 9th May 2017 (d) 9th May 2015
(e) 9th May 2013
18. What is India's rank in World Bank's Ease of Doing Business Index 2019, out of 190 countries in 2018?
- (a) 83 (b) 23
(c) 77 (d) 100
(e) 71
19. Which of the following section of the RBI Act empowers the Central Government to consult and give instructions to the Governor of the RBI to act on certain issues?
- (a) Section 370 (b) Section 1-B
(c) Section 7 (d) Section 9
(e) Section 77
20. India has signed a \$950 million contract with Russia for two upgraded _____ class stealth frigates.
- (a) Krivak III (b) Sovetskogo Soyuz
(c) Kirov II (d) Admiral Grigorovich
(e) Admiral Gorshkov
21. The World Trade Organization is an intergovernmental organization that regulates international trade. Where is the headquarters of WTO?
- (a) Geneva (b) New York
(c) Paris (d) Madrid
(e) Rome

1. (e) is the correct alternative.

The Reserve Bank has released operational guidelines to facilitate payments among prepaid instruments (PPI) such as mobile wallets, a move aimed at promoting digital transactions. The guidelines elaborate on requirements for achieving inter-operability for mobile wallets and cards, and norms for customer protection and grievance redressal. According to the guidelines, inter-operability among mobile wallets, and between bank account and e-wallet would be enabled through the Unified Payments Interface (UPI) system.

2. (d) is the correct alternative.

Insolvency & Bankruptcy Board of India notified the IBBI (Insolvency Resolution Process for Corporate Persons) (Third Amendment) Regulations, 2018. IBBI has mandated that a resolution professional should determine whether a corporate debtor indulged in fraudulent transactions within a specified time period during the resolution process. IBBI is based in New Delhi.

3. (c) is the correct alternative.

An International transactions reporting system (ITRS) measures individual balance of payments cash transactions passing through the domestic banks and foreign bank accounts of enterprises, and noncash transactions and stock positions.

4. (b) is the correct alternative.

The International Fund for Agricultural Development or IFAD is an international financial institution and a specialised agency of the United Nations dedicated to eradicating poverty and hunger in rural areas of developing countries.

5. (e) is the correct alternative.

99.3% of demonetised notes worth Rs 15.3 lakh crore returned: RBI.

6. (b) is the correct alternative.

The Reserve Bank of India (RBI) has launched "financial literacy week" based on theme of "consumer protection" in Jammu and Kashmir with an aim for good practices for safe digital banking experience.

7. (b) is the correct alternative.

Amidst rampant economic slowdown, Prime Minister Narendra Modi constituted an Economic Advisory Council to PM (EAC-PM)

to help turn things around. Bibek Debroy, the vice chairman of Niti Aayog has been appointed as the Chairman of this economic review body. Also, Ratan Watal has been named member-secretary of the council, whereas Surjit Bhalla, Rathin Roy and Ashima Goel will be part-time members.

8. (b) is the correct alternative.

The World Economic Forum released the Global Competitiveness Report 2018.

9. (b) is the correct alternative.

Minister of State for Textiles, Ajay Tamta has stated that the Ministry will release 7.8 crore rupees for the construction of a textile tourism complex in Nongpoh, Ri-Bhoi district of Meghalaya.

10. (c) is the correct alternative.

The Rs. 100-crore train is the first long-distance train, without a separate locomotive (engine).

11. (b) is the correct alternative.

Data showed retail inflation rose to 3.77 percent in September from 3.69 percent in the previous month. The Wholesale Price Index (WPI)-based inflation stood at 4.53 percent in August and 3.14 percent in September last year.

12. (b) is the correct alternative.

Tata Consultancy Services (TCS) Ltd's quarterly earnings from the financial sector have edged past that of Accenture Plc, which is nearly double its size, making company the world's largest pure-play information technology (IT) and consulting firm servicing megabanks and insurers.

13. (e) is the correct alternative.

Online financial services marketplace BankBazaar has appointed former RBI Deputy Governor (DG) SS Mundra as an advisor to the company. Mundra was a deputy governor at the RBI for three years till July 2017.

14. (b) is the correct alternative.

The scheme was launched on 8th April 2015. Under the scheme a loan of upto Rs. 50,000 is given under sub-scheme 'Shishu'; between Rs. 50,000 to 5.0 Lakhs under sub-scheme 'Kishore'; and between 5.0 Lakhs to 10.0 Lakhs under sub-scheme 'Tarun'. Loans taken do not require collaterals.

15. (d) is the correct alternative.

The PMJJBY is available to people in the age group of 18 to 50 years having a bank account who give their consent to join /enable auto-debit. Aadhar is the primary KYC for the bank account. The life cover of Rs. 2 lakh is for the one year period

stretching from 1st June to 31st May and is renewable. Risk coverage under this scheme is for Rs. 2 lakh in case of death of the insured, due to any reason. The premium is Rs. 330 per annum which is to be auto-debited in one installment from the subscriber's bank account as per the option given by him on or before 31st May of each annual coverage period under the scheme.

16. (b) is the correct alternative.

TransUnion CIBIL Limited (formerly Credit Information Bureau (India) Limited) was incorporated based on recommendations made by the RBI Siddiqui Committee.

17. (d) is the correct alternative.

Prime Minister's Social Security Schemes, launched by the Hon'ble Prime Minister Narendra Modi on 9th May 2015, all eligible account holders can access through their bank accounts personal accident insurance cover under Pradhan Mantri Suraksha Bima Yojana, life insurance cover under Pradhan Mantri Jeevan Jyoti Bima Yojana, and guaranteed minimum pension to subscribers under Atal Pension Yojana.

18. (c) is the correct alternative.

India jumped 23 positions in the World Bank's Ease of Doing Business Index 2019 and is now ranked 77 out of 190 countries in 2018, a development that could help the country attract more foreign investments. It was ranked 100 in 2017.

19. (c) is the correct alternative.

The Section 7 of the RBI Act empowers the Central Government to consult and give instructions to the Governor of the RBI to act on certain issues, that the government considers serious and in public interest.

20. (a) is the correct alternative.

India has signed a \$950 million contract with Russia for two upgraded Krivak III-class stealth frigates. A government-to-government contract was signed between India and United Shipbuilding Corporation of Russia last week for the supply of two stealth frigates.

21. (a) is the correct alternative.

The World Trade Organization is an intergovernmental organization that regulates international trade. The WTO officially commenced on 1 January 1995 under the Marrakesh Agreement, signed by 124 nations on 15 April 1994, replacing the General Agreement on Tariffs and Trade, which commenced in 1948. Headquarters: Geneva, Switzerland.



IBPS CLERK (MAIN)

(Practice Test Paper)

REASONING ABILITY

DIRECTION (Q. 1-5):- Study the following information carefully and answer the questions given below.

There are seven boxes i.e. A, B, C, D, E, F and G which are of different colour and kept one above the another. The boxes are of different weights. Only two boxes are kept between box A and box C. Yellow colour box is kept immediately below C. Box A is of Blue colour. There is only one box kept between Yellow colour box and Black colour box. Blue colour box is kept above Black colour box. Only two boxes are lighter than Blue colour box. Only three boxes are kept between Red colour and Black colour box. White colour box is heavier than Red colour box but just lighter than Black colour box. Yellow colour box is just lighter than Red colour box. Black colour box is not the heaviest. Only two boxes are kept between box B and Red colour box. Box B is heavier than box E which is kept immediately below box B. Black colour box is just lighter than box D. Only one box kept between box E and box F. Box G is kept immediately below Green colour box. One of the box is of Pink colour.

- Which of the following box is of Green colour?
(A) Box D (B) Box B (C) Box E (D) Box C
(E) None of these
- Which of the following box is the lightest?
(A) Box E (B) Box D (C) Box F (D) Box B
(E) None of these
- How many boxes are lighter than the box which is kept immediately below A?
(A) One (B) Four (C) Three (D) Two
(E) None of these
- Box C is of which colour box?
(A) Green (B) Red (C) White (D) Black
(E) None of these
- How many boxes are kept below the box which is just lighter than box D?
(A) None (B) One (C) Two (D) Three
(E) None of these

Direction (Q. 6-10):- Read the given information carefully and answer below question.

There are eight people namely P, Q, R, S, T, U, V and W who sit around a circular table facing towards or away from the centre. Their eyes are of different colours. One of the colors of the eyes is Violet. The following information is known about them. W's neighbors faces in same direction but opposite to that of W. V sits third to the left of T who faces towards the centre. S's spouse who has Black colored eyes sits third to the left of S. R sits third to the right of a female and they face in the same direction. Q's immediate neighbors faces in same direction but opposite to that of Q. The male who has Green colored eyes sits opposite to the female who has Blue colored eyes. P who has Amber colored eyes sits second to the left of S and they face in the same direction. The immediate neighbors of R have Green and Hazel colored eyes. Q and U sit together and none of them sits with P and S. V's spouse who has Brown colored eyes sits second to the left of V. The immediate neighbors of W's only brother, who is neither R nor T, are P and S. Q who has Grey colored eyes is the only one whose both the immediate neighbors are of opposite gender as that of Q.

- Who Eyes are Violet in Colour?
(A) Can't be determined
(B) Only Brother of R
(C) U
(D) Only Brother – In – Law of S
(E) None of these
- What is colour of S's Eyes?
(A) Blue (B) Green (C) Amber (D) Black
(E) None of these
- What is position of T?
(A) 3rd to left of person has Hazel colour eyes
(B) 2nd to the left of person having Green coloured eyes
(C) 2nd to left of person having blue coloured eyes
(D) Can't be determined
(E) None of these

9. How many person is facing outside?
 (A) 3 (B) 2 (C) 1 (D) 4
 (E) None of these

10. Which of the following statement is False?
 (A) P is female
 (B) Q is sitting between T and U
 (C) Brother – in – law of R is having Green coloured
 (D) None is false
 (E) Only option 2) and 3)

DIRECTION (Q. 11-15):- Study the following information and answer the given questions.

In alphabetical series A-Z each letter except vowels is assigned a different number from 1-6 (for ex- B is coded as 1, C-2.....H-6) and again those numbers get repeated(for ex- J-1, K-2.....so on).

Also each vowel is coded with different letters viz. g, w, q, c, k.

In coded language-

“Life lesson” is coded as – 3k4g 3g33q5

“start think” is coded as – 34c24 46k52

“view process” is coded as – 5kg6 62q2g33

(i) If first letter is consonant and last letter is vowel then the codes

of both of them will be interchanged.

(ii) If both first and last letter are vowel then they are to be coded as \$.

(iii) If first letter of a word is vowel and last letter is consonant then both are to be coded as @.

(iv) If both first and last letter are consonant then they are to be coded as &.

(If the word does not satisfy the conditions given above then the letters of that word are to be coded as per the directions given above)

11. What can be the code of ‘Fragile’?
 (A) 42c5k3g (B) gc25k34
 (C) g2c5k43 (D) g2c5k34
 (E) None of these
12. What can be the code of ‘Trip’?
 (A) 42k6 (B) &2k6 (C) &2k& (D) 42k&
 (E) None of these
13. What can be the code of ‘Editorial’?
 (A) g3k4q2kc3 (B) @3k4q2kc@
 (C) @3k4q2kc3 (D) g3k4q2kc@
 (E) None of these
14. What can be the code of ‘Issue’?
 (A) \$33w\$ (B) k33w\$ (C) \$33wg (D) k33wg
 (E) None of these

15. What can be the code of ‘Mountain’?
 (A) 4qw54ck& (B) 4qw54ck5
 (C) &qw54ck& (D) 4qw54ck6
 (E) None of these

16. Read the following paragraph and then choose which of the following option summarizes the main idea of the paragraph.

Canada’s Prime Minister Justin Trudeau on Tuesday said he had an “extended conversation” with Myanmar leader Aung San Suu Kyi about the plight of Rohingya Muslims, an issue of “tremendous concern” globally.

More than 600,000 Rohingya have fled to Bangladesh since Myanmar’s military started clearance operations in response to attacks by Rohingya militants in late August. The crisis has caused international alarm.

“I had an extended conversation with state counselor of Myanmar, Aung San Suu Kyi, about the plight of Muslim refugees in Rakhine state,” he told a news conference, without referring to the Rohingya by name.

- (A) Plight of Muslims in Myanmar-a Global issue
 (B) Conversation on a topic of tremendous concern
 (C) Canada’s PM talk with Myanmar’s Aung San Suu Kyi on plight of Muslim refugees in Rakhine State
 (D) Exodus of Myanmar’s Muslims to Bangladesh
 (E) None of the above

17. First expressed by Johan Joachim Becher in 1667, phlogiston theory is the idea that all combustible objects—that is, anything that can catch fire—contain a special element called phlogiston which is released during burning and makes the whole process possible. Which of the following could prove this theory wrong?
 (A) Few objects burn only when petrol is poured over them, so, this theory is wrong.
 (B) The technologies weren’t that advanced in 1667 to create such a theory.
 (C) When certain metals were burned, they actually gained weight instead of losing it.
 (D) Burning happens in many forms with many different flame colours, we can’t generalize them.
 (E) This theory isn’t all encompassing; it should be about non-combustible materials too.

18. In the question below is given a statement followed by two conclusions numbered I and II. You have to assume everything in the statement to be true, then consider the two conclusions together and decide which of them logically follow beyond a reasonable doubt from the information given in the statement.

Statement:

I: Man hiding grenades and guns in his house was arrested.
 II: People can own a gun for their security by getting a license issued from the government.

Conclusions:

I: The man wanted to feel safe.
 II: The man didn't have a license.

- (A) Only conclusion I follows
 (B) Only conclusion II follows
 (C) Both conclusion I and II follow
 (D) None of the conclusions follow
 (E) Either I or II follows

19. In each question below is given one/more statements that followed by two assumptions numbered I and II. Consider the statement and decide which of the given assumptions is implicit.

Statement: The safety and health conditions are very bad in construction companies in India.

Assumption I: Safety and health management is better at sectors other than construction companies.

Assumption II: Construction companies in other countries provide better safety to its employees.

- (A) Only assumption I is implicit.
 (B) Only assumption II is implicit.
 (C) If either assumption I or II is implicit
 (D) If neither I nor II is implicit
 (E) If both I and II are implicit

20. In making decisions about important questions, it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments. 'Strong' arguments are those, which are both important and directly related to the question. 'Weak' arguments are those, which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question. The question below is followed by two arguments numbered I and II. You have to decide which of the arguments a 'strong' argument is and which a 'weak' argument is.

Statement: Should children be exposed to violent video games?

Arguments:

I. Yes. Children can distract themselves from the stress of studies.

II. No. It makes them over aggressive and arrogant.

- (A) Only argument I is strong
 (B) Only argument II is strong
 (C) Either argument I or II is strong
 (D) Neither argument I nor II is strong
 (E) Both arguments I and II are strong

DIRECTION (Q. 21-25):- Study the following information carefully and answer the questions given below.

Given some information:

A@ means the one who earns double amount than A sits 2nd to the right of A.

A# means the one who earns 800 more than A sits immediate left of A.

A% means one earns 480 less than A sits 4th to the left of A.

A& means the difference between the earning of A and the one who sits 3rd to the left of A is greater than 2000.

There are eight friends i.e. P, Q, J, K, L, M, N and O are sitting around a circular table such that facing towards the center. They earn different amounts as their monthly salary. J sits third to the right of P. The one who earns 3260 is an immediate neighbour of J. Only one person sits between K and the one who earns 3260. N who earns 5060 sits on the immediate right of K. Two persons sits between Q and N. Q does not earn 3260. L sits second to the right of Q. M and L are not immediate neighbours.

21. What is the salary of the one who sits on the immediate left of Q, if the code is 'O@ and M%'?
 (A) 2060 (B) 3100 (C) 3010 (D) 2150
 (E) None of these
22. What the salary of the one who sits second to the right of M, if the given code is 'Q@ and J#'?
 (A) 1630 (B) 830 (C) 1030 (D) 930
 (E) None of these
23. What is the monthly income of O if the code is 'L@ and K#'?
 (A) 7320 (B) 7380 (C) 7500 (D) 7420
 (E) None of these
24. What is the difference of salary of Q and K if the code is 'N@, Q# and L@'?
 (A) 2900 (B) 2800 (C) 3050 (D) 2750
 (E) None of these
25. What will possibly be the salary of M if the code is 'N# and M&' (Note K earn more than M)?
 (A) 3880 (B) 4000 (C) 4370 (D) 2050
 (E) 5080

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

An arrangement Machine, when given a particular input, rearranges it following a particular rule. The following is the illustration of the input and the steps of arrangements.

Input: Red Giant 13 63 96 Black Sleep 35 Tear 54

Step1: Tear Red Giant 13 63 96 Black Sleep 35 54

Step2: Tear 13 Red Giant 63 96 Black Sleep 35 54

Step3: Tear 13 Sleep Red Giant 63 96 Black 35 54

Step4: Tear 13 Sleep 35 Red Giant 63 96 Black 54

Step5: Tear 13 Sleep 35 Red 54 Giant 63 96 Black

Step6: Tear 13 Sleep 35 Red 54 Giant 63 Black 96

Step 6 is the last step of the given input.

Answer the question for the below input:

Input: Man 88 Resort Fan 17 71 Hen Idea 11 52

26. How many steps are needed to rearrange the given input?

- (A) Four (B) Five (C) Six (D) Seven
(E) Eight

27. Step 3 of any given input is

Step3: Under 07 Tomb 15 Sun Quest 91 23
Kind 40

How many more steps are required to rearrange the given step?

- (A) Two (B) Three (C) Four (D) One
(E) Five

28. Which is the last step of the given input?

- (A) Resort 11 Man 17 Idea 52 88 Fan 71 Hen
(B) Resort 11 Man 17 Idea 52 Hen 71 88 Fan
(C) Resort 11 Man 17 Idea 52 Hen 71 Fan 88
(D) Resort 11 Man 88 Fan 17 71 Hen Idea 52
(E) Resort 11 Man 17 Idea 52 Hen 88 71 Fan

29. Step 4 of an input is "Yes 15 Work 30 Old 45
Area 54 Cat 63"

What will be step 3 of the given input?

- (A) Yes 15 Work 30 45 Area 54 Cat 63 Old
(B) Yes 15 Work 30 45 Area 54 Cat Old 63
(C) Yes 15 Work 30 45 Old Area 54 Cat 63
(D) Can't determine
(E) None of these

30. The question below consists of questions and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give answer.

How is 'over' written in a code language?

I. 'Over and again' is written as 'ka ja ha' in that code language.

II. 'Come and go' is written as 'ja pa na' in that code language.

- (A) Data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

(B) Data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

(C) Data either in statement I alone or in statement II alone are sufficient to answer the question.

(D) Data in both the statements I and II are not sufficient to answer the question.

(E) Data in both the statements I and II together are necessary to answer the question.

31. Analyzing resting state functional MRIs, the study, published recently in the online journal NeuroImage Clinical, reveals that HIV-infected children have lower neuropsychological test scores thus reflecting reduced memory span, attention deficit and decreased visual-motor coordination among other conditions.

Which of the following can be inferred from the given statement?

- (A) Those children who are not infected with HIV have sharper memory.
(B) Only MRI's can provide the exact picture or image of your inside body.
(C) These symptoms such as reduced memory span, attention deficit and decreased visual-motor coordination can only be seen among children.
(D) HIV is a disease which only affects the brain in the human body.
(E) HIV infected Children who are neuropsychologically stronger are less vulnerable towards disease such as reduced memory span, attention deficit etc..

32. Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statement are sufficient to answer the question. Read both the statements and Give answer.

Six sticks A, B, C, D, E and F which are of different length. Which of the following is the longest among all?

I. C is longer than E but shorter than F. B is taller than E but shorter than C, which is shorter than A.

II. B is just longer than A, but shorter than D. F is taller than C but shorter than A.

(A) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

(B) If the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

- (C) If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- (D) If the data even in both statements I and II together are not sufficient to answer the question.
- (E) If the data in both statements I and II together are necessary to answer the question.

33. Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statement are sufficient to answer the question. Read both the statements and Give answer.

Six persons A, B, C, D, E and F shops on different days of week from Monday to Saturday. Who among the following shops on Wednesday?

I. Only three persons shop between A and C. No one shop between D and B. A shop on one of the days before C. Only three persons shop between B and E.

II. B shops on Thursday. Only one person shops between B and C. A shops immediately before C. Only one person shops between D and A.

- (A) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- (B) If the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- (C) If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- (D) If the data even in both statements I and II together are not sufficient to answer the question.
- (E) If the data in both statements I and II together are necessary to answer the question.

34. Study the information carefully and find which of the following can be concluded from the given statement.

Company A's profit has been declining in third continuous year and its employees are also resigning from the company as they are not finding their future secure in the company.

Conclusion:

(I) The employees of company A who resigned got better opportunities.

(II) The company A's profit has been declining as its product is not based latest technology.

- (A) Only I (B) Only II
- (C) Both I and II (D) Either I or II
- (E) Neither I nor II

35. The increasing amount of NPA in public sector banks is causing trouble for RBI and for India's GDP as well. Which of the following course of action can be following based on the given statement?

Course of Action-

(I) RBI should make a committee to review the problem of NPA and also to find out suitable measures to curb it.

(II) All the public sector banks should be privatized as this is the only way to get rid from increasing NPA.

- (A) Only I (B) Only II
- (C) Both I and II (D) Either I or II
- (E) Neither I nor II

Direction (Q. 36-40):- Study the following information and answer the question below.

Eight people Grace, Thomas, Victoria, Charles, Lily, Robert, Nicholas, and Natalie work in a multinational company. Each of them will attend the seminar in the months of June and November but not necessarily in the same order. In each month, the seminar will be conducted on four different days viz. 8th, 10th, 12th and 18th. Only one person will attend the seminar on these given dates.

The number of persons who will attend the seminar between Lily and Nicholas is the same as the number of persons who will attend the seminar between Nicholas and Natalie. There is only one person who will attend the seminar between Grace and Charles. There are five people who will attend the seminar between Charles and Robert. There is only one person who will attend the seminar between Thomas and Victoria. Victoria will attend the seminar on 10th of any month, either June or November. Grace will attend the seminar on either 12th June or 12th November. Natalie will attend the seminar before Grace. There are more than two persons between Grace and Lily.

36. Who among the following will attend the seminar on 18th November?

- (A) Robert (B) Lily (C) Natalie (D) Grace
- (E) Thomas

37. Robert will attend the seminar on which of the following dates?

- (A) 12th June (B) 12th November
- (C) 8th June (D) 8th November
- (E) None of these

38. How many persons will attend the seminar between Thomas and Lily?

- (A) One (B) Two (C) Three (D) Four
- (E) None of these

39. Who among the following will attend the seminar on 12th June?
(A) Thomas (B) Victoria (C) Grace (D) Robert
(E) Nicholas
40. Who among the following will attend the seminar on 8th November?
(A) Nicholas (B) Robert (C) Natalie (D) Lily
(E) Thomas

DIRECTION (Q. 41-43):- Study the following information carefully and answer the questions given below.

¥ 7 C 2 Q © 3 K F J 5 V % 4 B # 1 X S * L 8 W R

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 R)

STEP II- The 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 K and F of step II.

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

41. What is the sum of number which is Seventh from right end in step I and eight from left end in step II?
(A) 8 (B) 12 (C) 9 (D) 11
(E) 13
42. How many numbers are immediately preceded and immediately followed by alphabets in step II?
(A) one (B) two (C) three (D) four
(E) five
43. How many symbols are immediately preceded by alphabets in Step III ?
(A) one (B) two (C) three (D) four
(E) five
44. Study the following information carefully to answer the given questions and find which of the following is required to get the answer.

Seven persons P, Q, R, S, T, U, V are living on seven different floors of a seven storey building such as ground floor is numbered as 1 and top floor is numbered as 7. How many persons are living above P?

- (A) U lives on an even numbered floor. Two persons live between U and Q who lives below U. Three persons live between T and S who lives on even numbered floor. R lives on top floor. Only two persons live between T and V who lives below T.

- (B) S lives on 2nd floor. R lives immediately above T. U lives on an even number floor below T. Only two persons live between U and Q. Q lives below U.
- (C) V lives on an odd numbered floor. Only one person lives between V and P. P lives above V but not on top floor. Only two persons live between T and V. U lives above S and both of them lives on an even numbered floor. R lives above Q.
- (D) T lives on an even numbered floor. Only three persons live between T and S. U lives immediately above V and lives on an even number floor. Q lives below S and R lives above T.
- (E) None of these

45. Study the following information carefully to answer the given questions and find which of the following is required to get the answer.

Six persons are sitting around a circular table. Some of them are facing inside while some are facing outside the center of the table. How many persons are sitting between D and B when counted from the right of D?

- (A) A is facing towards the center of the table. B sits third to the left of A. F sits opposite to C who is not an immediate neighbour of B. E sits immediate right of C and both of them faces opposite direction to each other. C faces same direction as A.
- (B) D sits opposite to E. E faces outside the center and A sits second to the right of E. F is not an immediate neighbour of E. Both F and D faces same direction as E. A and B faces opposite direction of D.
- (C) Only B sits between F and E. C is an immediate neighbour of E. Both B and C faces towards the center of the table. A faces same direction as C but opposite to D.
- (D) B faces towards the center and C sits second to the left of B. E sits opposite to D and both of them faces same direction. A faces B and is not an immediate neighbor of E. F faces same direction as E but opposite to A. C and A faces same direction.
- (E) None of these

DIRECTION (Q. 46-50):- Study the information carefully and answer the questions given below.

Six persons sits around a triangular table such that three of them sit at the corners and the rest on the middle of the side. Some of them face inside while some outside. They also like different fruits viz. Apple, Mango, Litchi, Orange, Grapes,

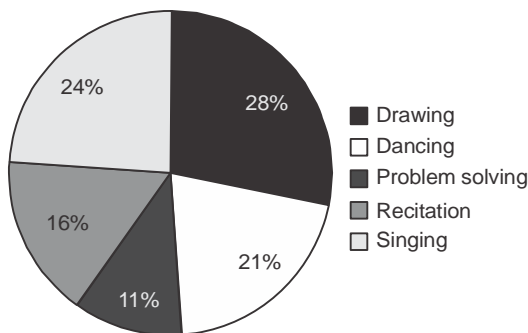
Guava. P sits second to the right of T and does not sit at the corner of the table. The one who likes Orange faces the one who likes Grapes. U sits immediate right of R and none of them is an immediate neighbour of T. The one who likes Apple sits at the corner of the table but is not an immediate neighbour of T. R does not like Apple. Only two persons sit between the one who likes Mango and the one who likes Apple. S likes Litchi and faces outside the center. Q sits second to the left of S. Q is not an immediate neighbour of P. The one who likes Guava and the one who likes Orange are immediate neighbours. U faces same direction as T.

46. Who among the following likes Mango?
(A) Q (B) R (C) T (D) P
(E) none of these
47. Who among the following sits 2nd to the right of the one who is 3rd left of P?
(A) S (B) U (C) Q (D) R
(E) none of these
48. P likes which of the following fruit?
(A) Grapes (B) Apple (C) Mango (D) Guava
(E) none of these
49. Who among the following sit second to the left of Q?
(A) S (B) U (C) P (D) R
(E) none of these
50. Which of the following combination is correct?
(A) U-Grapes (B) T-Apple
(C) Q-Mango (D) R-Guava
(E) none of these

QUANTITATIVE APPETITUDE

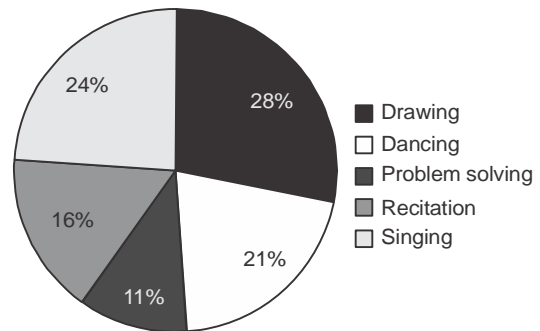
Direction (Q. 51-55):- Study the pie charts given below carefully and answer the questions that follow.

The percentage Break - up of Students of a School in Different Activities



Total number of Students = 5000

The Percentage Break - up Girls in Different Activities (of total students)



Total number of girls = 2250

51. What is the respective ratio of number of boys and number of girls from problem solving?
(A) 151 : 124 (B) 118 : 129
(C) 129 : 173 (D) 18 : 47
(E) None of these
52. Number of girls in recitation is what percent of total number of students in school?
(A) 12.5 (B) 7.2 (C) 8.6 (D) 9.5
(E) None of these
53. What is the total number of girls in drawing and singing?
(A) 1170 (B) 1225 (C) 1075 (D) 1195
(E) None of these
54. What is the total number of boys in dancing and recitation together?
(A) 1075 (B) 1010 (C) 1017 (D) 1120
(E) None of these
55. What is the percentage of boys in school?
(A) 37 (B) 62 (C) 27 (D) 55
(E) 43
56. A, B and C alone can finish a work in 10, 12 and 15 days respectively. They managed to complete $\frac{1}{3}$ rd of the work in 3 days. Now they decided to take a leave of 1 day and work alternatively either in pair or individually. Then find the minimum number of days required to finish that task (Given, All of them do not work together)
(A) $7\frac{3}{11}$ days (B) $7\frac{3}{11}$ days
(C) $7\frac{3}{11}$ days (D) $7\frac{3}{11}$ days
(E) $7\frac{3}{11}$ days

57. A dice is rolled twice what is the probability that the number in the second roll will be lesser than that in the first?

- (A) $\frac{1}{4}$ (B) $\frac{1}{2}$ (C) $\frac{7}{12}$ (D) $\frac{5}{12}$
(E) $\frac{1}{6}$

58. The speed of car is 25% more than the speed of bus. The time difference between them to cover a certain distance D, is 1 hour. On particular day, driver noticed that if they are (D- 40) km apart from each other then they can meet in 2 hours driving in opposite direction at their normal speed. Find 150% of the speed of bus ?

- (A) 150 km/hr (B) 90 km/hr
(C) 120 km/hr (D) 105 km/hr
(E) None of these

59. Average weight of group of some children increases by 1 when 2 children join them. If instead of these 2 children another 2 children join the group then average decreased by 1 but total weight becomes more than initial weight. If difference between the sums of weight of 2 children of previous one to later one is 14 then find the initial number of children in group.

- (A) 7 (B) 5 (C) 3 (D) 6
(E) None of these

60. Length of a rectangle is how much percent of its breadth if area of rectangular plot is 480 sq. m. and if each side has been 5 m longer, the area would have been increased by 245 sq. m.?

- (A) 150% (B) 120% (C) 110% (D) 180%
(E) Can't be determined

DIRECTION (Q. 61-65):- Given below are two quantities A and B. Based on the information, you have to determine the relation between the two quantities. You should use the given data and your knowledge of mathematics to choose between the answers.

61. An amount of Rs. 9,200 was invested and the rate of interest was 4%.

Quantity A: Compound interest after 2 years

Quantity B: Rs. 580

- (A) Quantity A > Quantity B
(B) Quantity A < Quantity B
(C) Quantity A \geq Quantity B
(D) Quantity A \leq Quantity B
(E) Quantity A = Quantity B or No relation

62. **Quantity A:** An object of Rs. 890 is sold at 16% loss. What is the value of selling price 'x'?

Quantity B: An object of Rs. 760 is sold at 8% profit. What is the value of selling price 'y'?

- (A) Quantity A > Quantity B
(B) Quantity A < Quantity B
(C) Quantity A \geq Quantity B
(D) Quantity A \leq Quantity B
(E) Quantity A = Quantity B or No relation

63. In the two situations below, find x and y

Quantity A: A train travelling at a speed of 84 kmph of length 280 m crosses a platform of 420 m in x sec

Quantity B: A train travelling at a speed of 72 kmph of length 210 m crosses a platform of 370 m in y sec

- (A) Quantity A > Quantity B
(B) Quantity A < Quantity B
(C) Quantity A \geq Quantity B
(D) Quantity A \leq Quantity B
(E) Quantity A = Quantity B or No relation

64. A train of 406 m is travelling at a speed of 96 kmph a man is travelling with a speed of 12 m/s

Quantity A: 10.5 sec

Quantity B: Time taken by man to pass the train in sec

- (A) Quantity A > Quantity B
(B) Quantity A < Quantity B
(C) Quantity A \geq Quantity B
(D) Quantity A \leq Quantity B
(E) Quantity A = Quantity B or No relation

65. An amount of Rs. 45,000 was borrowed and was to be paid after four years and the rate of simple interest was 6.5%

Quantity A: Difference between the simple interest if rate is increased to 9%

Quantity B: Rs. 4500

- (A) Quantity A > Quantity B
(B) Quantity A < Quantity B
(C) Quantity A \geq Quantity B
(D) Quantity A \leq Quantity B
(E) Quantity A = Quantity B or No relation

DIRECTION (Q. 66-70):- Solve the given quadratic equations and mark the correct option based on your answer.

66. I. $(2x - 4)^2 = 49$

II. $(3y + 7)^2 = 1$

- (A) $x \leq y$
(B) No relation can be established between x and y.
(C) $x > y$
(D) $x < y$
(E) $x \geq y$

67. I. $3x^2 - 5x - 2 = 0$
 II. $4y^2 - 24y + 35 = 0$
 (A) $x \geq y$
 (B) $x \leq y$
 (C) $x > y$
 (D) No relation can be established between x and y
 (E) $x < y$

68. I. $\frac{10}{x^2} - \frac{13}{x} + 4 = 0$
 II. $\frac{14}{y^2} + 2 = \frac{11}{y}$
 (A) $x \leq y$ (B) $x < y$ (C) $x > y$ (D) $x \geq y$
 (E) No relation can be established between x and y.

69. I. $\frac{72}{x^2} = \frac{17}{x} - 1$
 II. $\frac{30}{y^2} + \frac{1}{y} = 3$
 (A) No relation can be established between x and y.
 (B) $x \leq y$ (C) $x < y$ (D) $x > y$ (E) $x \geq y$

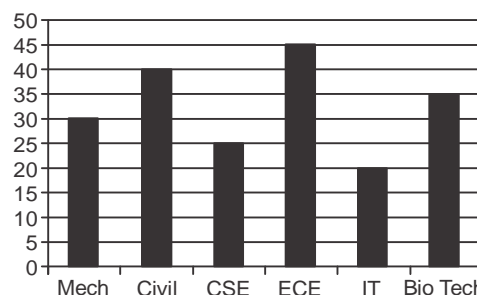
70. I. $x^2 + 10x + 24 = 0$
 II. $y^2 + 3y - 4 = 0$
 (A) $x \leq y$
 (B) $x \geq y$
 (C) No relation can be established between x and y
 (D) $x > y$
 (E) $x < y$

DIRECTION (Q. 71-75):- In the following number series, a wrong number is given. Find out the wrong number.

71. 10, 11, 7, 16, 0, 24
 (A) 0 (B) 11 (C) 16 (D) 24
 (E) 7
72. 3, 4, 10, 32, 136, 685
 (A) 32 (B) 4 (C) 685 (D) 136
 (E) 10
73. 3, 13, 33, 137, 681, 4090
 (A) 33 (B) 681 (C) 4090 (D) 137
 (E) 13
74. 1, 32, 81, 64, 125, 6
 (A) 32 (B) 125 (C) 64 (D) 6
 (E) 81
75. 3, 4, 6, 11, 18, 34
 (A) 34 (B) 4 (C) 6 (D) 11
 (E) 18

DIRECTION (Q. 76-80):- Table given below shows total number of students in different streams of engineering in a college and bar graph shows number of boys more than number of girls in terms of percentage in each stream. Study the data carefully and answer the following question.

Stream	Total Students
Mech	805
Civil	672
CSE	900
ECE	784
IT	990
Bio Tech	705



Note:- Number of boys is always greater than number of girls in each stream.

76. Number of boys in Mech. stream is how much more than number of girls in IT stream?
 (A) 10 (B) 3 (C) 12 (D) 5
 (E) 8
77. Find the average number of girls in Civil, CSE and ECE streams together?
 (A) $1000/3$ (B) 330 (C) 320 (D) 280
 (E) 315
78. Boys and Girls who scored more than 8 CGPA in Biotech are 40% and 60% of their respective number in that stream. Then number of girls in Biotech not scoring more than 8 CGPA is what percent of boys scoring more than 8 CGPA in Biotech?
 (A) $77\frac{2}{9}\%$ (B) $73\frac{4}{27}\%$
 (C) 75% (D) $74\frac{2}{27}\%$
 (E) $71\frac{8}{27}\%$
79. 75% and 60% of the students of CSE and IT streams are got placed in TCS which is 75% of the total students got placed in TCS from that college. Number of girls from CSE and IT who got placed in TCS is 350 and 30% of total students in that stream respectively. Then

number of boys from these two streams placed in TCS is what part of total number of placed students in TCS?

- (A) 299/846 (B) 311/846 (C) 28/141 (D) 160/423
(E) 170/423

80. Number of girls in Mech. is what percent more than number of girls in Civil?

- (A) 30% (B) 25% (C) 35% (D) 45%
(E) 55%

DIRECTION (Q. 81-85):- What approximate value should come in the place of question mark (?) in the following question? (You are not expected to calculate the exact value)

81. $(77.80 \div 2.10) + 60.94 = 22.11 \times 3.95 + ?$

- (A) 16 (B) 12 (C) 34 (D) 32
(E) 135

82. $(51.01 \div 16.84) + 20.90 = 35.85 - ?$

- (A) 20 (B) 48 (C) 12 (D) 11
(E) 43

83. $(27.84 + 31.90) \div 14.84 = 97.79 \div 13.98 - ?$

- (A) 3 (B) 10 (C) 5 (D) 11
(E) 2

84. $182.20 + 77.80 - 70.89 = 18.75 \times 8.88 + ?$

- (A) 11 (B) 45 (C) 18 (D) 21
(E) 23

85. $31.87 + 87.80 - 55.11 = 12.84 \times ? - 25.88$

- (A) 7 (B) 4 (C) 10 (D) 9
(E) 3

DIRECTION (Q. 86-90):- The following questions are accompanied by three statements (I), (II), and (III). You have to determine which statement(s) is/are sufficient / necessary to answer the questions

86. A group of six students in a class noticed that the sum of their ages is one less than square of a prime number. Then find the average age of the group?

- I. Two elder students have average age of 70 years and one youngest student has an age of 40 years.
II. All students are between 50 years and 85 years of age.
III. Difference of the age of youngest and eldest student is 35 years.

- (A) Only I
(B) Only II
(C) Only I and III
(D) Cannot be answered even including all three statement
(E) None of these

87. What is the total surface area of a cylinder?

- I. If ratio of base radius and height of the cylinder is 2 : 5.
II. Total circumference of top and bottom surface is 176 cm and volume is numerically 18,480 more than its curved surface area.

III. If radius of the cylinder is 21 cm less than its height.

- (A) Only II
(B) Only II or either I or III.
(C) Can't be determined
(D) Only II or Only I & III
(E) None of these

88. In a bag there are 9 white and 12 red and black balls. Find the number of red balls in that bag?

I. When 1 black ball is thrown away then probability of 2 black balls from the bag is $1/19$.

II. When 6 white ball is taken away from the bag then probability of taking 1 red ball from the bag is $2/5$.

III. Probability of choosing one black is equal to the probability of choosing one red balls from the bag.

- (A) Only I and III (B) Only II
(C) Only I and II (D) All I, II and III
(E) Any one of three statements

89. A shopkeeper gets a loss of Rs.70 when he sold an article at 20% discount on M.P. Find cost price of Article.

I. % of mark up above cost price is equal to % discount given on M.P.

II. When no discount is given, article sold at profit of Rs 350.

III. Ratio of selling price to marked price is 4:5.

- (A) Only I (B) Only II
(C) Either Only I or Only II (D) I and II together
(E) Any of the statements

90. What is the sum of four numbers?

I. The biggest no. is 10 more than the 2nd smallest number.

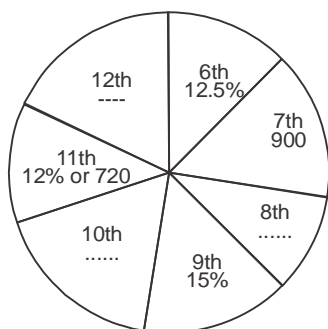
II. The sum of smallest and biggest number is 2 less than the sum of other two numbers.

III. The ratio of biggest number to the smallest number is 6:5.

- (A) Only II & III
(B) Only I & II
(C) Any two of the three statements
(D) All statement is required
(E) None of these

91. Chandan lent out a sum of money to two different people in such a way that the interest on money given to first person at 12% for 5 years is equal to that on money given to other person at 8% for 7 years. If total loan given by Chandan is Rs. 5075, then the sum lent out at 12% is
(A) Rs. 2625 (B) Rs. 2450
(C) Rs. 2575 (D) Rs. 2675
(E) Rs. 2705
92. It takes 4 hours to travel from Delhi to Agra in a bus whereas it takes 3 hours by car. If the distance between Delhi and Agra is 200 km. What is the difference in distance covered by bus and car in 6 hours?
(A) 200 km (B) 90 km (C) 120 km (D) 100 km
(E) 108 km
93. A shopkeeper purchased a television for Rs. 12000. He allows a discount of 15% on its marked price and still gains 10%. Find the marked price of the television.
(A) Rs. 15380 (B) Rs. 15530
(C) Rs. 16370 (D) Rs. 14865
(E) Rs. 16200
94. The radius of a circle is increased to 4 times, then the ratio of the square of new circumference to the new area will be
(A) $2\pi : 1$ (B) $\pi : 2$ (C) $4\pi : 1$ (D) $1 : 2\pi$
(E) None of these
95. Sachin scored average runs of 45 in 9 test matches. How much should he score in next test match so that his average runs would be 50?
(A) 96 (B) 90 (C) 92 (D) 95
(E) 88

DIRECTION (Q. 96-99):- The given pie-chart shows the distribution of total students of a DPS school in different classes from 6th to 12th class either in percentage or in number. Here, some data are missing, so read the given information carefully and answer the following questions.



96. Total students in class 6th and 9th together are approximately what percent more or less than total students in class 7th & 11th together?
(A) 5% (B) 8% (C) 2% (D) 4%
(E) 0.5%

97. Find the ratio of students in class 10th to the students in class 12th if average of students in class 8th and 12th are 840 and students in class 10th are 75% more than that in class 8th?
(A) 35 : 36 (B) 4 : 5 (C) 24 : 25 (D) 8 : 9
(E) 15 : 16
98. 25% of the students from class 12th appeared in Olympiad exam. Out of which 60% are boys and 30% of appeared students are in merit list. Ratio of boys and girls in merit list are 4 : 5. Then find girls who appeared but are not in merit list are what part of total students of that class (Use data of Q97)?
(A) $1/24$ (B) $8/125$ (C) $1/12$ (D) $7/120$
(E) $3/25$
99. Out of total students in school 45% are girls. 50% of the students take bus service out of which 2250 are girls. Girls who are not taking bus services are how much more or less than boys not taking bus services.
(A) 2000 (B) 2100 (C) 2200 (D) 2300
(E) 2400
100. A shopkeeper buys two goods for Rs. 1000 and Rs. 2000. He marks up first good by $z\%$ and second good by $2z\%$ and gives a discount of $z\%$ on second good. If he makes the same non-zero profit on selling both the goods then, find the value of z .
(A) 20% (B) 12.5% (C) 37.5% (D) 40%
(E) None of the above

ENGLISH LANGUAGE

DIRECTION (Q. 101-110):- Read the following passage carefully and answer the questions given below

Nepal's Prime Minister K.P. Oli just paid a three-day state visit to India, his first foreign visit after taking office on February 15 this year, and his second visit to India as prime minister. During the visit, from April 6 to 8, Nepal and India signed just three new agreements — a partnership in agriculture, as well as plans for connectivity through inland waterways and expanding linkages to connect Indian railway lines to Kathmandu — breaking the tradition of signing a long list of documents. Both sides described the three initial agreements as “path breaking agreements” to boost connectivity between the two countries. The two prime ministers also inaugurated a petroleum pipeline to be constructed between India and Nepal. Oli's trip to Nepal's southern neighbor was keenly watched in both the national and regional arena for a couple of reasons: his anti-India rhetoric during the campaign season, his determination to expand cooperation with China to decrease dependency on India, and the strong expectation that he would try to resolve several pending contentious issues with India. The much-

publicized and much-awaited visit to India, however, produced less in substances and more in rhetoric. Both sides have kept contentious issues at bay, stating that they want to build up a forward-looking approach in bilateral relations. In fact, for their domestic political constituencies, both prime ministers had to display that bilateral relations are back on track, underplay their differences. Thus, their points of emphasis were more on the cosmetic side instead of focusing on genuine bilateral issues. This time, a 12-point joint statement was issued, avoiding key contentious issues between two countries. Before the visit, there were expectations that Oli, with a two-third's majority and popular mandate at home, would take up the issue of revising the Peace and Friendship Treaty. During the campaign, Oli often talked about the revising the 1950 treaty, saying that it is unequal for Nepal. The beginning point of the Oli government's agenda of "resetting and redesigning" relations with India is revising or scrapping the treaty, which has served as the bedrock of bilateral relation since 1950. The joint press statement issued after Oli's visit does not say anything about the revision of the treaty, however; this too had been mentioned on the previous visits.

The Nepal-India Eminent Persons' Group (EPG) is revisiting all bilateral agreements to submit a comprehensive report to both governments on how to reset bilateral relations. However, without substantial negotiations at the government level, progress on revising the treaty is highly unlikely. Border disputes between two countries are another contentious issue that occasionally creates friction in bilateral relations. To enhance people-to-people relations, Nepal and India must resolve contentious issues relating to the border, including the two major areas of dispute at Susta and Kalpani. Four years ago, the two countries agreed to start talks at the foreign secretary-level in order to resolve the problems at Susta and Kalapani; however, not a single talk in this regard has taken place yet. Before embarking on his visit to India, there was pressure on Oli to raise those issues with Indian political leadership but the issue was not mentioned in the bilateral documents. Aside from the disputes in Susta and Kalapani, there is a need for construction, restoration, and repair of boundary pillars, and the clearance of no man's land on both sides. Besides the technical aspects, the disputes at Susta and Kalapani must be resolved through dialogue by the political leadership. However, the leaders of both sides seem unwilling to take up this contentious issue. Similarly, other several issues related to trade and transit were not mentioned in the joint press statement. There are pressures on the Modi-led government in India to enhance ties with Nepal on the basis of these principles and work with the Oli-led government, which commands a two-thirds majority in Nepal's House of Representatives. Second, it seems that Oli has given a clear message to the Indian side that he wants to focus on economic diplomacy, to secure India's support in his efforts to advance economic development and prosperity. In this context, both countries are preparing to focus on economic and development

issues instead of political and other thorny bilateral issues. While addressing a business gathering on April 6 in New Delhi, Oli wondered why Indian investors are not investing in Nepal. "Indian investors have invested across the globe so why not to go to the next door Nepal? Geographical proximity, easy access, cultural similarities are all there to make you feel good about Nepal. Seize the opportunity,"

Oli told the business community. With the **promulgation** of new constitution in 2015 and the completion of all levels of elections last year, Nepal's political transition has come to an end. Now the country is preparing to focus on building up its economy. Oli has already made economic development a prime factor of his external engagement. In an address to the international community on March 27, Oli said, "Development **imperatives** at home will be the guideposts for our diplomatic engagements abroad. Focused pursuit of economic development agenda at the international level will remain a key priority." Oli further stated that that development and prosperity are universal goals and all nations have legitimate interest in achieving them. "We must therefore recognize the development space for everyone. Development must not be seen through the optics of geopolitics," Oli said. As India and China are competing to increase their influence in Nepal, Oli is trying to balance policy with both neighbors through a special emphasis on economic development. Talking about neighborhood policy, Oli had said that mutual trust will be the key ingredient of Nepal's relationships with India and China. "In particular, we will remain engaged in the 'vibrant economic drive' of the neighborhood with a view to benefitting from it. We respect the legitimate interests of our neighbors and will not allow anything against them in our soil," Oli said. With wrap up of his India's visit, Oli's next destination will be northern neighbor China, where he is expected to sign a few deals on projects related to China's Belt and Road Initiatives (BRI). During his earlier tenure in 2016, Oli signed groundbreaking agreements with China, including on trade and transit, and there are hopes that Oli's visit to China will expedite those plans. Oli plans to bring massive investment from both India and China to fulfill his domestic promises of economic development and prosperity.

101. Which of the following words is opposite in meaning to the word '**Imperative**'?
 - (A) Exigent (B) Vital (C) Pressing (D) Trivial (E) Critical
102. What is the meaning of the word '**Promulgation**' used in the passage?
 - (A) Publish in the print and electronic media
 - (B) Something done to meet the long standing demands of people
 - (C) Put into effect by official proclamation.
 - (D) Something done to create ruckus
 - (E) None of the above

103. Which of the following can be a suitable title of the passage?
- Resetting India-Nepal Relations
 - India, Nepal and China
 - India and its neighbors
 - Grey areas of India's diplomacy
 - Nepal: where Narendra Modi's hugplomacy failed
104. Which of the following are signs that Nepal and China have thriving diplomatic relationship?
- Nepal has given China the access to use its airports to land military aircraft whenever needed
 - Nepal has signed some groundbreaking agreements on trade and transit with China recently
 - Nepal is participating in China's One Belt One Road Initiative against India's liking
 - Both 1 and 3
 - None of the above
105. What are the 'contentious issues' that the author has repeatedly mentioned in the passage?
- Border disputes
 - Revising the peace and friendship treaty
 - Repair and construction of boundary pillars
 - Clearance of no man's land
 - All of the above
106. What does the author mean by 'more on the cosmetic side instead of focusing on genuine bilateral issues'?
- It means rather than discussing the differences face to face, both the leaders chose to underplay the differences to give an overall impression that everything is fine between the two nations
 - It means that both leaders chose to discuss only those matters in which both countries have a unanimous opinion and avoided the matters in which they disagree with one another
 - It means the meeting was just about the Prime Ministers of the two countries visiting different places, inaugurating different seminars thereby avoiding any kind of formal bilateral talks
 - Only 1 and 2
 - None of the above
107. What makes this visit by the Nepalese Prime Minister more interesting?
- It is interesting that Nepalese Prime Minister chose to attend this meeting in India at the cost of a similar meeting that was to commence between Nepal and China.
 - This is interesting in the sense this is the first India-Nepal meeting after the infamous Nepal blockade that was allegedly induced by India
 - This visit by the Nepalese Prime Minister has come against the backdrop of his anti-India stance back at home
 - This is important because the Nepalese Prime Minister earlier in the year rejected an invitation from India for a meeting
 - None of the above
108. What does the author mean by 'national' and 'regional' arena?
- National means within India and regional refers to Pakistan which is in the same region
 - National means within India and regional means all the countries that make up India's neighborhood
 - National refers to India as a whole whereas regional refers to each singular state of India particularly the ones closer to Nepal like Bihar
 - National refers to the subcontinent and regional refers to the continent of Asia
 - None of the above
109. How is Nepal and India planning to boost connectivity between the two countries?
- By opening up a bus service between Sikkim and Nepal
 - By linking Indian Railway lines to Kathmandu
 - Both 1 and 4
 - By connecting the two countries through inland waterways
 - Both 2 and 4
110. Why does the author find the signing of 'Three Agreements between India and Nepal' unusual?
- Because before the meeting Nepal's Prime Minister made at least 10 different proposals
 - Because India and Nepal have been known to sign many agreements during such official visits of the heads of the states
 - Because traditionally, a host of MoUs or agreements are signed by the leaders of a foreign nation during such visits.
 - Because this is the first time India and Nepal have had a formal meeting between the heads of the state in long time and everyone expected more
 - None of the above

DIRECTION (Q. 111-115):- Answer the following questions after rearranging the following sentences into a coherent paragraph and identify the sentence that doesn't fit into the context of the paragraph.

(A) In the case of rice and wheat, large oligopolistic wholesale traders are able to buy the produce at rock-bottom post-harvest prices from small producers then sell them to FCI at much higher MSPs.

(B) There are more recent success stories in the Kudumbashree programme in Kerala, the Society for Elimination of Rural Poverty in Andhra, and embryonic cases in other states of such cooperation led by women's self-help groups, initially for mobilizing credit and later for other activities.

(C) However, distressed farmers need not depend on the government to recover their viability.

(D) Reform of agricultural marketing systems to squeeze if not altogether eliminate the 300% traders' markup could provide far more remunerative prices for distressed farmers.

(E) The Amul Dairy Cooperative is an outstanding example of how farmers empowered themselves through cooperation.

(F) This would free them from the clutches of money lenders, while at the same time making farm produce available to consumers at affordable prices.

(G) These examples point to the power of aggregation and collective action in activities ranging from marketing and purchasing of inputs and machinery to land pooling, water management, organic agriculture, dairy, fishery and even some non-farm activities.

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111. Considering statement (C) "However, distressed farmers need not depend on the government to recover their viability." as the third sentence of the rearranged paragraph, then which among the followings fails to become a part of the coherent paragraph?

- (A) A (B) B (C) G (D) D
(E) E

112. Among the following pairs which one of them is formed with two consecutive statements after the rearrangement (excluding the incoherent sentence)?

- (A) D - G (B) E - B (C) A - E (D) C - B
(E) A - G

113. Considering the statement (C) "However, distressed farmers need not depend on the government to recover their viability." as the third sentence of the rearranged paragraph, identify the correct sequence of the sentences to form a coherent paragraph (excluding the incoherent one).

- (A) DACFGE (B) ADCFBE
(C) DFCEBG (D) DFCGBE
(E) AFCDGB

114. Considering statement (C) "However, distressed farmers need not depend on the government to recover their viability." as the third sentence of the rearranged paragraph, which of the following statement should be the FOURTH sentence after the rearrangement? (Excluding the incoherent sentence)

- (A) B (B) H (C) E (D) G
(E) F

115. Considering statement (C) "However, distressed farmers need not depend on the government to recover their viability." as the third sentence of the rearranged paragraph, which of the following statements should be the SECOND sentence after the rearrangement? (Excluding the incoherent sentence)

- (A) B (B) H (C) E (D) C
(E) F

DIRECTION (Q. 116-120):- Pick out the most effective word from the given options to fill in the blanks of the following questions.

116. 1. These borders continuously shift like the edges of _____ bubbles

2. Blinded by the _____, he had to feel for his glasses

- (A) Light (B) Shroud (C) Smoke (D) Soap
(E) Fog

117. 1. The _____ gave a little cough to announce his presence.

2. The _____ was polishing the brandy glasses.

- (A) Duke (B) Butler (C) Duchess (D) Governor
(E) Informer

118. 1. You'd better _____ a clean cloth around your arm till the wound closes.

2. Make sure you _____ up in the cold wind.

- (A) Garner (B) Stash (C) Rile (D) Wrap
(E) Drool

119. 1. It is not _____ the bounds of possibility that we'll all meet again one day

2. She was pushed _____ her powers of endurance .

- (A) Without (B) Over (C) Beyond (D) Behind
(E) Farther

120. 1. Things often _____ chaotic to the outsider.

2. He is due to _____ before magistrates in connection with a public order offence.

- (A) Appear (B) Revere (C) Present (D) Emerge
(E) Look

DIRECTION (Q. 121-130):- Read the following passage and answer the questions following it. Several alphabets are given to help u assist in answering those questions.

Any knowledge discipline is hard to define. Firstly, because it evolves continuously and secondly, because the range of **(A)** it studies cannot be captured by any one definition. This is even truer for psychology. The term psychology is derived from two Greek words psyche meaning soul and logos meaning science or study of a subject. Thus, psychology was a study of the soul or mind. **(B)** *But since then it has moved away considerably from this focus and established itself as a scientific discipline who deals with processes underlying human experience and behaviour.* The range of phenomena it studies are spread over several levels, viz. individual, dyadic (two person) group, and organisational. They also have biological as well as social bases. Naturally, therefore, the methods required to study them also vary greatly depending on the phenomenon one wants to study. A discipline is defined both in terms of what it studies and how it studies. In fact, more in terms of how or method/s it uses. **(C)** Keeping this in view, psychology is **(1) experiences** formally as a science which studies mental processes, **(2) defined** and **(3) behaviour** in different **(4) contexts**. In doing so, it uses methods of biological and social sciences to obtain data systematically. It makes sense of these data so that they can be organised as knowledge. Let us try to understand the three terms used in the definition, namely, mental processes, experience, and behaviour. When we say experiences are internal to the experiencing person, then we refer to **(D)** _____. We use our mental processes when we think or try to solve a problem, to know or remember something. One level at which these mental processes are **(E)** is the brain activity. As we think or solve a mathematical problem, our brain activities can be observed using different structure of brain imaging. However, we cannot say that brain activities and mental processes are the same, although they are **(F) unallied**. *Mental activities and neural activities are mutually overlapping processes but, they are not identical.* **(G)** *Mind emerges and evolves as our interactions and experiences in this world get dynamically organised in the form of a system which is responsible for the occurrence of various mental processes.* Brain activities provide important clues as to how our mind functions. **(H)** But the **(1) neural** of our own **(2) experiences** and mental processes are much more than the **(3) consciousness** or brain **(4) activities**. Even when we are asleep some mental activities go on. We dream, and receive some information such as a knock on the door while we are asleep. Some psychologists have shown that we also learn and remember in our sleep. **(I)** *Mental processes, such as remembering, learning, knowing, perceiving, feeling are*

of interest to psychologists. They study these processes to try to understand how the mind works and to help us improve the uses and **(J)** of these mental capacities.

- 121.** Which of the following words 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) Many of the _____ of Winter are suggestive of an inexpressible tenderness and fragile delicacy.

(ii) In all his travels he studied only the _____ of nature and human life.

- (A) expansion (B) phenomena
(C) abysmal (D) arrogance
(E) compliance

- 122.** In the above passage, a sentence B is given in Italics. 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. If there is no error, then choose option (E) as your answer.

- (A) But since then it has moved away considerably from this focus
(B) and established itself as a scientific discipline
(C) who deals with processes underlying
(D) human experience and behaviour
(E) No error

- 123.** The sentence given in (C) has four words given in bold. Amongst the given bold words which of the followings must interchange to make the sentence grammatically and contextually correct and meaningful?

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

- 124.** Which of the following phrases should fill the blank (D) to make it contextually and grammatically meaningful and correct respectively?

- (A) subjectivity is a necessary aspect of human experience.
(B) psychology as a discipline today has two parallel streams.
(C) evolutionary approach which is dominant in physical sciences.
(D) states of consciousness or awareness or mental processes
(E) interesting cases that have been published.

125. Which of the following words given in the options should come at the place marked as 'E' in the above paragraph to make it grammatically and contextually meaningful and correct? Also, the word should fill the two sentences given below to make them contextually correct and meaningful?

(i) I suddenly saw myself _____ in a window pane and it startled me.
(ii) The shift in the balance of forces is also _____ in international finance.

- (A) complaint (B) reflected
(C) converted (D) disguised
(E) forecasted

126. A word is given in bold in F. Choose the word which should replace the word given in bold to make the sentence correct and meaningful. If no change is required, choose option (E) as your answer.

- (A) futile (B) organised
(C) interdependent (D) jumbled
(E) No change

127. Two sentences are given in italics on both sides of G. Which of the following statements can come in between the two sentences in place of G and maintain the continuity of the paragraph?

- (A) Unlike the brain, the mind does not have a physical structure nor has a location.
(B) Developmental psychologists collaborate with anthropologists,
(C) Therefore behaviour should be studied in its socio-cultural context.
(D) The purpose is to develop general principles about behaviour and mental processes.
(E) psychologists make certain interventions into the lives of needy people.

128. 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) 2-3 (C) 1-4 (D) 3-4
(E) 1-3

129. In the passage given, a sentence I is given in Italics. 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) Mental processes, such as
(B) remembering, learning, knowing

- (C) perceiving, feeling are of
(D) interest to psychologists
(E) No error

130. Which of the following words should fill the blank given in J to make it contextually correct and meaningful?

- (A) illusions (B) facades
(C) expenses (D) applications
(E) predilection

DIRECTION (Q. 131-135):- Below is given a single word with options to its meaning in different contexts. You have to select all those options which are antonyms of the word when the context is changed. Select the correct alternative from (A), (B), (C), (D) and (E) which represents all those antonyms.

131. CURSORY

- A. Easy B. Thorough
C. Detailed D. Painstaking
(A) Only B, C & D (B) Both A & D
(C) Only A (D) Both B & C
(E) Only D

132. CRITICIZE

- A) Praise B) Approve
C) Handle non-violently D) Limit
(A) Only C (B) Both B & D
(C) Both A & C (D) Both A & B
(E) Only A

133. COCKY

- A. Bold B. Naive C) Modest D) Cheeky
(A) Only A, B & D (B) Only C
(C) Both A & D (D) Both B & C
(E) Only B

134. FRIVOLOUS

- A. Strong B. Silly C. Tricky D. Brief
(A) Both B & C (B) Only D
(C) Both A & D (D) Only B
(E) Both A & C

135. BEHEMOTH

- A. Insect B. Despite C. Bee D. Mighty
(A) Only B (B) Both A & C
(C) Only D (D) All A, B, C & D
(E) Both B & D

Direction (Q. 136-140):- In the following questions a sentence is given, some parts of the sentence are given in bold which may have grammatical or spelling error or they may be contextually incorrect. Two columns (A) and (B) are given, column (A) consists of bold parts of the sentence and column (B) consists of the appropriate replacement for the bold parts. Match the correct replacements. If the sentence is correct mark no error as your answer.

136. **Entrepreneurs have often regarded** as national assets **which are motivated and rewarded** to the greatest possible extent mainly **because they contribute in terms of** innovation, jobs and improve the **conditions for a prosperous society**.

COLUMN A	COLUMN B
(A) Entrepreneurs have often regarded	(I) Entrepreneurs are often regarded
(B) which are motivated and rewarded	(II) who are motivated and rewarded
(C) because they contribute in terms of	(III) because they contribute for terms of
(D) conditions for a prosperous society	(IV) conditions with a prosperous society

- (A) D-IV and B-II
(B) B-II and C-III
(C) A-I and B-II
(D) None of the given options are correct
(E) No error

137. **Since banks have professional** and specialized status, **they are in a strength** position to advise entrepreneurs on sustainable lines of investment **by analyzing the to and fro of** each investment as well as management of **investment of customers**.

COLUMN A	COLUMN B
(A) Since banks have professional	(I) Since banks had professional
(B) they are in a strength	(II) they are in a strong
(C) by analyzing the to and fro of	(III) by analyzing the pro and cons of
(D) of investment of customers	(IV) of investment in customers

- (A) D-IV and B-II
(B) B-II and C-III
(C) A-I and B-II
(D) None of the given options are correct
(E) No error

138. **Rs. 91,000 in** grants as well as **additional non-financial support has been awarded** to local change-makers to **the finals of the 2018 Malta Social Impact Awards**.

COLUMN A	COLUMN B
(A) Rs. 91,000 in	(I) Rs. 91,000 with
(B) additional non-financial support	(II) addition non-financial support
(C) has been awarded	(III) have been awarded
(D) to the finals of the	(IV) at the finals of the

- (A) C-III and D-IV (B) B-II and C-III
(C) A-I and B-II
(D) None of the given options are correct
(E) No error

139. **To make the connection** and distinction among **economic growth** and human development is important for India **where a wrong choice** can alter the **developmental future of the nation**.

COLUMN A	COLUMN B
(A) To make the connection	(I) Making the connection
(B) among economic growth	(II) between economic growth
(C) where a wrong choice	(III) which a wrong choice
(D) the developmental future of the nation	(IV) the development future of the nation

- (A) C-III and D-IV (B) B-II and C-III
(C) A-I and B-II
(D) None of the given options are correct
(E) No error

140. Even though the agrarian crisis **has taken a political turn** with every party trying to **portray itself as the saviour** of the farming community, **there is no serious thought** from any of them on how to revive the agrarian economy.

COLUMN A	COLUMN B
(A) has taken a political turn	(I) had taken a political turn
(B) to portray itself as the saviour	(II) to portray themselves as the saviour
(C) there is no serious thought	(III) there is not serious thought
(D) on how to revive	(IV) on to revive how

- (A) C-III and D-IV (B) B-II and C-III
(C) A-I and B-II
(D) None of the given options are correct
(E) No error

GENERAL KNOWLEDGE

- 141.** The Reserve Bank of India is India's central banking institution, which controls the monetary policy of the Indian rupee. Where is the Headoffice of RBI-
 (A) Pune (B) Mumbai
 (C) Chennai (D) New Delhi
 (E) Kolkata
- 142.** With an aim to provide country's poor access to quality and affordable healthcare, government announced the launch of Ayushman Bharat. Ayushman Bharat is now known as _____.
 (A) Jan Nirogya Abhiyan (B) Jan Sukh Abhiyan
 (C) Jan Aarogya Abhiyan (D) Jan Swasthya Abhiyan
 (E) None of the given options is true
- 143.** IDRBT is a unique institution exclusively focused on Banking Technology. What is the meaning of "D" in IDRBT?
 (A) Distance (B) Derivative
 (C) District (D) Department
 (E) Development
- 144.** The 3rd BRICS Film Festival took place in Durban, South Africa, along with the International Durban Film Festival (DIFF). In Indian films who won the Best Actress Award?
 (A) Konkana Sen Sharma (B) Bhanita Das
 (C) Nandita Das (D) Mahi Gill
 (E) Sridevi
- 145.** Name the person, who is Chairman of Institute for Development & Research in Banking Technology (IDRBT)?
 (A) HK Bhanwala (B) Ajay Tyagi
 (C) BP Kanungo (D) KL Dhingra
 (E) Sudarshan Sen
- 146.** The United States has eased export controls for high-technology product sales to India by elevating its status to a STA-1 country. STA stands for _____.
 (A) Supreme Trade Authorisation-1
 (B) Strategic Trade Authorisation-1
 (C) Strategic Technology Authority-1
 (D) Supreme Technology Authority-1
 (E) None of the given options is true
- 147.** Savings account with zero balance can be opened for?
 (A) Persons of high net worth
 (B) Employees of IT companies
 (C) financial weaker sections of society
 (D) Companies
 (E) None of the given options is true
- 148.** The Union Government has constituted a high level empowered committee to address the issues of stressed thermal power projects.
 (A) J H Thomas (B) Dan Singh Rawat
 (C) Ajit Balaji Joshi (D) Pradeep Kumar Sinha
 (E) None of these
- 149.** Banks are authorized to sell third-party products. Which are these products?
 (A) Mutual funds (B) Term deposits
 (C) Credit cards (D) Gift cheques
 (E) None of the given options is true
- 150.** China recently launched which satellite, an optical remote sensing satellite, as part of the country's high-resolution Earth observation project.
 (A) Gaofen-10 (B) Gaofen-11
 (C) Gaofen-12 (D) Gaofen-13
 (E) Gaofen-14
- 151.** What was the theme of the 10th BRICS Summit?
 (A) BRICS Partnership for Global Stability, Security and Prosperity
 (B) BRICS and Africa: Partnership for Development, Integration and Industrialization
 (C) BRICS in Africa: Collaboration for Inclusive Growth and Shared Prosperity in the 4th Industrial Revolution
 (D) Inclusive Growth: Sustainable Solutions
 (E) BRICS Partnership - a Powerful Factor of Global Development
- 152.** According to RBI guidelines, what is the minimum percent of Capital to Risk Assets Ratio (CRAR) that all Regional Rural Banks (RRBs) must maintain?
 (A) 5% (B) 7% (C) 9% (D) 11%
 (E) 12%
- 153.** Who lifted the FIFA World Cup 2018?
 (A) Belgium (B) France (C) Spain (D) Brazil
 (E) Croatia
- 154.** For what does "N" in NSFR stands for?
 (A) National (B) New (C) Nominal (D) None
 (E) Net
- 155.** Who has been appointed as the new Governor of Jammu and Kashmir?
 (A) Jagdish Mukhi (B) Mridula Sinha
 (C) Satya Pal Malik (D) Om Prakash Kohli
 (E) Lalji Tandon

156. Who attended the 6th East Asia Summit- Economic Ministers' Meeting and 15th India-ASEAN Economic Ministers' Meeting in Singapore?
 (A) Narendra Modi (B) Suresh Prabhu
 (C) Sushma Swaraj (D) Rajnath Singh
 (E) Piyush Goyal
157. The Securities and Exchange Board of India (SEBI) approved norms for settlement of cases and new KYC norms for _____.
 (A) Mutual Funds
 (B) Money Market Instruments
 (C) Foreign Portfolio Investors
 (D) Insurance
 (E) None of these
158. The first General Assembly of the International Solar Alliance inaugurated in which Indian city?
 (A) Gurugram (B) Delhi
 (C) Mumbai (D) Chennai
 (E) Bengaluru
159. The Norwegian Nobel Committee on 30 August, 2018, said that the Nobel Peace Prize to _____ will not be withdrawn.
 (A) Joachim frank (B) Michael Rosbash
 (C) Aung San Suu Kyi (D) Richard Thaler
 (E) Jacques Dubochet
160. The government accepted a new resolution scheme 'Sashakt' submitted by a committee of bankers. The scheme is launched to tackle which of the following?
 (A) NPA or bad loans (B) UPI
 (C) Internet Banking (D) UIDAI data
 (E) Debit card transactions
161. The rate of interest banks charge to its customers is linked to—
 (A) Risk premium rate
 (B) Base rate lending
 (C) Benchmark prime lending rate
 (D) Reverse repo rate
 (E) Cash Reserve Ratio
162. BRICS Bank Approves \$525-Mn Loan for Infra Projects In which Indian State?
 (A) Sikkim (B) Maharashtra
 (C) Uttar Pradesh (D) Odisha
 (E) Madhya Pradesh
163. Which of the following is known as a secured loan of a commercial bank?
 (A) Personal loans (B) Credit card overdues
 (C) Temporary overdrafts (D) Gold loans
 (E) None of the given options is true
164. India has released 33.10 Crore rupees to Nepal towards the cost of two road packages of Birgunj-Thori Road being implemented under which of the following projects in Nepal with Government of India's grant assistance?
 (A) Postal Highway Projects
 (B) International Highways Development Project
 (C) Bharatmala Project
 (D) Golden Quadrilateral Project
 (E) Project Sadak Sahayata
165. Which is the first credit information company in India?
 (A) CIBIL (B) CARE (C) Experian (D) ICRA
 (E) None of the given options is true
166. Name the Social networking giant, which has partnered with National Commission for Women (NCW) to launch a digital literacy programme in collaboration with the Cyber Peace Foundation (CPF).
 (A) LinkedIn (B) Twitter (C) Facebook (D) Skype
 (E) None of these
167. Which agency should be consulted by banks to verify whether the property to be mortgaged is free from the encumbrances?
 (A) Central Electronic Registry or CERSAI
 (B) Registrar of Companies
 (C) Company Law Board
 (D) RBI
 (E) SEBI
168. Name the state government, which has decided to paternity leave to all its male government employees?
 (A) Gujarat (B) Odisha
 (C) Haryana (D) Uttar Pradesh
 (E) None of these
169. Banks have different interest rate for different loan products. To which rate are there interest rates linked?
 (A) Prime lending rates (B) Base rate
 (C) RBI administered rates (D) The bank rate
 (E) Repo Rate
170. The joint military exercise SURYA KIRAN between India and Nepal has begun at Pithoragarh in Uttarakhand. This is the ____ edition of this exercise.
 (A) 9th (B) 10th (C) 11th (D) 12th
 (E) 13th
171. Where is the 5th Track Asia Cup Cycling being held?
 (A) China (B) India (C) France (D) Australia
 (E) Indonesia

- 172.** Who has been appointed as chairman of the Defence Research Development Organisation on 25th August 2018?
 (A) Avinash Chander (B) Keshav Dattatreya Nayak
 (C) V. K. Saraswat (D) G Satheesh Reddy
 (E) A. Sivathanu Pillai
- 173.** The tenure of the foreign trade policy is _____.
 (A) 3 (B) 5 (C) 2 (D) 4
 (E) 6
- 174.** RBI issued short-term debt management instruments known as CMBs. What does 'B' stand for in the same?
 (A) Bills (B) Bonds (C) Banks (D) Branch
 (E) Board
- 175.** From which constituency Dr Jitendra Singh belongs?
 (A) Vidisha (B) Raigad
 (C) Udhampur (D) Nawada
 (E) Nagpur
- 176.** Which of the following bank is not nationalized during second phase of nationalization in 1980's?
 (A) Andhra Bank
 (B) Corporation Bank
 (C) Oriental bank of Commerce
 (D) Syndicate Bank
 (E) Vijaya Bank
- 177.** Who has been appointed as the Governor of Mizoram?
 (A) Kummanam Rajasekharan
 (B) Sarbhjeet Yadav
 (C) Ganeshi Lal
 (D) Narasingha Mishra
 (E) Ananga Uday Singh
- 178.** Which of these Ministries has launched an online 'e-Sahaj' portal for grant of Security Clearance?
 (A) Ministry of Home Affairs
 (B) Ministry of Finance
 (C) Ministry of Commerce and Industry
 (D) Ministry of Agriculture
 (E) None of these
- 179.** With which country has India started joint exercise 'Nomadic Elephant-2018' on 10th September 2018?
 (A) Mongolia (B) Russia
 (C) Cambodia (D) Turkmenistan
 (E) Azerbaijan
- 180.** What is tagline of Karur Vysya Bank?
 (A) Smart Way to Bank
 (B) The changing face of prosperity
 (C) Your Family Bank, Across India
 (D) Let's Make Money Simple
 (E) Your Tech - Friendly Bank
- 181.** John Sankaramangalam, has passed away in Thiruvalla, Kerala. He is related to which field?
 (A) Politics (B) Film Industry
 (C) Journalism (D) Sports
 (E) None of these
- 182.** The World Rangers Day (WRD) is celebrated every year on which date?
 (A) September 09 (B) October 08
 (C) July 31 (D) August 1
 (E) November 12
- 183.** What was the theme for the World Environment Day 2018?
 (A) Future of Environment (B) Save Tree Save Life
 (C) Do Not Use Plastic (D) Beat Plastic Pollution
 (E) Paperless world
- 184.** What is the capital city of Zimbabwe?
 (A) Durban (B) Santiago
 (C) Harare (D) Lima
 (E) Damascus
- 185.** Ujjain is the largest city in Ujjain district of the Indian state of Madhya Pradesh and city is situated on which bank of river?
 (A) Vishwamitri River (B) Shipra River
 (C) Tungabhadra River (D) Sutlej River
 (E) None of these
- 186.** Indira sagar dam is located in which state?
 (A) Maharashtra (B) Haryana
 (C) Odisha (D) Madhya Pradesh
 (E) None of these
- 187.** Lava Dance a folk dance mainly performed by the males in which state?
 (A) Lakshadweep (B) Puducherry
 (C) Daman and deep (D) New Delhi
 (E) None of these
- 188.** Bihula is a prominent festival of which state?
 (A) Jammu and Kashmir (B) Odisha
 (C) Bihar (D) West Bengal
 (E) None of these
- 189.** Vindhyachal Thermal Power Station in the Singrauli district of which state?
 (A) Jammu Kashmir (B) Odisha
 (C) Haryana (D) Madhya Pradesh
 (E) None of these
- 190.** The Bondla Wildlife Sanctuary (BWS) is located in
 (A) Goa (B) Uttar Pradesh
 (C) Kerala (D) Jammu and Kashmir
 (E) Himachal Pradesh

ANSWER KEY

1. (A) 2. (C) 3. (E) 4. (C) 5. (A) 6. (D) 7. (B) 8. (C) 9. (A) 10. (D)
 11. (D) 12. (C) 13. (B) 14. (A) 15. (C) 16. (C) 17. (C) 18. (B) 19. (D) 20. (B)
 21. (C) 22. (B) 23. (A) 24. (B) 25. (D) 26. (E) 27. (B) 28. (C) 29. (D) 30. (D)
 31. (E) 32. (D) 33. (B) 34. (A) 35. (A) 36. (B) 37. (B) 38. (C) 39. (C) 40. (A)
 41. (E) 42. (B) 43. (C) 44. (A) 45. (D) 46. (C) 47. (B) 48. (A) 49. (A) 50. (D)
 51. (A) 52. (B) 53. (A) 54. (C) 55. (D) 56. (E) 57. (D) 58. (C) 59. (B) 60. (B)
 61. (A) 62. (B) 63. (A) 64. (D) 65. (E) 66. (C) 67. (E) 68. (A) 69. (D) 70. (A)
 71. (D) 72. (A) 73. (C) 74. (B) 75. (D) 76. (D) 77. (A) 78. (D) 79. (B) 80. (B)
 81. (B) 82. (C) 83. (A) 84. (C) 85. (A) 86. (B) 87. (D) 88. (E) 89. (C) 90. (E)
 91. (B) 92. (D) 93. (B) 94. (C) 95. (D) 96. (C) 97. (A) 98. (D) 99. (B) 100. (E)
 101. (D) 102. (C) 103. (A) 104. (D) 105. (E) 106. (A) 107. (C) 108. (B) 109. (E) 110. (C)
 111. (A) 112. (B) 113. (C) 114. (C) 115. (E) 116. (D) 117. (B) 118. (D) 119. (C) 120. (A)
 121. (B) 122. (C) 123. (A) 124. (D) 125. (B) 126. (C) 127. (A) 128. (E) 129. (E) 130. (D)
 131. (A) 132. (D) 133. (B) 134. (D) 135. (C) 136. (C) 137. (B) 138. (A) 139. (C) 140. (E)
 141. (B) 142. (C) 143. (E) 144. (B) 145. (C) 146. (B) 147. (C) 148. (D) 149. (A) 150. (B)
 151. (C) 152. (C) 153. (B) 154. (E) 155. (C) 156. (B) 157. (C) 158. (B) 159. (C) 160. (A)
 161. (B) 162. (E) 163. (D) 164. (A) 165. (A) 166. (C) 167. (A) 168. (C) 169. (B) 170. (E)
 171. (B) 172. (D) 173. (B) 174. (A) 175. (C) 176. (D) 177. (A) 178. (A) 179. (A) 180. (A)
 181. (B) 182. (C) 183. (D) 184. (C) 185. (B) 186. (D) 187. (A) 188. (C) 189. (D) 190. (A)

HINTS & SOLUTION

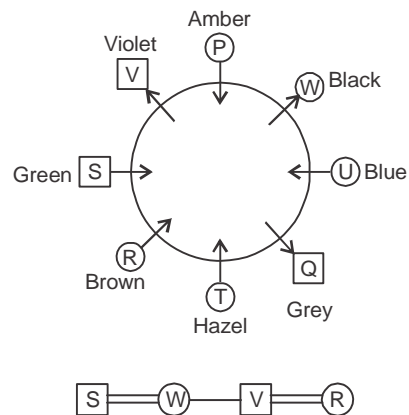
1-5

Box	Colour
A	Blue
D	Green
G	Red
C	White
F	Yellow
B	Pink
E	Black

B (Pink) > D (Green) > E (Black) > C (White)
 > A (Blue) > G (Red) > F (Yellow)

1. (A)
 2. (C)
 3. (E)
 4. (C)
 5. (A)

6-10



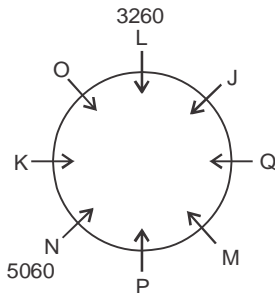
6. (D)
 7. (B)
 8. (C)
 9. (A)
 10. (D)

- 11-15** Except vowel, is assigned a number from
 1-6 B-1 C-2 D-3 F-4 G-5
 H-6 J-1 K-2 L-3 M-4 N-5
 P-6 Q-1 R-2 S-3 T-4 V-5
 W-6 X-1 Y-2 Z-3

Each vowel is assigned different letters
 So, for vowels the letters are
 A-C, E-g I-K, O-q, U-w

- 11. (D)** Fragile condition (i) applied g 2C5K34
12. (C) Trip condition (iv)
 & 2 K &
13. (B) Ditorial condition (iii)
 @ 3 k 4 q 2 k c @
14. (A) Issue condition (ii)
 \$ 3 3 W \$
15. (C) Mountain condition (iv)
 & q w 5 4 c k &
16. (C) **17. (C)**
18. (B) **19. (D)**
20. (B)

21-25



- 21. (C)** **22. (B)**
23. (A) **24. (B)**
25. (D)

26-29

Input Man 88 Resort fan 17 71 Hen Idea 11 52
 Step 1 - Resort Man 88 Fan 17 71 Hen Idea 11 52
 Step 2 - Resort 11 man 88 Fan 17 71 Hen Idea 52
 Step 3 - Resort 11 man 17 88 Fan 71 Hen Idea 52
 Step 4 - Resort 11 man 17 idea 88 fan 71 Hen idea 52
 Step 5 - Resort 11 man 17 man 17 idea 52 88 Fan 71 Hen
 Step 6 - Resort 11 Man 17 idea 52 hen 88 fan 71
 Step 7 - resort 11 man 17 idea 52 hen 71
 Step 8 - Resort 11 man 17 ides 52 Hen 71 Fan 88

- 26. (E)**
27. (B) Step 3 : under 07 tomb 15 sun
 Quest : 91 23 kind 40
 Step 4 : under 07 tomb 15 sum 23

Quest : 91 kind 40

Step 5 : under 07 tomb 15 sum 23

Quest : 40 91 kind

Step 6 : under 07 tomb 15 sum 23

Quest : 40 kind 91

- 28. (C)** **29. (D)**

30. (D)

31-35

- 31. (E)** **32. (D)**

- 33. (B)** **34. (A)**

35. (A)

36-40

Month	Date	Person
June	8th	Charles
	10th	Natalie
	12th	Grace
	18th	Thomas
November	8	Nicholas
	10th	Victoria
	12th	Robert
	18th	Lily

- 36. (B)** **37. (B)**

- 38. (C)** **39. (C)**

40. (A)

41-45 Step I. # C 2 Q © K F J 5 V % B 3 X 5 * L 8 W R
 1 3 4 7

Step II. # 2 C Q © K F 5 J V % B # × S * 8 L W I
 R 3 4 7

Step III. # 2 C © K B Q S V F 5 J % # × * 8 L W
 1 R 3 4 7

- 41. (E)** $8 + 5 = 13$

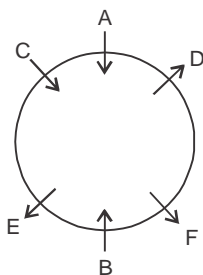
- 42. (B)** F5J, W1R

- 43. (C)** C ©, J % × *

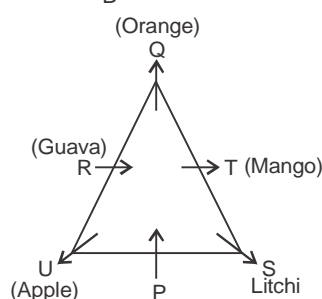
44. (A)

Floor	Person
7	R
6	T
5	P
4	U
3	V
2	S
1	Q

45. (D)



46-50



46. (C)

47. (B)

48. (A)

49. (A)

50. (D)

51-55

51. (A) Total no. of students = 5000
 Percentage of students in problem solving = 11

Total No. of students in problem solving

$$= 5000 \times \frac{11}{100} = 550$$

Total No. of girls = 2250

$$\% \text{ of girls in problems solving} = 2250 \times \frac{11}{100}$$

$$= 247.5 \approx 248$$

The No. of Boys in problem solving

$$= 550 - 248 = 302$$

$$\therefore \text{Required Ratio} = 302 : 248$$

$$\Rightarrow 151 : 124$$

52. (B) Total no. of students = 5000

% of girls in recitation = 16

$$\text{The No. of girls in recitation} = 2250 \times \frac{16}{100}$$

$$= 360$$

$$\therefore \text{The Required \%} = \left[\left(\frac{360}{5000} \right) \times 100 \right] \%$$

$$\Rightarrow 7.2\%$$

53. (A) Total No. of girls = 2250

% of girls in drawing = 28

$$\text{The No. of girls in drawing} = 2250 \times \frac{28}{100}$$

$$= 630$$

% of girls in singing = 24

So, The No of girls in drawing and singing

$$= 630 + 540 \Rightarrow 1170$$

54. (C) No. of boys in Deencing

$$= \frac{21}{100} \times 5000 - \frac{21}{100} \times 2250$$

$$\Rightarrow 577$$

No. of boys in Recitation

$$= \frac{16}{100} \times 5000 - \frac{16}{100} \times 250 = 440$$

Total boys = 577 + 440

$$\Rightarrow 1017$$

55. (D) Total No. of students = 5000

Total No. of girls = 2250

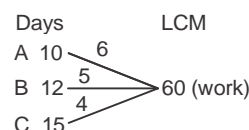
Total no. of Boys = 5000 - 2250

$$= 2750$$

$$\text{The required \%} = \left[\left(\frac{2750}{5000} \right) \times 100 \right] \%$$

$$\Rightarrow 55\%$$

56-60



56. (E)

A + B	C	A + B	C
6 5		6 5	
11	4	11	4

$$\text{Days} = 4 + \frac{10}{11} = 4\frac{10}{11} \text{ days}$$

$$\text{Required minimum days} = 4 + 4\frac{10}{11}$$

$$\Rightarrow 8\frac{10}{11} \text{ days}$$

57. (D) Total number of possibilities = 36 (i.e. 6^2)

$$\text{Desired possibilities} = {}^6C_2 \times 1$$

(i.e. two no. are selected for two rolls)

1 \rightarrow No. of way to arrange no. in descending orders.

$$\therefore \text{Required probability} = \frac{{}^6C_2}{36} = \frac{5}{12}$$

58. (C) Let speed of car is $5x$ km/hr and speed bus is $4x$ km/hr

$$\text{According to Question} = \frac{D}{4x} - \frac{D}{5x} = 1$$

$$= \frac{5D - 4D}{20x} = 1$$

$$\rightarrow D = 20x \quad \dots(i)$$

Also if they are travelling opposite direction then

$$\frac{D - 40}{4x + 5x} = 2$$

$$D - 40 = 18x \quad \dots(ii)$$

From (i) & (ii)

$$180 + 40 = 20x$$

$$x = 20$$

Hence speed of Bus = $4 \times 20 = 80$ km/hr

150% of speed of bus

$$= \frac{150}{100} \times 80 \Rightarrow 120 \text{ km/hr}$$

59. (B) Let initial No. of child in group $\rightarrow y$

And average weight $\rightarrow x$

Average weight increase when, weight of child Join, Have Height weight

$$\text{So, weight of 2 children higher than average weight} = (x + 1)(y + 2) - xy \quad \dots(i)$$

$$\text{Weight of child less than average weight} = (x - 1)(y + 2) - xy \quad \dots(ii)$$

Given

$$[(x+1)(y+2) - xy - (x-1)(y+2) - xy] = 14$$

Solving $y = 5$

60. (B) Let the length of plot be 'l' mtr and breadth be 'b' mtr

$$\text{Then } lb = 480 \quad \dots(i)$$

$$\text{and } (l + 5)(b + 5) = 725 \quad \dots(ii)$$

solving (i) & (ii)

$$l + b = 44 \quad \dots(iii)$$

solving (i) & (iii)

$$l = 24$$

$$b = 20$$

$$\text{Required \%} = \frac{24}{100} \times 100 \Rightarrow 120\%$$

61. (A) Total amount = $P \left(1 + \frac{R}{100} \right)^2$

$$= 92000 \times (1 + 0.04)^2$$

$$= 9950.72$$

$$\text{C.I.} = 9950.72 - 9200$$

$$\Rightarrow 750.72$$

62. (B) Quantity A = CP = Rs. 840

$$\% \text{ loss} = 16\%$$

$$x = \text{SP} = \frac{100 - 16}{100} \times 890 = \text{Rs. } 757.6$$

$$\text{Quantity B} = \text{CP} = \text{Rs. } 760$$

$$\% \text{ profit} = 8\%$$

$$y = \text{SP} = \frac{100 + 8}{100} \times 760 = \text{Rs. } 820.8$$

63. (A) Find x

$$\text{speed of train } 84 \times \frac{5}{18} = \frac{70}{3} \text{ m/s}$$

$$= 280 + 420 = 700 \text{ m}$$

$$x = \frac{700 + 3}{70} = 30 \text{ sec}$$

Find y

$$\text{speed of train} = 72 \times \frac{5}{18} = 20 \text{ m/s}$$

$$= 210 + 370 = 580 \text{ m}$$

$$y = \frac{580}{20} = 29 \text{ sec}$$

64. (D) Length of train = 406m

$$\text{speed of train} = 96 \times \frac{5}{18} = \frac{80}{3} \text{ m/s}$$

$$\text{speed of men} = 12 \text{ m/s}$$

In opposite Direction

$$\text{Relative speed} = \frac{80}{3} + 12 = \frac{116}{3} \text{ m/s}$$

$$T = \frac{406 \times 3}{116} = 10.5 \text{ sec}$$

In same direction

$$\text{Relative speed} = \frac{80}{3} - 12 = \frac{44}{3} \text{ m/s}$$

$$T = \frac{406 \times 3}{44} = \frac{609}{22} = 27.68 \text{ sec}$$

65. (E)

66-70

$$66. (C) \quad x = \frac{11}{2}, \frac{3}{2}$$

$$y = -2, \frac{-8}{3}$$

$$67. (E) \quad x = 2, \frac{-1}{3}$$

$$y = \frac{5}{2}, \frac{7}{2}$$

68. (A) $x = \frac{5}{4}, 2$

$y = 2, \frac{7}{2}$

69. (D) $x = 8, 9$

$y = -3, \frac{10}{3}$

70. (A) $x = -4, -6$

$y = 1, -4$

71-75

71. (D) $10 + 1^2 = 11$

$11 - 2^2 = 7$

$7 + 3^2 = 16$

$16 - 4^2 = 0$

$0 + 5^2 = 25$

72. (A) $3 \times 1 + 1 = 4$

$4 \times 2 + 2 = 10$

$10 \times 3 + 3 = 33$

$33 \times 4 + 4 = 136$

$136 \times 5 + 5 = 685$

73. (C) $3 \times 2 + 7 = 13$

$13 \times 3 - 6 = 33$

$33 \times 4 + 5 = 137$

$137 \times 5 - 4 = 681$

$681 \times 6 + 3 = 4089$

74. (B) $1^6 = 1$

$2^5 = 32$

$3^4 = 81$

$4^3 = 64$

$5^2 = 25$

$6^1 = 6$

75. (D) $3 \times 2 - 2 = 4$

$4 \times 2 - 2 = 6$

$6 \times 2 - 2 = 10$

$10 \times 2 - 2 = 18$

$18 \times 2 - 2 = 3$

76-80

76. (D) Let no. of girls in mechanical be = $100x$

no. of boys in mechanical = $130x$

According to Question

$100x + 130x = 805$

$230x = 805$

$x = \frac{805}{230} = 35$

No. of boys mechanical = $3.5 \times 130 = 455$

Let No. of girls in IT be = $100y$

No. of boys in IT = $120y$

According to question

$100y + 120y = 990$

$220y = 990$

$y = 4.5$

No. of girls in IT = $4.5 \times 100 = 450$

Required difference = $455 - 450$

= 5

77. (A) Let no. of girls in civil = $100x$

No. of boys in boys = $140x$

According to Question

$100x + 140x = 672$

$240x = 672$

$x = 2.8$

Total no. of girls in civil = 280

Let no. of girls in CSE = $125y$

According to Question

$100y + 125y = 900$

$y = 4$

total girl in CSE = $4 \times 100 = 400$

Let no. of girls ECE be $100z$

No. of boys in ECE = $145z$

According to Question

$100z + 145z = 787$

$z = 3.2$

total no. of girls in ECE = 320

Required Average = $\frac{280 + 400 + 320}{3}$

$\Rightarrow \frac{1000}{3}$

78. (D) Let no. of girls in Biotech be $10x$

No. of boys in Biotech = $135x$

According to Question

$100x + 135x + 705$

$235x = 705$

$x = 3$

total no. of boys in biotech = 405

number of girls in biotech = 300

Required % = $\frac{300 \times \frac{60}{100}}{405 \times \frac{60}{100}} \times 100 = 74 \frac{2}{27} \%$

79. (B) No. of students from CSE who got placed in TCS

$$= \frac{75}{100} \times \frac{900}{100}$$

$$= 675$$

No. of students from IT who got

$$\text{placed in IT} = 60 \times \frac{990}{100} = 594$$

total no. of CSE & IT students placed in TCS = 1269

Total no. of students placed in TCS from that

$$\text{collage} = 1269 \times \frac{4}{3} = 1692$$

total no. of boys from CSE and IT placed in TCS

$$= (675 - 350) + (594 - 990 \times 0.3)$$

$$= 622$$

$$\text{Required part} = \frac{622}{1692}$$

$$= \frac{311}{846}$$

80. (C) Let no. of girls in mech = 100x
total no. of boys in mech = 130x

According to Question

$$100x + 130x = 805$$

$$230x = 805$$

$$x = 3.5$$

total no. of girls in mech = 350

Let no. of girls in civil = 100y

No. of boys in civil = 140 y

According to Question

$$100y + 140y = 672$$

$$240y = 672$$

$$y = 2.8$$

total no. of girls in civil = 280

$$\text{Required \%} = \frac{350 - 280}{280} \times 100$$

$$\Rightarrow 25\%$$

81-85

81. (B) $(78 \div 2) + 61 = 22 \times 4 + ?$

$$39 + 61 = 22 \times 4 + ?$$

$$100 = 88 + ?$$

$$? = 100 - 88$$

$$\Rightarrow ? \approx 12$$

82. (C) $(51 \div 17) + 21 = 36 - ?$

$$3 + 21 = 36 - ?$$

$$24 = 36 - ?$$

$$? = 36 - 24$$

$$\Rightarrow ? \approx 12$$

83. (A) $(28 + 32) \approx 15 = 98 \div 14 - ?$

$$60 \div 15 = 98 \div 14 - ?$$

$$4 = 7 - ?$$

$$? = 7 - 4$$

$$\Rightarrow ? \approx 3$$

84. (C) $182 + 78 - 71 = 19 \times 9 + ?$

$$260 - 71 = 171 + ?$$

$$189 = 171 + ?$$

$$\Rightarrow ? = 189 - 171$$

$$\Rightarrow ? \approx 18$$

85. (A) $32 + 88 - 55 = 13 \times ? - 26$

$$120 - 55 = 13 \times ? - 26$$

$$65 = 13 \times ? - 26$$

$$65 + 26 = 13 \times ?$$

$$13 \times ? = 91$$

$$\Rightarrow ? = \frac{91}{13} \Rightarrow ? \approx 7$$

86-90

86. (B)

87. (D)

88. (E)

89. (C)

90. (E)

91. (B) Let assume money lent out first person = Rs.

So, money lent out to second bill be = Rs. $(5075 - x)$

$$S.I = (P \times R \times T) / 100$$

$$\frac{x \times 12 \times 5}{100} = \frac{(5075 - x) \times 8 \times 7}{100}$$

$$15x = 5075 - 14x$$

$$x = \frac{5075}{29} \times 14$$

$$\Rightarrow 2450$$

92. (D) Distance d = 200 km

time taken by = 4 hours

$$\text{speed of bus} = \frac{200}{4}$$

$$= 50 \text{ km/hr}$$

time taken by car = 3 hours

So, speed of car = $\frac{200}{3}$ km/hr

Distance travelled by bus in 6 hours = 50×6
= 300 km

Distance travelled by car in 6 hours = $\frac{200}{3} \times 6$

= 400 km

∴ Difference in distance covered in 6 hours

= 400 – 300

⇒ 100 km

- 93. (B)** Let 'Rs. x' be the marked price of television CP = Rs. 12000

Gain % on television = 10%

∴ Gain on C.P = Discount in M.P

$$x \times \frac{85}{100} = 12000 \times \frac{110}{100}$$

∴ Rs. 15530

- 94. (C)** Let the old Radius be 'r' then the new Radius will be 4r

$$\text{New circumference} = 2 \times \pi \times (4r) = 8\pi r$$

$$\text{Speed of the new circumference} = 64\pi r^2$$

$$\text{New area} = \pi \times (4r)^2 = 16\pi r^2$$

∴ Ratio of the square of new circumference to new area

$$= (64\pi^2 r^2) / 16\pi r^2 \Rightarrow 4\pi : 1$$

- 95. (D)** Sachin scored average run of 45 in 9 matches

total runs scored in 9 matches = 45×9

= 405

Average runs scored in 10 matches should be 50

total runs to be scored in 10 matches = Average runs $\times 10$

total runs to be scored in 9 matches = $50 \times 9 = 450$

Runs to be scored in 10th match = $450 - 405$

Runs to be scored in 10th match = 45

Sachin should score 45 runs in 10th match

So, that his Average runs scored to be 50.

96-100

- 96. (C)** Total students in class 6th & 9th together

$$= 27.5 \times \frac{720}{12} = 1650$$

Total students in class 7th & 11th

together = $900 + 720 = 1620$

$$\text{Required \%} = \frac{1650 - 1620}{1620} \times 100$$

$$= \frac{30}{1620} \times 100$$

$$= 1 \frac{23}{27} \% \approx 2\%$$

- 97. (A)** Total students in class 6th, 7th, 9th and 11th

$$= 27.5 \times \frac{720}{12} + 900 + 720 + 900$$

= 3270

total students in class 8th, 10th & 12th together

$$= \frac{720}{12} \times 100 - 3270$$

= 2730

students in class 10th = $2730 - 840 \times 2$

= 1050

$$\text{Students in class 12th} = 1680 - \frac{1050}{175} \times 100$$

= 1080

$$\text{Required ratio} = \frac{1050}{1080}$$

⇒ 35 : 36

- 98. (D)** Students of class 10th who appeared in olympiad

$$\text{exam} = 25 \times \frac{1080}{100}$$

= 270

Boys who appeared in olympiad exam

$$= 270 \times \frac{60}{100} = 162$$

Girls = $270 - 162$

= 108

Girls who appeared but are not in merit list

$$= 108 - 30 \times \frac{270}{100} \times \frac{5}{9}$$

= 108 – 45

= 63

$$\text{Required part} = \frac{63}{1080} = \frac{7}{120}$$

99. (B) total no. of girls = $\left(\frac{720}{12} \times 100\right) \times \frac{45}{100}$
 = 2700
 Students taking bus services = 3000
 Girls not taking bus services = 2700 – 2250
 Boys not taking bus services = (6000 – 2700)
 = (3000 – 2250)
 = 2550
 Required difference = 2550 – 450
 = 2100

100. (E) No profit, no loss condition

$$\frac{1000(100+z)}{100} + \frac{2000(100+2z)}{100} \times \frac{(100-z)}{100}$$

= 3000
 $5000 + (100 + 2z)(100 - z) = 15000$
 $5000 + 10z + 10,000 - 2z^2 + 100z = 15000$
 $2z^2 = 110z$
 $z = 55$

101. (D) According to the passage, Option D is correct answer. i.e. Imperative which means 'of vital importance; crucial. The correct word is 'trivial.' which means 'unimportant and lacking any significance.

102. (C) According to the passage, Option C is correct answer.

103. (A) According to the passage, Option A is the correct answer.

104. (D) According to the passage, Option D is correct answer. i.e. all of the above.

105. (E) According to the passage, Option E is correct answer. i.e. all of the above

106. (A) According to the passage, Option A is correct answer

107. (C) According to the passage Option C is correct answer

108. (B) According to the passage, Option B is correct answer

109. (E) According to the passage, Option E is correct answer.

110. (C) According to the passage, Option C is correct answer.

111. (A) The correct rearrangement is **DFCEBG**. Here sentence A fails to become a part of coherent. So, Option A is correct answer.

112. (B) The correct rearrangement is **DFCEBG**. So, Option B is correct answer.

113. (C) The correct rearrangement is **DFCEBG**. So, Option C is correct answer.

114. (C) The correct rearrangement is **DFCEBG**. So, Option C is correct answer.

115. (E) The correct rearrangement is **DFCEBG**. So, Option E is correct answer.

116. (D) Option D is correct answer. i.e. 'Soap'.

117. (B) Option B is correct answer. i.e. **Butler**.

118. (D) Option D is correct answer. i.e. 'wrap'.

119. (C) Option C is correct answer. i.e. 'Beyond'.

120. (A) Option A is correct answer. i.e. 'Appear'.

121. (B) According to the passage, Option B is the correct answer.

122. (C) According to the passage, Option C is the correct answer.

123. (A) According to the passage, Option A is the correct answer.

124. (D) According to the passage, Option D is the correct answer.

125. (B) According to the passage, Option B is the correct answer.

126. (C) According to the passage, Option C is the correct answer.

127. (A) According to the passage, Option A is the correct answer.

128. (E) According to the passage, Option E is the correct answer.

129. (E) According to the passage, Option E is the correct answer.

130. (D) According to the passage, Option D is the correct answer.

131. (A) **Cursory** means hasty. So, Option A is correct answer.

132. (D) **Criticize** means indicate faults. Thus, Praise and approve are antonyms. So, Option D is correct answer.

133. (B) **Cocky** means extremely confident; bold. Thus, modest which means humble; thinking less of one's own abilities is an antonym. So, Option B is correct answer.

134. (D) **Frivolous** means of very slight importance; silly. So, Option D is correct answer.

135. (C) **Behemoth** means something with great power and might. Hence, mighty is a synonym So, Option C is correct answer.

136. (C) Option C is correct answer.

137. (B) Option B is correct answer.

138. (A) Option A is a correct answer.

139. (C) Option C is correct answer.

140. (E) Option E is correct answer.



SSC CGL (Tier-I)

(Practice Test Paper)

REASONING ABILITY

- Select the related word from the given alternatives.
School : Teacher :: Court : ?
(A) Lawyer (B) Play (C) Tennis (D) Justice
- Select the related word from the given alternatives.
EGI : BDF :: KMO : ?
(A) GIK (B) MOQ (C) HJL (D) QSU
- Select the related word from the given alternatives.
5 : -10 :: -8 : ?
(A) 16 (B) -16 (C) 13 (D) -13
- Select the odd word from the given alternatives.
(A) Knife (B) Fork (C) Plate (D) Spoon
- Select the odd word from the given alternatives.
(A) AEI (B) JNR (C) SWA (D) FHJ
- Select the odd word from the given alternatives.
(A) 169 (B) 421 (C) 529 (D) 289
- A series is given, with one word missing. Choose the correct alternative from the given ones that will complete the series.
hello, lower, error, originate, tense, ?
(A) night (B) rapture (C) senile (D) watch
- A series is given, with one term missing. Choose the correct alternative from the given ones that will complete the series.
XXXOXXX, XXXXOXX, XXOXXXX, XXXXXOX, XOXXXXX, ?
(A) XXXXXXO (B) OXXXXXXO
(C) XXXOXXX (D) XXXXXX
- A series is given, with one number missing. Choose the correct alternative from the given ones that will complete the series.
 $\frac{3}{5}$, 1.4, $\frac{11}{5}$, ?, $\frac{19}{5}$, 4.6
(A) $\frac{14}{5}$ (B) 3.2 (C) $\frac{16}{5}$ (D) 3
- Devansh's birthday is on Friday 14th April. On what day of the week will be Rohan's Birthday in the same year if Rohan was born on 20th September?
(A) Tuesday (B) Friday
(C) Thursday (D) Wednesday
- The weights of 4 boxes are 20, 40, 80 and 90 kilograms. Which of the following cannot be the total weight, in kilograms, of any combination of these boxes and in a combination a box can be used only once?
(A) 220 (B) 230 (C) 150 (D) 210
- From the given words, select the word which cannot be formed using the letters of the given word.
PREACHER
(A) RECAP (B) PARCH
(C) PEACH (D) CARES
- If MIGRANT is coded as LHFQZMS, then how will GEL be coded as?
(A) QXK (B) FDK (C) IXZ (D) IFG
- In a certain code language, '+' represents 'x', '-' represents '+', 'x' represents '÷' and '÷' represents '-'. What is the answer to the following question?
 $27 \times 3 \div 30 + 5 - 125 = ?$
(A) 69 (B) 67 (C) -15 (D) -16
- If $11\$25 = 18$, $12\$20 = 16$ then what is the value of $4\$50 = ?$
(A) 42 (B) 17 (C) 27 (D) 37
- Select the missing number from the given responses

21	27	29
?	96	142
57	69	113

- (A) 46 (B) 69 (C) 29 (D) 78
- P and Q start cycling from the same point. P cycles 18 km North, then turns to her right and cycles 3 km. Q cycles 9 km East, then turns North and cycles 10 km North, then turns left and cycles 6 km. Where is Q now with respect to the position of P
(A) 8 km South (B) 8 km North
(C) 28 km South (D) 28 km North
 - In the question a statement is given, followed by two arguments, I and II. You have to consider the statement to be true even if it seems to be at variance from commonly known facts. You have to decide which of the given arguments, if any, is a strong argument.

Statement:

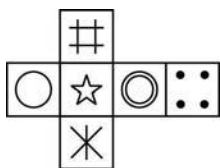
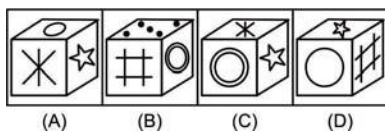
Should rock shows be allowed to run till midnight at tourist places?

Argument I: Yes, more tourists arrive due to rock shows. Tourism is good for local economy.

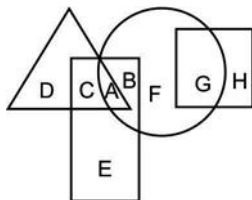
Argument II: No, local traditions are harmed due to tourism.

- (A) if only argument I is strong.
 (B) if only argument II is strong.
 (C) if both I and II are strong.
 (D) if neither I nor II is strong.

19. Which of the following cube in the answer figure cannot be made based on the unfolded cube in the question figure?

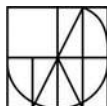
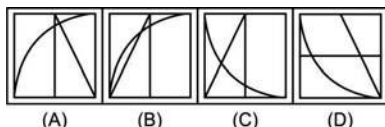
Question Figure:-**Answer Figure:-**

20. In the following figure, square represents Therapists, triangle represents Geneticists, circle represents yoga practitioners and rectangle represents Fathers. Which set of letters represents yoga practitioners who are neither geneticists nor fathers?

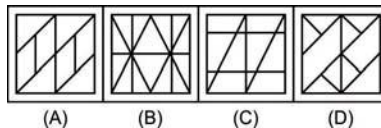


- (A) C,B (B) E,A (C) G,C (D) F,G

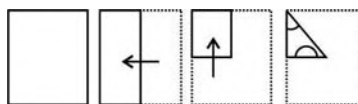
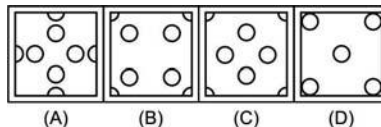
21. Which answer figure will complete the pattern in the question figure?

**Answer Figure:-**

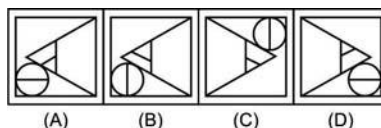
22. From the given answer figures, select the one in which the question figure is hidden/embedded.

Question Figure:-**Answer Figure:-**

23. 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.

Question Figure:-**Answer Figure:-**

24. If a mirror is placed on the line MN, then which of the answer figures is the right image of the given figure?

Question Figure:-**Answer Figure:-**

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. The sets of numbers given in the alternatives are represented by two classes of alphabets as shown in the given two matrices. 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, for example 'K' can be represented by 42, 34 etc and 'Z' can be represented first by its row and next by its column, for example 'K' can be represented by 42, 34 etc and 'Z' can be represented by 87, 78 etc. Similarly, you have to identify the set for the word 'REAL'.

Matrix - I

	0	1	2	3	4
0	H	H	D	J	L
1	E	J	C	A	L
2	D	H	E	K	I
3	C	A	A	E	K
4	B	D	K	C	G

Matrix - II

	5	6	7	8	9
5	Y	Y	V	R	S
6	U	R	R	Z	U
7	W	P	N	Z	S
8	R	P	Z	Y	Y
9	P	S	N	R	U

- (A) 21,10,85,96 (B) 85,10,31,04
(C) 14,02,58,88 (D) 20,20,77,56

GENERAL KNOWLEDGE

26. The _____ exchange rate is the price of one unit of foreign currency in terms of domestic currency.
(A) Artificial (B) Nominal
(C) Fixed (D) Real
27. _____ of an input is defined as the change in output per unit of change in the input when all other inputs are held constant.
(A) Marginal product (B) Production function
(C) Total product (D) Average product
28. "Trade unions" is listed in the _____ list given in the Seventh Schedule of the Constitution of India.
(A) Union (B) State
(C) Global (D) Concurrent
29. _____ writ is issued by a higher court (High Court or Supreme Court) when a lower court has considered a case going beyond its jurisdiction.
(A) Habeas Corpus (B) Mandamus
(C) Prohibition (D) Quo Warranto
30. Arrest of _____ in 1930 led to angry demonstrations in streets of Peshawar.
(A) Abdul Ghaffar Khan (B) Abul Kalam Azad
(C) Zakir Hussain (D) Muzaffar Ahmed
31. The _____ were the successors of Timur, the ruler of Iran, Iraq and modern-day Turkey.
(A) Rajputs (B) Khaljis (C) Mughals (D) Tughluqs

32. Beyond the _____, the Himalayas bend sharply to the south and spread along the eastern boundary of India.
(A) Zoji La Pass (B) Dihang gorge
(C) Bhutan border (D) Nepal Border
33. The National Highway 1A connects Leh to Kashmir Valley through the _____ pass.
(A) Khyber (B) Zoji la
(C) Nathula (D) Karakoram
34. In the names *Mangifera indica* (mango), *Solanum tuberosum* (potato) and *Panthera leo* (lion), the terms *Mangifera*, *Solanum* and *Panthera* represent the higher level of?
(A) Taxon
(B) Taxonomic Hierarchy
(C) Specific Epithet
(D) Binomial Nomenclature
35. Which of the following is one of the commercial products obtained from *Gelidium* and *Gracilaria* and are used to grow microbes and in preparations of ice-creams and jellies?
(A) Agar (B) Chlorella
(C) Spirulina (D) Gymnosperms
36. *Taenia* (Tapeworm), *Fasciola* (Liver fluke) are examples of which Phylum?
(A) Coelenterata (B) Platyhelminthes
(C) Annelida (D) Arthropoda
37. If the mass of an object is 60 kgs, what will be its weight on the moon? (N=Newton)
(A) 60N (B) 600N
(C) 100N (D) 10N
38. The side mirrors of vehicles are of which type of mirrors?
(A) Convex (B) Concave
(C) Plane (D) Inverted
39. In Microsoft Excel, the _____() function returns the largest value among the values passed as arguments.
(A) HIGHEST (B) MORE
(C) HIGH (D) MAX
40. In an acid base reaction which product is produced along with a salt?
(A) Hydrogen gas (B) Oxygen gas
(C) Carbon dioxide (D) Water
41. What is the process of melting also called?
(A) Fusion (B) Galvanisation
(C) Crystallisation (D) Evaporation

42. Which one of the following is not a Major Abiotic Factors?

- (A) Temperature (B) Water
(C) Light (D) Bacteria

43. _____ scheme launched by the Central Government aims to promote entrepreneurship among people from schedule caste/schedule tribe.

- (A) Pradhan Mantri Fasal Bima Yojana
(B) Gram Uday Se Bharat Uday Abhiyan
(C) Stand up India scheme
(D) National RURBAN Mission

44. Who discovered Potassium?

- (A) Humphry Davy (B) Alan Turing
(C) Bill Gates (D) Tim Berners-Lee

45. Who is the winner of 2017 Formula One Bahrain Grand Prix?

- (A) Sebastian Vettel (B) Lewis Hamilton
(C) Valtteri Bottas (D) Kimi Raikkonen

46. Where Humayun's Tomb is located?

- (A) Hyderabad (B) New Delhi
(C) Mumbai (D) Kolkata

47. Which of the following was the winner of the Grammy Awards 2016 "Rap Album of the Year"?

- (A) Compton (B) 2014 Forest Hills Drive
(C) To Pimp a Butterfly (D) The Pinkprint

48. Which of the statements given above are correct?

1. The author of the novel 'Brave New World' is Aldous Huxley.
2. The author of the novel 'An Affair Downstairs' is Sherri Browning.
3. The author of the novel 'Darkness at Noon' is Victor LaValle.

- (A) 1 and 2 (B) 2 and 3
(C) 1 and 3 (D) 1, 2 and 3

49. To which country, India gave Rs. 35 crore rupees to children of freedom fighters in under the new 'Muktijodha scholarship' scheme?

- (A) Nepal (B) Bhutan
(C) Bangladesh (D) Sri Lanka

50. Which nation is not a part of the South Asian Free Trade Area?

- (A) China (B) Sri Lanka
(C) Bhutan (D) India

QUANTITATIVE APTITUDE

51. What will be the quotient when 2143 is divided by 38?
(A) 56 (B) 55 (C) 57 (D) 54

52. A and B together do a job in 15 days and A alone could do the same job in 20 days. How many days would B take to do half the job if he worked alone?

- (A) 60 (B) 30 (C) 45 (D) 40

53. What is the area (in sq cm) of a rectangle if its diagonal is 51 cm and one of its sides is 24 cm?

- (A) 540 (B) 810 (C) 1080 (D) 360

54. A shopkeeper marks up his wares by 60% and offers 10% discount. What will be the selling price (in Rs) if the cost price is Rs 7500?

- (A) 11800 (B) 12800 (C) 13800 (D) 10800

55. What number should be added to each of the numbers 94, 24, 100 and 26, so that the resulting numbers are in continued proportion?

- (A) 10 (B) 11 (C) 9 (D) 8

56. A batsman makes a score of 81 runs in the 16th match and thus increases his average runs per match by 3. What is his average after the 16th match?

- (A) 35 (B) 34 (C) 33 (D) 36

57. A vendor buys 12 bananas for Rs 60 and sells 5 bananas for Rs 32. What will be his gain (in %)?

- (A) 28 (B) 32 (C) 24 (D) 22

58. Two labourers A and B are paid a total of Rs. 1120 per day. If A is paid 180 percent of what is paid to B, how much (in Rs) is B paid?

- (A) 400 (B) 720 (C) 500 (D) 620

59. A man travelled a distance of 99 km in 9 hours. He travelled partly on foot @ 9 km/hr and partly on bicycle @ 18 km/hr. What is distance (in kms) travelled on foot?

- (A) 36 (B) 54 (C) 63 (D) 45

60. The compound interest earned in two years at 15% per annum is Rs 20640. What is the sum invested (in Rs)?

- (A) 64000 (B) 60000 (C) 56000 (D) 52000

61. If $5x/2 - [7(6x - 3/2)]/4 = 5/8$, then what is the value of x?

- (A) $1/4$ (B) $-1/4$ (C) 4 (D) -4

62. If $a^3 - b^3 = 91$ and $a - b = 1$, then what is the value of ab?

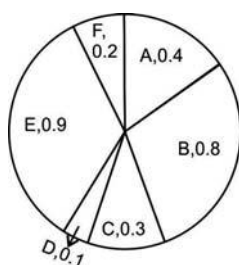
- (A) 27 (B) 6 (C) 9 (D) 30

63. A fraction is greater than twice its reciprocal by $7/15$. What is the fraction?

- (A) $3/5$ (B) $5/3$ (C) $3/4$ (D) $4/3$

64. What is the sum of the first 17 terms of an arithmetic progression if the first term is -20 and last term is 28?
(A) 68 (B) 156 (C) 142 (D) 242
65. What is the reflection of the point (-3, 1) in the line $x = -2$?
(A) (-1, 1) (B) (-3, -5)
(C) (1, 1) (D) (-3, 5)
66. The co-ordinates of the centroid of a triangle ABC are (2, 2). What are the co-ordinates of vertex C if co-ordinates of A and B are (7, -1) and (1, 2) respectively?
(A) (-2, 5) (B) (2, 5) (C) (-2, -5) (D) (2, -5)
67. If $ax - 4y = -6$ has a slope of $-3/2$. What is the value of a ?
(A) 6 (B) 3 (C) -6 (D) -3
68. D and E are points on side AB and AC of $\triangle ABC$. DE is parallel to BC. If $AD:DB = 1:2$ and area of $\triangle ABC$ is 45 sq cm, what is the area (in sq cm) of quadrilateral BDEC?
(A) 20 (B) 40 (C) 15 (D) 30
69. What is the value of $\sqrt{2} \sec 45^\circ + (1/\sqrt{3}) \tan 30^\circ$?
(A) $(1 + \sqrt{3})/2$ (B) $(1 + 3\sqrt{2})/$
(C) $7/3$ (D) $(3 + 2)/3$
70. "XYZ is right angled at Y. If $\angle Z = 30^\circ$. What is the length of YZ (in cm), if $ZX = 9$ cm?
(A) 6 (B) $9/2$ (C) 3 (D) 18
71. If $\cos \theta = 15/17$, then what is the value of $\csc \theta$?
(A) $17/8$ (B) $8/17$ (C) $8/15$ (D) $17/15$

DIRECTION (Q. 72-75):- The pie chart shows the annual car production (in millions) of six countries (A, B, C, D, E, F). Study the diagram and answer the following questions.



72. Which country produced the second least number of cars?
(A) D (B) F (C) C (D) A
73. Country E produced how many more cars (in %) than country B?
(A) 10 (B) 12.5 (C) 11.11 (D) 8
74. If 35% of the cars produced by these six countries are diesel and the rest are petrol, then how many petrol cars were produced (in millions)?
(A) 1.755 (B) 0.945 (C) 2.7 (D) 1.8

75. If on an average the cost price of a car is 30000 USD and environmental tax levied on each car is 2.5% of its cost price, how much environmental tax was collected (in billion USD) from production of cars in these 6 countries?
(A) 1.03 (B) 2.03 (C) 3.03 (D) 4.03

ENGLISH LANGUAGE

DIRECTION (Q. 76-77):- 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'.

76. As Benjamin ran (A) / next the street, he wondered (B) / what he should buy. (C) / No Error (D)
- (A) A (B) B (C) C (D) No error
77. It had a bright blue (A) / cover, which he was (B) / careful not to do so. (C) / No Error (D)
- (A) A (B) B (C) C (D) No error

DIRECTION (Q. 78-79):- In the following question, the sentence given with blank to be filled in with an appropriate word. Select the correct alternative out of the four and indicate it by selecting the appropriate option.

78. Although the school lunch passed the legal standards, _____ or not it is healthy is debatable.
(A) weather (B) if (C) whether (D) either
79. Seventeen students were needed for a _____ in order to discuss the topics during the Student Council meeting.
(A) decorum (B) quota (C) quorum (D) quote

DIRECTION (Q. 80-81):- In the following question, out of the four alternatives, select the word similar in meaning to the word given.

80. Posterior
(A) Anterior (B) Antecedent
(C) Dorsal (D) Former
81. Emphasis
(A) Ignorance (B) Lethargy
(C) Triviality (D) Significance

DIRECTION (Q. 82-83):- In the following question, out of the four alternatives, select the word opposite in meaning to the word given.

82. Lambency
(A) Effulgence (B) Dullness
(C) Gusto (D) Phosphorescence
83. Turgid
(A) Bloated (B) Humble
(C) Puffy (D) Tumescence

DIRECTION (Q. 84-85):- In the following question, out of the four alternatives, select the alternative which best expresses the meaning of the idiom/phrase.

84. In bad taste
 (A) Not suitable or offensive
 (B) To be a bad cook
 (C) To have a poor choice of fashion style
 (D) To express honest harsh opinion about someone or something
85. Once and for all
 (A) Now and for the last time; finally
 (B) To be successful in the first attempt
 (C) To do a charitable act for the benefit of everybody
 (D) To speak for the majority

DIRECTION (Q. 86-87):- In the following question, out of the four alternatives, select the alternative which will improve the bracketed part of the sentence. In case no improvement is needed, select "no improvement".

86. His shoes (to cover) with mud.
 (A) was covered (B) were covered
 (C) were covering (D) no improvement
87. The tropical storm (be) a hurricane
 (A) will become (B) become
 (C) to become (D) no improvement

DIRECTION (Q. 88-89):- In the following question, out of the four alternatives, select the alternative which is the best substitute of the words/sentence.

88. Seeking to harm someone in return for a perceived injury
 (A) Affable (B) Cordial
 (C) Vengeful (D) Benign
89. The state of being in short supply
 (A) Plethora (B) Myriad
 (C) Scarcity (D) Profusion
90. In the following question, four words are given out of which one word is correctly spelt. Select the correctly spelt word.
 (A) Scriptare (B) Screenshot
 (C) Scripture (D) Screenshot
91. In the following question, four words are given out of which one word is correctly spelt. Select the correctly spelt word.
 (A) Anoyance (B) Annoyance
 (C) Anoyanse (D) Annoyance

DIRECTION (Q. 92-93):- The question below consists of a set of labelled sentences. Out of the four options given, select the most logical order of the sentences to form a coherent paragraph.

92. It was a somewhat
 X-carried it off as
 Y-trying ordeal, but we
 Z-best as we could
 (A) YXZ (B) XZY (C) XYZ (D) ZYX
93. The considerations which
 X-are set forth in our
 Y-lead us to refer ideas to the brain
 Z-physiologies and psychologies
 (A) YXZ (B) YZX (C) XYZ (D) ZYX
94. In the following question, a sentence has been given in Active/Passive voice. Out of the four alternatives suggested, select the one which best expresses the same sentence in Passive/Active voice.
Omkar generously donated money to the orphanage.
 (A) Money was generously donated to the orphanage by Omkar.
 (B) Money is generously donated to the orphanage by Omkar.
 (C) Donating of the money generously was done by Omkar.
 (D) Donating of the money generously is done by Omkar.



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95. In the following question, a sentence has been given in Direct/Indirect speech. Out of the four alternatives suggested, select the one which best expresses the same sentence in Indirect/Direct speech.

My grandfather said to the visitor, "Who are you? Where do you come from?"

- (A) My grandfather enquired the visitor who are you, where do you come from.
 (B) My grandfather enquires the visitor who he was and where he came from.
 (C) My grandfather enquired of the visitor who he was and where he came from.
 (D) My grandfather enquires the visitor who are you, where do you come from.

DIRECTION (Q. 96-100):- In the following passage, some of the words have been left out. Read the passage carefully and select the correct answer for the given blank out of the four alternatives.

As one of the most misunderstood practices, yoga has often borne the brunt of being _____ in extremes: of yogis in pretzel-like contortions at _____ end of the spectrum, and young Instagram-led, erstwhile-overweight beach posers

_____ the other. The truth is that yoga is what you want it to be — the ultimate customisable exercise form. For a runner, it may mean lengthening muscles to gain _____, while for someone who is hyper-ûexible, it could be a way of _____ core strength.

96. yoga has often borne the brunt of being _____ in extremes
 (A) see (B) seen (C) saw (D) to see
97. yogis in pretzel-like contortions at _____ end of the spectrum
 (A) ûrst (B) one (C) once (D) that
98. erstwhile-overweight beach posers _____ the other.
 (A) in (B) on (C) of (D) at
99. may mean lengthening muscles to gain _____, while for someone
 (A) ûexible (B) ûexibleness
 (C) ûexibilities (D) ûexibility
100. it could be a way of _____ core strength.
 (A) enhance (B) enhancing
 (C) enhances (D) to enhance

ANSWER KEY

- | | | | | | | | | | |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| 1. (A) | 2. (C) | 3. (A) | 4. (C) | 5. (D) | 6. (B) | 7. (C) | 8. (A) | 9. (D) | 10. (D) |
| 11. (A) | 12. (D) | 13. (B) | 14. (D) | 15. (C) | 16. (D) | 17. (A) | 18. (A) | 19. (D) | 20. (D) |
| 21. (A) | 22. (B) | 23. (C) | 24. (B) | 25. (B) | 26. (B) | 27. (A) | 28. (D) | 29. (C) | 30. (A) |
| 31. (C) | 32. (B) | 33. (B) | 34. (A) | 35. (A) | 36. (B) | 37. (C) | 38. (A) | 39. (D) | 40. (D) |
| 41. (A) | 42. (B) | 43. (C) | 44. (A) | 45. (A) | 46. (B) | 47. (C) | 48. (A) | 49. (C) | 50. (A) |
| 51. (A) | 52. (B) | 53. (C) | 54. (D) | 55. (B) | 56. (D) | 57. (A) | 58. (A) | 59. (C) | 60. (A) |
| 61. (A) | 62. (D) | 63. (B) | 64. (A) | 65. (A) | 66. (A) | 67. (C) | 68. (B) | 69. (C) | 70. (B) |
| 71. (A) | 72. (B) | 73. (B) | 74. (A) | 75. (B) | 76. (B) | 77. (C) | 78. (C) | 79. (C) | 80. (B) |
| 81. (D) | 82. (B) | 83. (B) | 84. (A) | 85. (A) | 86. (B) | 87. (A) | 88. (C) | 89. (C) | 90. (C) |
| 91. (D) | 92. (A) | 93. (A) | 94. (A) | 95. (C) | 96. (B) | 97. (B) | 98. (D) | 99. (D) | 100. (B) |

HINTS & SOLUTION

1. (A) Teachers works at school lawyer work at court.

2. (C)
- | | | | | | |
|----|----|----|----|----|----|
| E | G | I | K | M | O |
| | | | | | |
| -3 | -3 | -3 | -3 | -3 | -3 |
| B | D | F | H | J | L |

3. (A) $5 \times (-2) = -10$
 $-8 \times (-2) = 16$

4. (C)

5. (D) Except FHJ, rest all follows + 4 pattern.

6. (B) Except 421, rest all are perfect squares.

7. (C)

8. (A)

9. (D)
- | | | | | | |
|----------------|-------------------|----------------|------------------|----------------|--------------------|
| $\frac{3}{5}$ | $\frac{7}{5}=1.4$ | $\frac{11}{5}$ | $\frac{15}{3}=3$ | $\frac{19}{5}$ | $\frac{23}{5}=4.6$ |
| +4 +4 +4 +4 +4 | | | | | |

10. (D) 14th April – Friday
 $= 16 + 31 + 30 + 31 + 31 + 20 = 159$

∴ No. of odd days

$$= \frac{159}{7} = \text{Remainder} = 5$$

20th september = Friday + 5

∴ Wednesday

11. (A) $20 + 90 + 40 + 60 = 210$

$$90 + 40 + 60 = 190$$

$$20 + 90 + 60 = 170$$

200 is not Possible combination.

12. (D) 'CARES' Because is no. 's' in the given word.

13. (B)

M	I	G	R	A	N	T
↓ -1	↓ -1	↓ -1	↓ -1	↓ -1	↓ -1	↓ -1
L	H	F	Q	Z	M	S
G	E	L				
↓ -1	↓ -1	↓ -1				
F	D	K				

14. (D) $27 \times 3 \div 30 + 5 - 125 = ?$

$$27 \div 3 - 30 \times 5 + 125$$

$$= 9 - 150 + 125$$

$$= 134 + 150$$

$$\Rightarrow -16$$

15. (C) $(11 + 25) \div 2 = 18$

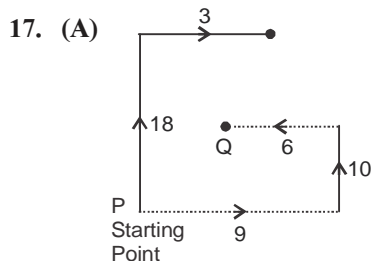
$$(12 + 20) \div 2 = 16$$

$$(4 + 50) \div 2 = 27$$

16. (D) $113 + 29 = 142$

$$69 + 27 = 96$$

$$57 + 21 = 78$$



Q is 8 km to the south of P.

18. (A)

19. (D)

20. (D) F, G

21. (A)

22. (B)

23. (C)

24. (B)

25. (B)

85	10	31	04
R	E	A	L

51. (A)
$$\begin{array}{r} 38 \overline{) 2143} \quad (56 \\ \underline{190} \\ 243 \\ \underline{228} \\ 15 \end{array}$$

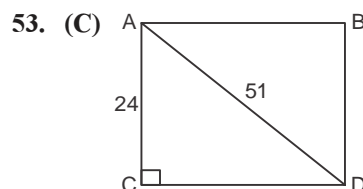
∴ Required quotient = 56

52. (B) $A + B - (15) \begin{matrix} 4 \\ 20 \end{matrix} (60)$

Efficiency of B = $4 - 3 = 1$

$$\therefore \text{Required days} = \frac{30}{1}$$

$$\Rightarrow 30$$



$$CD = \sqrt{AD^2 - AC^2}$$

$$= \sqrt{51^2 - 24^2}$$

$$CD = 45 \text{ cm}$$

$$\text{Required area} = 45 \times 24$$

$$\Rightarrow 1080 \text{ cm}^2$$

54. (D) Let the CP be Rs. 100

$$\frac{CP}{100} = \frac{MP}{160}$$

$$\frac{SP}{144} = 10\%$$

$$100 \rightarrow 7500$$

$$144 \rightarrow \frac{7500}{100} \times 144$$

$$\Rightarrow \text{Rs. } 10800$$

55. (B) Let the required number be x

⇒ For condition of continued proportionality

$$\frac{94+x}{24+x} = \frac{100+x}{26+x}$$

$$(94+x)(26+x) = (100+x)(24+x)$$

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---	---	--	---	--

$$\begin{aligned}
 2444 + 94x + 26x + x^2 \\
 = 2400 + 24x + 100x \\
 = 2444 + 120x = 2400 + 124x \\
 = 44 = 4x \\
 \Rightarrow x = 11
 \end{aligned}$$

56. (D) Let the average after 15 matches be x
According to Question

$$\begin{aligned}
 &= \frac{15x + 81}{16} = x + 3 \\
 &\Rightarrow 15x + 81 \\
 &= 16x + 48 \\
 &\Rightarrow x = 33 \\
 &\Rightarrow \text{Average after 16 matches} = 36
 \end{aligned}$$

57. (A) CP of 1 Banana = $\frac{60}{12} = \text{Rs. } 5$

$$\text{SP of 1 Banana} = \frac{32}{5} = \text{Rs. } 6.4$$

$$\begin{aligned}
 \therefore \text{Profit \%} &= \frac{6.4 - 5}{5} \times 100 \\
 &= \frac{1.4}{5} \times 100 \\
 &\Rightarrow 28\%
 \end{aligned}$$

58. (A) Let B be paid be Rs. x
 \therefore According to Question

$$\begin{aligned}
 &= 1.8x + x = 1120 \\
 &= 2.8x = 1120
 \end{aligned}$$

$$x = \frac{1120}{2.8} = 400$$

$$\therefore B \text{ is paid Rs. } 400$$

59. (C) Let the distance travelled by foot be x km.

$$\begin{aligned}
 \frac{x}{9} + \frac{99 - x}{18} &= 9 \\
 \Rightarrow 2x + 99 - x &= 9 \times 18 \\
 \Rightarrow x &= 63
 \end{aligned}$$

60. (A) According to Questions

$$\begin{aligned}
 CI &= P \left[\left(1 + \frac{r}{100} \right)^n - 1 \right] \\
 \Rightarrow 20640 &= P \left[\left(1 + \frac{15}{100} \right)^2 - 1 \right] \\
 \Rightarrow P &= \text{Rs. } 64000
 \end{aligned}$$

61. (A) $\frac{5x}{2} - \frac{\left[7 \left(6x - \frac{3}{2} \right) \right]}{4} = \frac{5}{8}$

$$= 10x - 7 \left(6x - \frac{3}{2} \right) = \frac{5}{2}$$

$$= 10x - 42x + \frac{21}{2} = \frac{5}{2}$$

$$= 32x = \frac{16}{2}$$

$$\Rightarrow x = \frac{1}{4}$$

62. (D) Let $a = 6$ and $b = 5$

$$\text{This satisfies both the given conditions i.e. } a^3 - b^3 = 6^3 - 5^3 = 91 \text{ (Satisfied)}$$

$$a - b = 6 - 5 = 1 \text{ (Satisfied)}$$

$$\therefore ab = 6 \times 5$$

$$\Rightarrow 30$$

63. (B) Let the fraction be

$$\therefore \text{According to Question}$$

$$x - \frac{2}{x} = \frac{7}{15}$$

$$= x^2 - 2 = \frac{7x}{15}$$

$$= 15x^2 - 30 = 7x$$

$$= 15x^2 - 7x - 30 = 0$$

$$\text{On solving}$$

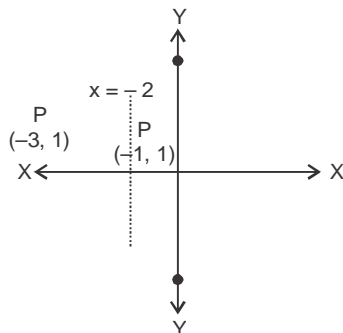
$$x = \frac{5}{3}$$

64. (A) $S_n = \frac{n}{2}(a+1)$

$$S_{17} = \frac{17}{2}(-20+28)$$

$$S_{17} = 68$$

65. (A)



66. (A) Centroid of triangle

$$= \left(\frac{x_1 + x_2 + x_3}{3}, \frac{y_1 + y_2 + y_3}{3} \right)$$

$$(2, 2) = \left(\frac{7+1+x}{3}, \frac{-1+2+y}{3} \right)$$

$$\therefore \frac{7+1+x}{3} = 2$$

$$\Rightarrow x = -2$$

$$\text{And, } \frac{-1+2+y}{3} = 2$$

$$\Rightarrow y = 5$$

67. (C) $ax - 4y = -6$

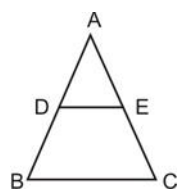
$$= 4y = ax + 6$$

$$= y = \frac{a}{4}x + \frac{6}{4}$$

$$\therefore \text{Slope} = \frac{a}{4} = -\frac{3}{2}$$

$$\therefore a = -6$$

68. (B)



$$\frac{\text{Ar } \triangle ADE}{\text{Ar } \triangle ABC} = \frac{AD^2}{AB^2}$$

$$= \text{Ar } \triangle ADE = \frac{1}{9} \times 45 = 5$$

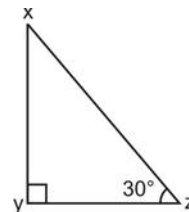
$$\therefore \text{Area of quadrilateral BDEC} = 45 - 5 = 40\text{cm}^2$$

69. (C) $\sqrt{2} \times \sec 45^\circ + \frac{1}{\sqrt{3}} \tan 30^\circ$

$$= \sqrt{2} \times \sqrt{2} + \frac{1}{\sqrt{3}} \times \frac{1}{\sqrt{3}}$$

$$= 2 + \frac{1}{3} = \frac{7}{3}$$

70. (B)

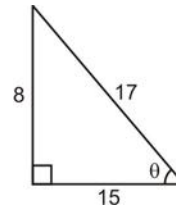


$$\cos 30^\circ = \frac{YZ}{XZ}$$

$$\Rightarrow YZ = \frac{\sqrt{3}}{2} \times 9$$

$$\Rightarrow \frac{9\sqrt{3}}{2}$$

71. (A) $\cos \theta = \frac{15}{17} = \frac{B}{H}$



$$\therefore \cos \theta = \frac{H}{P} = \frac{17}{8}$$

72-75

72. (B)

73. (B) Required % = $\frac{0.9-0.8}{0.8} \times 100$

$$\Rightarrow 12.5\%$$

74. (A) Total No. of cars (in millions) = 2.7

Now, % of petrol cars = 65%

$$\Rightarrow \text{Required numbers} = \frac{65}{100} \times 2.7$$

$$\Rightarrow 1.755$$

75. (B) Tax on 1 car = 25% \times 30,000

$$= 750 \text{ millions}$$

$$\text{Tax on 2.7 millions car} = 750 \times 2.7$$

$$= 2.03 \text{ Billion (Approx)}$$