

**G.K.  
LAST 6  
MONTHS**

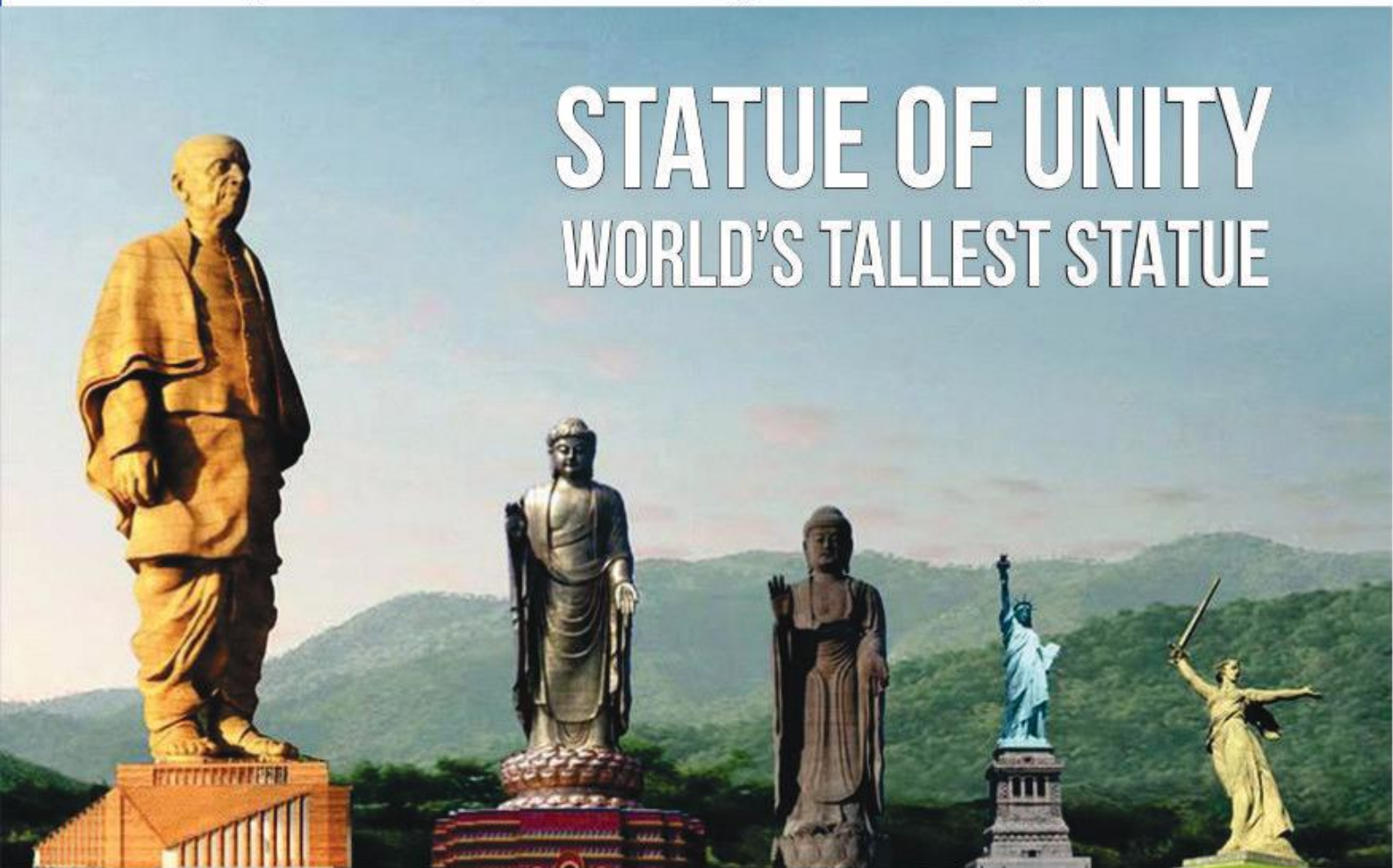
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JANUARY-2019

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# STATUE OF UNITY WORLD'S TALLEST STATUE



**STATUE OF UNITY**  
GUJARAT, INDIA  
**182 MTS**

**SPRING TEMPLE  
BUDDHA**  
CHINA  
**153 MTS**

**USHIKU  
DAIBUTSU**  
JAPAN  
**120 MTS**

**STATUE OF  
LIBERTY**  
USA  
**93 MTS**

**THE MOTEHRLAND  
CALLS**  
RUSSIA  
**85 MTS**

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# Inside Story

World's Tallest Statues	3
National News	5
International News	12
500+ G.K. One Liner Questions	18
Awards	34
New Appointments	38
Sports	42
Banking & Financial Awareness	47
Defence & Technology	49
Study Notes	51
Tricky Questions	63
IBPS Specialist Officer (Practice Test Paper)	74
IBPS Clerk Pre (Practice Test Paper)	98

## IMPORTANT RATES

(01-12-2018)

Repo Rate	6.50%
Reverse Repo Rate	6.25%
Marginal Standing Facility Rate	6.75%
Statutory Liquidity Ratio	19.50%
Cash Reserve Ratio	4%
Bank Rate	6.75%

New Batches Starting for

**IBPS SO (PRE) : 10<sup>th</sup>, 13<sup>th</sup> DECEMBER 18**

**SSC CGL : 7<sup>th</sup> JANUARY 19**

**CANARA BANK PO : 13<sup>th</sup> DECEMBER 18**

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## IMPORTANT DAYS IN DECEMBER

December 1	World AIDS Day
December 2	National Pollution Control
December 3	World Day of the Handicapped
December 4	Indian Navy Day
December 7	Indian Armed Forces Flag Day
December 10	Human Rights Day
December 18	Minorities Rights Day (India)
December 22	National Mathematics Day

## 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)

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# Success Story



**Name:** Kamalpreet Singh

**Education:** B.Tech (CSE)

**Final Selection:** OBC Bank

**Examination Name:** IBPS Clerk 2017-18

**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.

**Kamalpreet:** Thank you so much, sir.

**IBT:** How are you feeling after achieving your aim?

**Kamalpreet:** 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?

**Kamalpreet:** 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?

**Kamalpreet:** 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?

**Kamalpreet:** 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 Quantitative Aptitude 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?

**Kamalpreet:** 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?

**Kamalpreet:** 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?

**Kamalpreet:** 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?

**Kamalpreet:** 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?

**Kamalpreet:** 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!

**Kamalpreet:** Thank You Sir!

## Precious Words

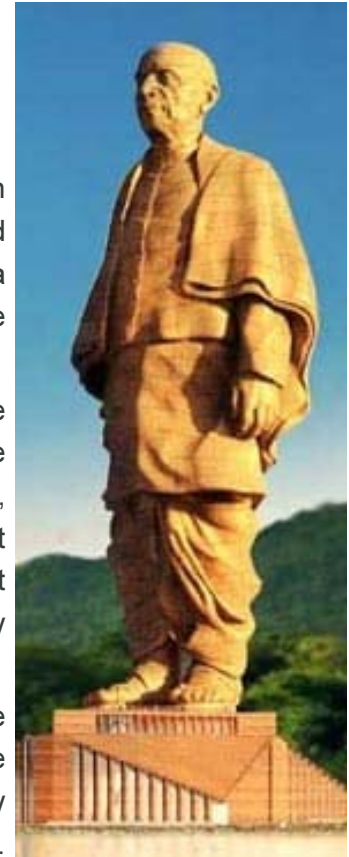
*"Our greatest weakness lies in giving up the most certain way to succeed is always to try just one more time"*

# WORLD'S TALLEST STATUES

- 1. Statue of unity :** The Statue of Unity is a great statue of Indian statesman and independence activist Sardar Vallabhbhai Patel (1875–1950) and located in the state of Gujarat, India. It is the world's tallest statue with a height of 182 metres (597 ft). It is located on a river island facing the Sardar Sarovar Dam on the river Narmada.

The project was first announced in 2010 and the construction of statue started in October 2014 by Larsen & Toubro (L & T), who received the contract for ₹2,989 crore. It was designed by Indian sculptor Ram V. Sutar, and was inaugurated by Indian Prime Minister Narendra Modi on 31st October 2018, the 143rd anniversary of Patel's birth. The statue was built on a Public Private Partnership model, with most of the money raised by the Government of Gujarat.

The Gujarat state government had allotted 6 billion for the project in the budget from 2012 to 2015. In the 2014–15 Union Budget, 2 billion were allocated for the construction of the statue. Fund were also contributed by Public Sector Undertakings under Corporate Social Responsibility scheme.



- 2. Spring Temple Buddha :** The Spring Temple Buddha is a statue depicting Vairocana Buddha located in the Zhaocun township of Lushan County, Henan, China, built from 1997 to 2008. It is located within the Fodushan Scenic Area, close to National Freeway no. 311. At 128 metres (420 ft), including a 25 metres (82 ft) lotus throne, overall 153 meters it is the second-tallest statue in the world as of 2018 (after the Statue of Unity in Gujarat, India with a height of 182 metres (597 ft).



The project as a whole was estimated to cost around \$55 million, The Spring Temple Buddha derives its name from the nearby Tianrui hot spring, whose water, at 60 °C (140 °F), is renowned in the area for its curative properties. The statue was completed on 1st September 2008 dedicated to Gautam Budha.

- 3. Ushiku Daibutsu :** Ushiku Daibutsu is a statue located in Ushiku, Ibaraki Prefecture, Japan. Completed in 1993, it stands a total of 120 metres (390 ft) tall, including the 10 m (33 ft) base and 10m lotus platform. The statue held the record for the tallest statue from 1993–2002. As of 2018, it is one of the top five tallest statues in the world.



An elevator takes visitors up 85 m (279 ft) to an observation floor. The statue depicts Amitabha Buddha and is made of bronze.. It was built to celebrate the birth of Shinran, founder of the Jodo Shinshu or "True Pure Land School" of Buddhism. Inside the statue itself is a four story building, which serves as a kind of museum.

Level 1, The first floor lobby is dark, and as you enter music floats toward you from the darkness.

Level 2 Mostly dedicated to scriptural studies

Level 3 3000 samples of gold Buddha statues

Level 4 On the fourth floor are windows looking out from the buddha's chest onto the adjacent flower garden and small animal park.

4. **Statue of Liberty** : Statue of unity is a 93m high statue from ground level situated on the river island in New York Harbour, New York, US.

The Statue of Liberty is a figure of Libertas, a robed Roman liberty goddess. She holds a torch above her head with her right hand, and in her left hand carries a tabula ansata on which it is written in Roman numerals "JULY IV MDCCLXXVI" (July 4, 1776), the date of the U.S. Declaration of Independence. It was designed by



French sculptor Frederic Auguste Bartholdi and built by Gustave Eiffel. The statue was built in France, shipped overseas in crates, and assembled on the completed pedestal on what was then called Bedloe's Island.

A ceremony of dedication was held on the afternoon of October 28, 1886. President Grover Cleveland, the former New York governor, presided over the event. On the morning of the dedication, a parade was held in New York City; with the Audience ranging from several hundreds to millions.

5. **Statue of Motherland Calls** : The Motherland Calls is the compositional centre of the monument-ensemble "Heroes of the Battle of Stalingrad" on Mamayev Kurgan in Volgograd, Russia. It was designed by Sculptor Yevgeny Vuchetich and structural engineer Nikolai Nikitin, and declared the tallest statue in the world in 1967. It is the tallest statue in Europe and the tallest statue (excluding pedestal) of a woman in the world. The work of sculptor Yevgeny Vuchetich and engineer Nikolai Nikitin is an 85 metre figure of a woman stepping forward with a raised sword. The statue is an allegorical image of the Motherland, which calls on its sons and daughters to repulse the enemy and continue their further attack.



The Motherland Calls is highly complex from an engineering point of view, due to its characteristic posture with a sword raised high in the right hand and the left hand extended in a calling gesture.



**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.

**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.

**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

**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.

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## 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.

## 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.

## 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.

## 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.

## 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.

## 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.

### **PRESIDENT INAUGURATES 'VISHWA SHANTI AHIMSA SAMMELAN' IN MAHARASHTRA**

- ❖ President Ram Nath Kovind inaugurate the three-day 'Vishwa Shanti Ahimsa Sammelan' at Mangi Tungi 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.

### **WCD LAUNCHES ONLINE PORTAL TO PROMOTE WOMEN FARMERS AND ENTREPRENEURS "MAHILA-E-HAAT"**

- ❖ The Women and Child Development Ministry has set up an online marketing portal for unique organic products of the women farmers and entrepreneurs from across the country.
- ❖ Named "Mahila-E-Haat", the portal was launched ahead of the "Women of India National Organic Festival, 2018" which was organised by the ministry to promote women entrepreneurs.
- ❖ The 5th edition of the 10-day festival, which ended November 4, saw the participation of women farmers and entrepreneurs from across the country.

### **INDIA'S FIRST ELEPHANT HOSPITAL OPENS IN MATHURA**

- ❖ India's first specialized hospital for elephants was opened by Agra Divisional Commissioner Anil Kumar at Farah block's Churmura village, Mathura.
- ❖ The facility, armed with facilities such as wireless digital X-Ray, thermal imaging, ultrasonography, tranquilization devices and quarantine facilities, has not only come as a respite to the elephants but is also attracting local and foreign tourists.
- ❖ India's elephant population fell to 27,312 in 2017 from 29,391-30,711 in 2012, government data shows.

### **WEST BENGAL ASSEMBLY PASSES BILL TO GIVE LAND RIGHTS TO ENCLAVE DWELLERS**

- ❖ The West Bengal Assembly unanimously passed a Bill to give land rights to enclave dwellers in north Bengal, ending an era of uncertain future for the people residing in those enclaves.
- ❖ Bangladesh and India had exchanged a total of 162 enclaves on August 1, 2015, ending one of the world's most-complex border disputes that had lingered for seven decades since Independence.
- ❖ The Bill will help in the distribution of land-right documents to the people of the enclaves in the border district of Cooch Behar, adding that the state government was working hard to give beneficiaries their due.

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परीक्षाओं के लिये सम्पूर्ण पत्रिका



**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 Bitcoin 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 the 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 Pravesh of 240 beneficiary families.

**ODISHA CHIEF MINISTER NAVEEN PATNAIK INAUGURATES THREE DAY KALAHANDI DIALOGUE IN BHAWANIPATNA**

- ✦ The three day Kalahandi Dialogue, a global conclave on development has been launched here by Chief Minister Shri Naveen Patnaik.
- ✦ This aims to involve youth in development activities.
- ✦ After launching a slew of development projects, Chief Minister Naveen Patnaik thanked the people of Kalahandi for the incredible spirit and indomitable energy.

## 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.

**SEPTEMBER 2018****PRESIDENT RAM NATH KOVIND APPROVAL FOR BILL ON OLD BUILDINGS**

- ❖ President Ram Nath Kovind gave his assent to three state bills, including a legislation which will smoothen the process of reconstructing dilapidated buildings or a complex in land-starved Mumbai.
- ❖ The Maharashtra Apartment Ownership (Amendment) Bill, the Gujarat Agricultural Lands Ceiling (Amendment) Bill 2015 and the Gujarat Agricultural Lands Ceiling (Amendment) Bill, 2017 have got the presidential nod.
- ❖ President Ram Nath Kovind reached Cyprus on Sunday on the first leg of his three-nation visit to Europe.

**RAJASTHAN TO PROVIDE FREE ELECTRICITY TO FARMERS TO INCREASE THEIR INCOME**

- ❖ The Rajasthan government has launched a scheme to provide free electricity to farmers having general category connections.
- ❖ The Scheme would help increase the income of farmers.
- ❖ The project will provide water for drinking and irrigation purposes to 13 districts in eastern Rajasthan.

**NITI AAYOG'S MOVE CYCLATHON TO PROMOTE CLEAN MOBILITY**

- ❖ The cyclathon organised by NITI Aayog is spreading the message of clean mobility to the Indian public
- ❖ As a part of the ongoing Mobility Week (August 31 - September 6), several events will facilitate interactions with various stakeholders from India and abroad.
- ❖ The event was aimed at promoting cycling for healthier life & less polluting city and spread message of a shared, connected, and zero-emission mobility in the country.

**ONE-NATION-ONE-CARD FOR PUBLIC TRANSPORT SOON, SAYS NITI AAYOG CEO**

- ❖ India will shortly unveil a one-nation-one-card policy for public transport that will bring seamless connectivity between various modes of transport, NITI Aayog CEO Amitabh Kant said.
- ❖ A robust transportation sector was the backbone for the development of any economy, especially for a densely populated developing country like India, and the focus of the nation's mobility strategy was on sustainable modes of public transport, transport-oriented planning and digitisation.
- ❖ "The objective of the strategy is to plan for the citizens first, rather than focusing on vehicles alone, by providing sustainable mobility and accessibility by switching to cleaner mode of transportation.

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## RULES FOR E-PHARMACIES TO REGULATE ONLINE SALE OF MEDICINES



- ❖ The Union Health Ministry has come out with draft rules on sale of drugs by e-pharmacies with an aim to regulate online sale of medicines across India and provide patients accessibility to genuine drugs from authentic online portals.
- ❖ The draft rules on "sale of drugs by e-pharmacy" state that no person will distribute or sell, stock, exhibit or offer for sale of drugs through e-pharmacy portal unless registered.
- ❖ The draft notification says the application of registration of e-pharmacy will have to be accompanied by a sum of Rs 50,000 while asserting that an e-pharmacy registration holder will have to comply with provisions of Information Technology Act, 2000
- ❖ Elaborating on the main highlights of the draft, the Drugs Controller General of India Eswara Reddy said rules have been proposed to ensure accessibility and availability of drugs to the people across India.

## SURESH PRABHU LAUNCHES COFFEE CONNECT APP, COFFEE KRISHITHARANGA SERVICES FOR COFFEE STAKEHOLDERS

- ❖ The 'Coffee Connect' mobile app has been developed to ease the work of field functionaries and to improve the work efficiency.
- ❖ The application provides solution by harnessing the power of mobility comprising the latest technology in easing the whole process of the field activities like digitisation of Coffee Growers & Estates with Geo Tagging, collecting the Plantation details.
- ❖ The Coffee Krishi Tharanga services are aimed at providing customised information and services to increase productivity, profitability, and environmental sustainability.

## VICE PRESIDENT TO VISIT US TO PARTICIPATE IN 2ND WORLD HINDU CONGRESS

- ❖ The Vice President of India, Shri M. Venkaiah Naidu to visit United States of America on September 8-9, 2018 to address the 2nd Hindu Congress being held in Chicago on the occasion of 125 Anniversary of Swami Vivekananda's Historic Speech at the Parliament of the World's Religions in 1893.
- ❖ The Vice President will also Participate in a programme organized by Telugu Associations of the US at Hindu Temple of Greater Chicago.
- ❖ He will also participate in bilateral discussion with several world leaders, who are attending this event, on the sidelines of this Congress.

## GOVT MAKES PRADHAN MANTRI JAN DHAN YOJANA OPEN-ENDED SCHEME

- ❖ The government decided to make the Pradhan Mantri Jan Dhan Yojana (PMJDY) an open-ended scheme and added more incentives to encourage people to open bank accounts.
- ❖ The flagship financial inclusion scheme was launched in August 2014 for a period of four years.
- ❖ The free accident insurance cover for those opening Jan Dhan accounts after August 28 too has been doubled to Rs 2 lakh.
- ❖ The age limit for availing overdraft facility under this revised to 18 to 65 years from the earlier 18 to 60 years.

## SHRI JP NADDA LAUNCHES NATIONAL VIRAL HEPATITIS CONTROL PROGRAM

- ❖ Shri JP Nadda, Union Minister of Health and Family welfare launched the National Viral Hepatitis Control Program to mark the World Hepatitis Day on July 28, 2018.
- ❖ JP Nadda also released the Operational Guidelines for National Viral Hepatitis Control Program, National Laboratory Guidelines for Viral Hepatitis Testing and National Guidelines for Diagnosis and Management of Viral Hepatitis.
- ❖ Shri Nadda stated, the government has also launched the 'Test and Treat Policy for HIV' where in as soon as a person is tested and found to be positive, he will be provided with ART irrespective of this CD count or clinical Stage.

## INTERNATIONAL NEWS

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.

### 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, and the recent regulatory changes to this end are expected to come into effect in the next two years.

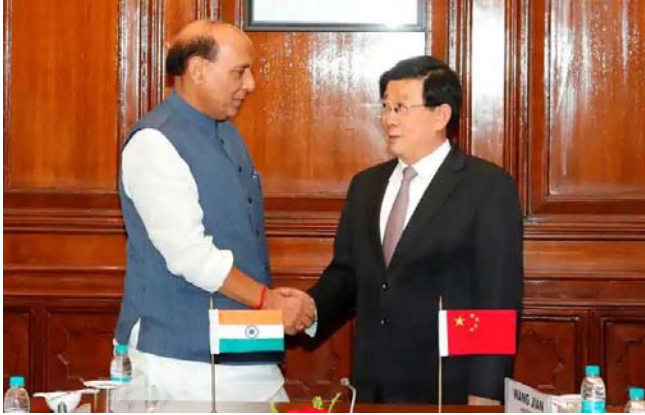
### CABINET APPROVES MOU BETWEEN INDIA AND KOREA IN THE FIELD OF TOURISM

- ✦ 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.

### 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.

## 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.

## 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.
- ✧ Leaders of 18 countries, including Pakistan Prime Minister Imran Khan will take part in the event, which is aimed at showcasing China's import potential.

## 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 BlackBerry 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.

## 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 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-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.

## INDIA, CROATIA SIGN TWO AGREEMENTS

- ✦ India and Croatia signed two agreements to strengthen cultural and diplomatic cooperation between the two countries.
- ✦ Both leaders discussed ways to step up cooperation in trade and investment, health, science and technology, education, tourism and culture.
- ✦ Both sides affirmed a commitment to fight the scourge of terrorism, its financing and safe havens.
- ✦ The agreements were signed following External Affairs Minister Sushma Swaraj's meeting with Deputy Prime Minister and Foreign Minister of Croatia Marija Pejcinovic Buric in New Delhi this afternoon.

## INDIA RE-ELECTED AS MEMBER OF ITU COUNCIL TILL 2022

- ✦ India has been elected as a member of the International Telecommunications Union Council (ITU) for another 4-year term - from 2019 to 2022,
- ✦ The elections to the council were held during the ongoing ITU Plenipotentiary Conference 2018 at Dubai, UAE.
- ✦ India secured 165 votes and ranked third among the 13 countries elected to the council from the Asia-Australasia region, and eighth among the 48 countries elected to the council globally.
- ✦ The presence of India in the council of global body will help the country have its say at a time when global standards for technology will be frozen and currently work is going on around 5G standards.

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**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.

## SEPTEMBER 2018

## INTERNATIONAL WOMEN ENTREPRENEURS SUMMIT 2018 KICKS OFF IN NEPAL



- Nepal is currently witnessing the three-day International Women Entrepreneurs Summit 2018 that kick started in Kathmandu.
- With a theme entitled 'Equality begins with Economic Empowerment', the summit aims to bring onto a single platform, many influential women business leaders, international service providers, professionals and organisations, government representatives and other stakeholders to discuss on innovative economic transformation through collaboration.
- Inaugurating the event, the Vice-President of Nepal Nanda Bahadur Pun stressed on the need for women empowerment in all social, political and economic aspects

## MAURITIUS TOPS INDIA'S FDI CHARTS AGAIN IN FY18

- Mauritius remained the top source of foreign direct investment into India in 2017-18 followed by Singapore.
- FDI from Mauritius totalled USD 13.41 billion as against USD 13.38 billion in the previous year, inflows from Singapore rose to USD 9.27 billion from USD 6.52 billion.
- The provisional data for the financial year ended March revealed that foreign direct investment (FDI) into the manufacturing sector witnessed a substantial decline to USD 7.06 billion, as against USD 11.97 billion in the year-ago period.

## INTERNATIONAL TOURISM ARRIVALS HIT RECORD HIGH IN 2017, INDIA LEADS GROWTH IN SOUTH ASIA

- ✦ The number of people travelling abroad hit record levels in 2017 with a total of 1,323 million international tourist arrivals recorded in destinations around the world, with India leading the growth in the South Asian region, according to data from the UN's tourism organisation
- ✦ Europe and Africa led the regions with increases in arrivals, with growth of eight per cent and nine per cent, respectively.
- ✦ The UN World Tourism Organisation (UNWTO), a specialized agency of the United Nations, added that tourism is the world's third largest export category, earning USD 1.3 trillion in receipts in 2017: an increase of five per cent.

## BI-ANNUAL TALKS BETWEEN INDIAN AND BANGLADESHI BORDER FORCES TO BEGIN IN NEW DELHI



- ✦ The bi-annual talks between Indian and Bangladeshi border forces will begin in New Delhi today. Director General of Border Security Force (BSF) KK Sharma will represent the Indian side while Director General of Border Guard Bangladesh (BGB) Major General Md Shafeenul Islam will lead the Bangladeshi side in the talks
- ✦ The meeting is aimed at increasing bilateral cooperation in checking trans-border crimes such as smuggling of drugs and narcotics, cattle lifting and gun running across the international border between the two countries. More from our correspondent.
- ✦ This is the 47th DG-level conference between the two sides since it began in 1975. Joint efforts for effective implementation of Comprehensive Border Management Plan, Confidence Building Measures, Simultaneous Coordinated patrolling, Sharing of Information, expansion of crime-free zones will be on the agenda during the talks.

## SHRI J P NADDA ADDRESSES THE '71ST SESSION OF THE WHO REGIONAL COMMITTEE FOR SOUTH-EAST ASIA

- ✦ India has fast-tracked many initiatives aimed at achieving all the core tenets of Universal Health Coverage i.e, strengthening health systems, improving access to free medicines & diagnostics and reducing catastrophic healthcare spending. This was stated by Shri J P Nadda, Union Minister of Health and Family Welfare at the inauguration of the '71st Session of the WHO Regional Committee for South-East Asia
- ✦ Shri J P Nadda further stated that India on its part firmly believes in the objective of attainment of the highest possible level of health, where health is a state of complete physical, mental, spiritual and social well-being and not merely the absence of disease or infirmity.
- ✦ Moving toward this objective have adopted the National Health Policy 2017 with the aim to provide affordable healthcare for all.

## INDIA AND CYPRUS SIGN 2 MOUS

- ✦ India and Cyprus signed two agreements on combating money laundering and cooperation in the field of environment.
- ✦ President Kovind is in Cyprus on the first leg of his three-nation visit to Europe to continue India's high-level engagements with European countries. Kovind and Anastasiades exchanged views on economic cooperation during their talks.
- ✦ The MoU on combating money laundering was signed between Financial Intelligence Unit, India, and Unit for Combating Money Laundering of Cyprus.

## TSUNAMI MOCK DRILL 'IOWAVE18' BEGINS: INDIA ALONG WITH 23 COUNTRIES PARTICIPATES IN EXERCISE

- ✦ Indian Ocean Wave Exercise 2018 (IOWave18) began on September 4, 2018 in the Indian Ocean.
- ✦ India along with 23 other nations is participating in this major Indian ocean-wide tsunami mock drill which involves evacuation of thousands of people from coastal areas in over half a dozen coastal states.
- ✦ Exercise IOWave18 will simulate Indian Ocean countries being put in a tsunami warning situation and require the respective National Tsunami Warning Centres and the Disaster Management Offices in each country to implement their Standard Operating Procedures.

# 500+ G.K. One Liner Questions



## NATIONAL NEWS

☞ _____ Stock exchange gets Sebi nod to launch copper large futures contract	<b>NSE</b>
☞ Scheme for Promotion of Academic and Research Collaboration (SPARC) launched by _____ minister	<b>Prakash Javadekar</b>
☞ Headquarter of National Stock Exchange are Situated in _____ City	<b>Mumbai</b>
☞ Punjab signs MoUs with Israel for research of _____ sector	<b>Agriculture</b>
☞ _____ sworn in as Sri Lankan Prime Minister	<b>Mahinda Rajapaksa</b>
☞ INDIAN Navy Undertake ANTI-SUBMARINE Exercise in Arabian Sea with _____ country	<b>U.S Navy</b>
☞ 22nd National level meeting held between India and _____ country	<b>Myanmar</b>
☞ India took _____ place in solar market countries	<b>Second</b>
☞ 5th Edition of 'Women of India National Organic Festival' inaugurated in _____ city	<b>New Delhi</b>
☞ Leader Madan Lal Khurana passes away. He was former CM of _____ Union Territory	<b>Delhi</b>
☞ British Council and _____ state Sign MoU On Educational Collaboration	<b>Arunachal Pradesh</b>
☞ Confederation of Indian Industry (CII) will work with _____ Social media Channel to educate and train small-medium business owners (SMEs)	<b>Whatsapp</b>
☞ 5th National Summit on Public Health Care begins in _____ state	<b>Assam</b>
☞ Harsimrat Kaur Badal inaugurates _____ states first Mega Food Park	<b>Gujarat</b>
☞ Michael D Higgins re-elected as Irish president for _____ term	<b>Second</b>
☞ 5th National Summit on Public Health Care begins in _____ State	<b>Assam</b>
☞ 5th National Summit on _____ begins at Kaziranga in Assam.	<b>Public Health Care</b>
☞ Cabinet clears renaming Jharsuguda aerodrome airport as _____	<b>Veer Surendra Sai</b>
☞ Cabinet clears renaming Jharsuguda aerodrome as Veer Surendra Sai airport. It is situated in which state	<b>Odisha</b>
☞ PM Modi unveils world's tallest statue, credits Sardar Patel for united India. It is situated in _____ State	<b>Gujarat</b>
☞ WHO's First Global Conference on Air Pollution and Health held in _____ City	<b>Geneva</b>
☞ Approval was also given for renaming of Jharsuguda Airport, as "Veer Surendra Sai Airport, Jharsuguda". It is situated in _____ State	<b>Odisha</b>
☞ _____ district in Uttar Pradesh to be known as Ayodhya	<b>Faizabad</b>
☞ Cabinet approves setting up of Central Tribal University of _____ State	<b>Andhra Pradesh</b>

☞ Cricket Stadium Ekana Renamed After Atal Bihari Vajpayee situated in ____ State	<b>Uttar Pradesh</b>
☞ ____ State Government launches scheme to provide free education to Ockhi-hit kids	<b>Kerala</b>
☞ ____ State gets SEBI approval to launch State Shelter Fund	<b>Tamil Nadu</b>
☞ Headquartes of SEBI is situated in ____ city	<b>Mumbai</b>
☞ ____ is the Capital of Nepal	<b>Kathamandu</b>
☞ ____ State Bans Import Of Fish For 6 Months	<b>Goa</b>
☞ UP cabinet approves renaming of Faizabad as _____	<b>Ayodhya</b>
☞ Union Agriculture Minister launches NCDC's new scheme to promote young entrepreneurs in cooperatives. ____ is the name of it	<b>Yuva Sahakar</b>
☞ The 38th edition of India International Trade Fair Starts in ____ City	<b>New Delhi</b>
☞ HRD Ministry launches ____ programmes for higher education faculty	<b>LEAP and ARPIT</b>
☞ Justice Govind Mathur takes oath as ____ High Court Chief Justice	<b>Allahabad</b>
☞ ____ wins his third straight IBSF billiards crown	<b>Pankaj Advani</b>
☞ ____ constitutes Himalayan State Regional Council	<b>NITI Aayog</b>
☞ ____ State govt reveals Amaravati art-inspired state emblem	<b>Andhra Pradesh</b>
☞ India International Cherry Blossom Festival begins in ____ State	<b>Meghalaya</b>
☞ ____ Scheme launched by Kerala Govt launches for dairy farmers	<b>Gau Samridhi</b>
☞ ____ is the CEO of NITI Aayog	<b>Amitabh Kant</b>
☞ ____ is the Currency of Bangladesh	<b>Taka</b>
☞ ____ State govt has launch Wage Compensation scheme for Pregnant Women in tea gardens of state	<b>Assam</b>
☞ Mahatma Gandhi Museum has inaugurated in ____ city	<b>Rajkot</b>
☞ Government and ____ search engine has launch campaign to review public toilets	<b>Google</b>
☞ Three Day Kalahandi Dialogue inaugurates in ____ state	<b>Odisha</b>
☞ ____ is the capital of Odisha	<b>Bhubneshwar</b>
☞ ____ Launches 'Swachhta Hi Sewa' Campaign	<b>Raksha Mantri</b>
☞ ____ stoke exchange has launch derivatives of gold, silver contracts	<b>BSE</b>
☞ ____ Project has launched by Indian Railways for upgradation of its mail/express trains in the next two years	<b>Utkrisht</b>
☞ The Project Mission Ganga has been started in ____ year	<b>2016</b>
☞ ____ is the Capital of Tamil Nadu	<b>Chennai</b>
☞ ____ became the Pepsico's Indian-origin CEO	<b>Ramon Laguarta</b>
☞ ____ is the 2nd richest Indian According to Forbes Survey	<b>Azim Premji</b>
☞ ____ Minister inaugurates International Conference on Technological Advancements in Railway and Metro rojects	<b>Shri Piyush Goyal</b>
☞ Ramon Laguarta became the ____ CEO of PepsiCo	<b>6th</b>
☞ ____ is the richest Indian for 11th consecutive year with \$47.3 billion according to Forbes list	<b>Mukesh Ambani</b>
☞ ____ State has ranked best State in National Swachh Survekshan Grameen 2018	<b>Haryana</b>

☞ Methanol Cooking Fuel Program of India has launched in ____ state	<b>Assam</b>
☞ ____ State's district was ranked as the best district as per the ranking was undertaken by Swachh Survekshan Grameen 2018	<b>Maharashtra</b>
☞ ____ IORA countries adopt Delhi Declaration on Renewable Energy	<b>21</b>
☞ ____ govt launches website to analyse drought situation	<b>Maharashtra</b>
☞ Karnataka govt unveils ____ scheme to help entrepreneurs from SC/ST communities	<b>Unnati</b>
☞ ____ Minister Inaugurates exhibition "Revisiting Gandhi: The Art of Shelly Jyoti" at IGNC in New Delhi	<b>Textile Minister</b>
☞ ____ many states actively participated in organizing the competitions IndiaSkills 2018	<b>23</b>
☞ ____ lays foundation stone of two key railway projects	<b>Piyush Goyal</b>
☞ ____ minister launches India for Humanity initiative in New Delhi	<b>Sushme Swaraj</b>
☞ Cabinet approves Productivity Linked Bonus for ____ employees	<b>Railway Employees</b>
☞ Coal India signs MoU with ____ company for 5000 mw power generation	<b>NLC</b>
☞ Regional conference on 'Good Governance Initiatives,' begins in ____ city	<b>Kohima</b>
☞ President Kovind will inaugurate 13th Annual Convention of CIC The Convention shall deliberate on ____ specific subjects	<b>All of these</b>
☞ ____ became the new Air Asia India boss	<b>Sunil Bhaskarn</b>
☞ First India-Israel Innovation Centre opens in ____ city	<b>Bangalore</b>
☞ ____ Organisation declared India's status as a polio-free country	<b>WHO</b>
☞ Headquarters of National Stock exchange are situated in ____ city	<b>Mumbai</b>
☞ In ____ state first autism research centre opens in Gurugram	<b>Haryana</b>
☞ UN Food & Agriculture Organisation awards ____ state for becoming world's first totally organic agriculture state	<b>Sikkim</b>
☞ ____ is the CM of Haryana	<b>Manohar lal Khattar</b>
☞ Air Quality Warning System launched in ____ city to combat worsening air pollution	<b>New Delhi</b>
☞ IRCTC launched its E-ticketing Chatbot ____ on its website	<b>Ask Disha</b>
☞ Award Scheme has launched under 'Saubhagya' by ____ ministry	<b>Minister of Power</b>
☞ Delhi Government Launches ____ Leaders Fellowship Programme	<b>Urban</b>
☞ ____ is appointed as Band ambassador of Nokia in India	<b>Alia Bhatt</b>
☞ Uttar Pradesh Cabinet approves renaming of ____ city to Prayagraj	<b>Allahabad</b>
☞ Punjab CM lays foundation stones for 5 projects in ____ city of Punjab	<b>Amritsar</b>
☞ Krishna Kutir, a home for 1000 widows inaugurated by Smt Maneka Sanjay Gandhi in ____ city	<b>Vrindavan</b>
☞ ____ move has been taken by NITI Aayog to promote clean mobility	<b>Cyclathon</b>
☞ Jitendra Singh inaugurates 10KW transmitter of AIR in ____ State	<b>J&amp;K</b>
☞ PM addresses book release event to mark one year in office of ____	<b>Vice President</b>
☞ ____ is the Aim of One-Nation-One-Card For Public Transport mission	<b>To Plan for the citizens first</b>
☞ Health Ministry releases draft rules for ____ to regulate online sale of medicines	<b>E Pharmacies</b>
☞ ____ Month is observed as National Nutrition Month ____ is celebrated across country to mark the fight against malnutrition	<b>September</b>

☞ Pradhan Mantri Jan Dhan Yojana has been launched in ____ year	<b>2015</b>
☞ ____ become the Brand Ambesdor of BSNL for two years	<b>Marry Kom</b>
☞ ____ of the followings is a leading defence electronics company	<b>BEL</b>
☞ CJI Justice Gogoi belongs to ____ State	<b>Assam</b>
☞ The Odisha Assembly passed a resolution for establishing of ____ Council	<b>Legislative council</b>
☞ India has signed five agreement ____ Country	<b>Czech Republic</b>
☞ ____ has become the head of the panel that has been tasked with selecting India's next chief economic advisor	<b>Bimal Jalan</b>
☞ In ____ city First airport to use face recognition as 'boarding pass' has been set up	<b>Bengaluru</b>
☞ 4th World Summit on Accreditation held in ____ City	<b>New Delhi</b>
☞ ____ is the Union Minister for HRD	<b>Prakash Javadekar</b>
☞ Delhi CM Kejriwal launches ____ service for Delhi	<b>doorstep delivery</b>
☞ 11th Global Insurance Summit, organised by Assocham has been held in ____ city	<b>Mumbai</b>
☞ ____ is current Prime Minister of Nepal	<b>K Prasad Sharma Oli</b>
☞ ____ State has the highest number of people living with HIV in India	<b>Maharashtra</b>
☞ This Year Jaipur Literature Festival begins in ____ City	<b>Houston</b>
☞ ____ State is hosting the event of Pravasi Bharatiya Divas this year	<b>Uttar Pradesh</b>
☞ The first ever India tourism Mart 2018 has been inaugurates in ____ city	<b>New Delhi</b>
☞ ____ Famous Personality got highest civilian honor of Mexico	<b>Dr.Raghupati singhania</b>
☞ ____ Scheme has approved for cash relief to unemployed insured persons	<b>Atal Bima Vyakti Kalyan Yojna</b>
☞ ____ State has launches star-rating system for industries to reduce air pollution	<b>Odisha</b>
☞ Swachta Hi Seva' activities across the country has Organised by ____ Ministry	<b>Ministry of Tourism</b>
☞ ____ is the Chief Minister of Odisha	<b>Navven Patnaik</b>
☞ The Union cabinet approved an ordinance making triple talaq a punishable offence, including a jail term of up to ____ many years	<b>Three</b>
☞ PM inaugurates Jharsuguda Airport and flags off UDAN flight between Jharsuguda and ____ city	<b>Raipur</b>
☞ ____ is world's largest state-funded Scheme launched by PM	<b>Ayushman Scheme</b>
☞ Shri Narendra Modi inaugurated the Pakyong Airport in ____ state	<b>Sikkim</b>
☞ The National Skill Training Institute has been Set up _____	<b>Mohali</b>
☞ NABARD sanctions water projects for ____ State	<b>Haryana</b>
☞ ____ State has allowed Unemployment allowance to its youth	<b>Andhra Pradesh</b>
☞ National Skill Training Institute has been Launched Under ____ Project	<b>Skill India</b>
☞ ____ Constitutional Amendment Bill has been passed by Lok Sabha recently	<b>123rd Amendment</b>
☞ "Horn Not Ok" awareness campaign has been Launched by ____ State	<b>Himachal Pradesh</b>
☞ The Mughalsarai junction (Deen Dayal Upadhyaya railway station) is located in ____ state	<b>Uttar Pradesh</b>
☞ 64th Foundation Day Celebrations of Lalit Kala Akademi held in ____ city	<b>New Delhi</b>
☞ Startup India has launched ____ Platform	<b>Startup Academia Alliance</b>
☞ ____ city has hosted 'one district one product' summit	<b>Lucknow</b>
☞ First National Sports University is situated in ____ state	<b>Manipur</b>

**INTERNATIONAL NEWS**

☞ Lawyer Asma Jahangir wins UN Human Rights Prize posthumously. She belongs from ____ Country	<b>Pakistan</b>
☞ ____ Company ranked world's second most-valuable company	<b>Amazon</b>
☞ ____ Country to Become 3rd-largest Aviation Market by 2024	<b>India</b>
☞ ____ won World Billiards Championship title	<b>Sourav Kohari</b>
☞ Michael D Higgins re-elected as president of ____ country for second term	<b>Irish</b>
☞ ____ Organization to set up dispute panel on India-US case on export subsidies	<b>WTO</b>
☞ WTO to set up dispute panel on India-and ____ country case on export subsidies	<b>US</b>
☞ India-Italy tech meet focuses on technological entrepreneurship. _____ is the aim of it	<b>All of these</b>
☞ India signs \$950 million contract with ____ country to buy two stealth frigates	<b>Russia</b>
☞ Cabinet approves MoU between India and ____ country in the field of tourism	<b>South Korea</b>
☞ MoU has been signed between India and _____ for continuing training and education in the fields of Labour and Employment.	<b>Italy</b>
☞ Cabinet approves signing, ratifying extradition pact between India and ____ Country	<b>Morocco</b>
☞ ____ Country moves to grant waiver to India on Chabahar Port and rail link to Afghan border	<b>USA</b>
☞ SIMBEX-18 Bilateral Naval Exercise is exercise between India and ____ Country	<b>Singapore</b>
☞ ____ became the Representative for Asia from India	<b>Siddharth Tiwari</b>
☞ India and ____ country sign pact to collaborate on cancer research	<b>UK</b>
☞ East Asia Summit held in ____ Country	<b>Singapore</b>
☞ India has signed loan agreement for Bullet train with ____ country	<b>Japan</b>
☞ Barham Salih Elected as ____ country's new president	<b>Iraq</b>
☞ ____ wins Russian Grand Prix	<b>Lewis Hamilton</b>
☞ ____ is the currency of Iraq	<b>Iraqi dinar</b>
☞ Cabinet approves MoU between India and ____ country on Bilateral Cooperation in the Road Transport and Road Industry	<b>Russia</b>
☞ Vietnam Coast Guard ship arrives on maiden visit to ____ city	<b>Chennai</b>
☞ ____ is the President of Russia	<b>Vladmir Putin</b>
☞ Brett Kavanaugh sworn in as ____ country's Supreme Court justice	<b>USA</b>
☞ India pledges 20 million dollars to aid ____ country's development	<b>Tajikistan</b>
☞ At ____ position India ranks in Oxfam world inequality index	<b>147</b>
☞ ____ is the Capital of China	<b>Beijing</b>
☞ India's draft electronics policy aims \$ _____ billion manufacturing industry by 2025	<b>400</b>
☞ India and ____ country decided to boost cooperation on connectivity projects in North East	<b>Japan</b>
☞ World Health organisations headquarters are situated in ____ country	<b>Geneva</b>
☞ In Word UNICEF "C" Stands for	<b>Children</b>
☞ ____ country is recently Elected To UN Human Rights Council	<b>India</b>
☞ India and ____ country Launch Joint Programme to Train Afghan Diplomats	<b>China</b>
☞ 6th RCEP Inter-sessional Ministerial Meeting in held in ____ country	<b>Singapore</b>

☞ Paul Allen Who dies at 65 , was co-founder of ____ company	<b>Microsoft</b>
☞ ____ is the Union Minister of Textiles	<b>Smriti Zubin Irani</b>
☞ ____ is the Capital of Argentina	<b>Buenos Aires</b>
☞ ____ Naval Ship Reaches Australia's Port Of Darwin For Maritime Exercise	<b>Sahyadri</b>
☞ AYUSH Minister to inaugurate the Fourth International Ayurveda Congress in ____ country	<b>Netherlands</b>
☞ ____ country has took over the chairmanship of the 5th Summit of BIMSTEC	<b>Srilanka</b>
☞ Bi-annual talks between Indian and ____ country begin on border forces in Delhi	<b>Bangladesh</b>
☞ ____ country tops on India's FDI charts again in FY18	<b>Mauritius</b>
☞ ____ Tsunami mock drill excercise begins,India along with 23 countries participates in exercise	<b>IOWave18</b>
☞ India and ____ country has sign Mous on combating money laundering and cooperation in the field of environment	<b>Cyprus</b>
☞ ____ Country launches joint military drills with NATO members	<b>Ukraine</b>
☞ International Women Entrepreneurs Summit 2018 Start in ____ country	<b>Nepal</b>
☞ KAKADU-18 Excercise has been held in ____ Country	<b>Australia</b>
☞ 2nd World Hindu Congress has been going to held in ____ Country	<b>USA</b>
☞ MOBILISE YOUR CITY agreement has sign between India and ____ country	<b>France</b>
☞ World health organization's headquarters are situated in ____ Country	<b>Switzerland</b>
☞ G20 Education Ministers' and Joint Ministerial Meeting held in ____ country	<b>Argentina</b>



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☞ Juan Martin del Potro who is Runner up of US Open 2018 belongs to ____ Country	<b>Argentine</b>
☞ International Day for the Preservation of the Ozone Layer has observed on ____ Date	<b>16 September</b>
☞ ____ Country ranked third globally in terms of number of family-owned businesses with 111 companies by Credit Suisse report	<b>India</b>
☞ India sign skill development agreement with ____ country	<b>Germany</b>
☞ 'Sagarmatha Friendship-2018 has conducted between China and ____ country	<b>Nepal</b>
☞ India has sign Air Services Agreement enabling greater connectivity with ____ Country	<b>Marocco</b>
☞ India have agreed to intensify cooperation at the United Nations and other multilateral fora in order to address global challenges with ____ Country	<b>Romania</b>
☞ ____ Country puts four more nuclear facilities under IAEA safeguards	<b>India</b>
☞ India and ____ Country have agreed to explore the possibility of using high resolution satellite images in boundary survey work	<b>Nepal</b>
☞ ____ Country become the world's first country to double its tiger population	<b>Nepal</b>
☞ ____ US based company's market value Hit \$1 Trillion	<b>Apple</b>
☞ ____ is the President of Kyrgyzstan	<b>Jeenbekov</b>
☞ ____ Government has change law for organ donation to address urgent need among India- origin People	<b>UK</b>
☞ ____ has won his first European Tour title at Fiji International	<b>Gaganjeet Bhullar</b>
☞ ____ country has been elected as the President of the Asia-Pacific Institute for Broadcasting Development (AIBD)	<b>India</b>
☞ ____ country freezes its trade relations with Canada	<b>Saudi Arabia</b>
☞ ____ is the objective of Sustainable Growth through Material Recycling	<b>To generate employment</b>
☞ ____ is the capital of Canada	<b>Ottawa</b>
☞ The world's first thermal battery plant has been inaugurated in ____ Indian state	<b>Andhra Pradesh</b>
☞ Biosphere Reserve from India to be included in the World Network of Biosphere Reserves by ____ agency	<b>UNESCO</b>
☞ ____ position has hold by India in Global Innovation Index 2018	<b>57th</b>
☞ Imran Khan takes oath as ____ Prime Minister of Pakistan	<b>22</b>
☞ Panini Language lab has been inaugrates in ____ Country	<b>Mauritius</b>
☞ Festival Esala Maha Perehera celebrates in ____ country	<b>Srilanka</b>
☞ Sri Dalada Maligawa Temple has been Situated in ____ country	<b>Srilanka</b>
☞ ____ Airport has emerged as the second fastest growing airport in the world	<b>Kempegowda International Airport</b>
☞ ____ is the aim of International Buddhist Conclave 2018	<b>to boost tourism</b>
☞ India signs Second Protocol amending bilateral trade pact with ____ country	<b>Singapore</b>
☞ ____ Countries Media has signed MoU with Prasar Bharati	<b>Myanmar</b>
☞ India has been attended Joint Trade Committee meeting held in Nairobi with ____ Country	<b>Kenya</b>
☞ Fourth Asian Electoral Stakeholders Forum Begins in ____ Country	<b>Srilanka</b>
☞ According to a survey conducted by Boston Cosulting Group, _____ city is the most desirable in the world for overseas workers	<b>London</b>
☞ According to a poll of global experts, _____ country is the world's most dangerous country for women	<b>India</b>

**BANKING & ECONOMY**

☞ _____ Bank recently re-named it	<b>IDFC</b>
☞ IDFC Bank to be renamed as IDFC _____ Bank	<b>First</b>
☞ _____ Bank to inject Rs 40,000 cr into banking system via OMO	<b>RBI</b>
☞ _____ Bank is going to issue and encash electoral bonds from Oct 1 to 10	<b>SBI</b>
☞ India Rank _____ Position in ease of doing business Index	<b>77th</b>
☞ Atul Goel takes over as MD, CEO of _____ Bank	<b>UCO</b>
☞ Kirloskar group gets RBI nod for NBFC biz; to invest _____ cr	<b>1000</b>
☞ World Bank inks _____ million project agreement with AP	<b>\$172</b>
☞ Centre to infuse Rs 3,054 cr as capital in _____ Bank	<b>Allahabad Bank</b>
☞ Ashok Chawla resigns as _____ Bank's non-executive chairman	<b>Yes Bank</b>
☞ _____ Bank launches India's first interactive credit card with buttons	<b>IndusInd</b>
☞ Government of India and the Asian Development Bank (ADB) sign _____ Million Loan to support India Infrastructure Finance Company Limited (IIFCL) in India	<b>\$300</b>
☞ _____ Bank approves proposal to raise Rs 5,431 crore fund from government	<b>PNB</b>
☞ Vijaya Bank approve merger proposal to create second largest PSU lender with _____ Bank	<b>BOB</b>
☞ _____ Bank has reduced ATM withdrawal limit From 40,000 to Rs 20,000	<b>SBI</b>
☞ _____ Corporation launches digital engagement solution for banks	<b>Infosys</b>
☞ _____ bank decides to increase the Refinance Limit from Rs. 24,000 crore to Rs.30,000 crore for the Current Year	<b>National Housing Bank</b>
☞ In World Bank's Human Capital Index _____ country tops	<b>Singapore</b>
☞ World Bank's Human Capital Index released India take _____ rank in it	<b>115th</b>
☞ _____ Bank appoints Vinay Razdan as Chief Human Resources Officer	<b>HDFC</b>
☞ India's economic growth rate to grow at _____ % in current financial year declared by RBI	<b>7.4</b>
☞ SBI and _____ banks hike benchmark lending rate by up to 0.2%	<b>ICICI</b>
☞ NABARD has been Sanctioned Rs335 crore to _____ State under the Rural Infrastructure Development Fund	<b>West Bengal</b>
☞ HDFC ERGO makes Cyber Insurance Personal with the Launch of _____ service	<b>E-Secure</b>
☞ Headquartes of NABARD are situated in _____ City	<b>Mumbai</b>
☞ Indian Overseas Bank gets _____ nod for call option on bonds worth Rs 655 cr	<b>RBI</b>
☞ Headquartes of SBI are situated in _____ city	<b>Mumbai</b>
☞ _____ has been appointed as CEO & MD of Axis Bank	<b>Amitabh Chaudhry</b>
☞ Headquarters of Insurance Regulatory and Development Authority (IRDA) of India is located in _____ city	<b>Hyderabad</b>
☞ Insurance Regulatory and Development Authority (IRDA) of India working on _____ method	<b>Sandbox</b>
☞ India signs \$74 million loan pact with World Bank for _____ State	<b>Uttarakhand</b>
☞ _____ takes charge as SBI Chief Financial officer(CFO)	<b>Prashant Kumar</b>
☞ India Post Payments Bank formalises agreement with _____ Finance Company to sell life-insurance	<b>Bajaj Allianz</b>

☞ SBI has ties with _____ company to accelerate digital transaction	<b>Jio</b>
☞ _____ is the aim of SBI and Jio's tie	<b>To boost Digital Transation</b>
☞ _____ bank has launched Multi Option Payment Acceptance Device	<b>SBI</b>
☞ _____ Amount has been paid by RBI to Union Government as Dividends	<b>50,000 Crore</b>
☞ _____ Bank has launched iris Authentication Over Micro ATMs for Aadhar-based Transactions	<b>Axis</b>
☞ Corporate agency agreement will enable distribution of Bajaj Allianz General Insurance products through the bank's network in _____ branches across the country	<b>2129</b>
☞ Exim bank signs MOU with _____ Development Bank	<b>BRICS</b>
☞ First genetic bank for rare species inaugurated in _____ State	<b>Telangana</b>
☞ _____ Indian bank ranked as most patriotic brand	<b>SBI</b>
☞ Andhra Bank raises MCLR by 0.15% _____ its effect on products	<b>Products become costlier</b>
☞ Bharti Axe ties up with _____ Bank to offer Jeevan Jyoti Bima	<b>Airtel Payment Bank</b>
☞ _____ bank has releases All India Rural Financial Inclusion Survey Report	<b>NABARD</b>
☞ _____ is the Supreme body of insurance	<b>IRDAI</b>
☞ India Banking Conclave 2018 held in _____ City	<b>New Delhi</b>
☞ India Banking Conclave 2018 organized by _____ center	<b>Economic Policy Research</b>
☞ _____ Bank launches overdraft facility for micro, small enterprises	<b>Ujjivan Small Finance Bank</b>
☞ _____ Banks has tops rank in digital transaction	<b>Punjab National Bank</b>
☞ The Asian Infrastructure Investment Bank (AIIB)'s 4th annual meeting will be held in _____ in July _____.	<b>Luxembourg, 2019</b>
☞ 1st Asian Infrastructure Investment Bank (AIIB) Board of Governors meeting was held in _____ in 2016.	<b>Beijing</b>
☞ Life Insurance Corporation of India is in the process of acquiring majority stakes in _____	<b>IDBI Bank</b>
☞ _____ has extended a grant of \$ 480 million to aid Rohingya refugees in Bangladesh	<b>World Bank</b>
☞ _____ will seek shareholders' approval to raise up to Rs. 2000 crore through issuance of non-convertible securities.	<b>IDFC Ltd</b>
☞ _____ has received approval from SEBI to start its mutual fund business recently	<b>Yes Bank</b>
☞ _____ foreign bank has received approval from the RBI to open branches in India recently	<b>Bank of China</b>
☞ Finance Ministry provide capital to _____ by September	<b>A Punjab National Bank</b>
☞ _____ has become the most valuable bank in the emerging market outside China.	<b>HDFC Bank of India</b>
☞ As per 'Reserve Bank of India' report, India's Foreign currency assets have declined by around _____ billion since April 2018.	<b>\$19</b>
☞ Banks will have to comply with _____ security principles of SWIFT technology by December 2018 to avoid being reported to the Reserve Bank of India (RBI).	<b>16</b>
☞ State Bank of India has planned to raise about 500-700 million-dollar funds through _____	<b>Green Bonds</b>
☞ The State government of Bihar has approved a proposal of the Centre and NABARD to merge Bihar Grameen Bank with _____	<b>Madhya Bihar Grameen Bank</b>
☞ _____ private sector banks has tied-up with Australia's Westpac Banking Corporation to facilitate online fee payments by Indian students	<b>ICICI Bank</b>
☞ _____ World Bank arms has sold the shares of AU Small Finance Bank for Rs. 201 crore through an open market transaction	<b>International Finance Corporation</b>

**PERSONS IN NEWS**

☞ _____ is the CEO of Whatsapp	<i>Jan Koum</i>
☞ _____ is declared Brazil's next president	<i>Jair Bolsonaro</i>
☞ _____ resigns as FTII chairman	<i>Anupam Kher</i>
☞ _____ has been sworn as Chief Justice of Uttarakhand	<i>Ramesh Ranganathan</i>
☞ Justice Ramesh Ranganathan sworn in as HC chief justice of _____ state	<i>Uttarakhand</i>
☞ _____ is the CM of UttarPradesh	<i>Yogi Adityanath</i>
☞ _____ is the CM of Manipur	<i>Nongthombam Biren Singh</i>
☞ Vinod Dasari is former CEO and MD of _____ company	<i>Ashok Leyland</i>
☞ _____ is the CM of Andhra Pradesh	<i>N. Chandrababu Naidu</i>
☞ _____ is the CEO of Alibaba	<i>Deniel Zhang</i>
☞ _____ is Chief Minister of Kerala	<i>Pinarayi Vijayan</i>
☞ _____ is the Vice Chairman of NITI Aayog	<i>Rajiv Kumar</i>
☞ Pandit Tulsidas Passed away recently was famous _____	<i>Harmonium exponent</i>
☞ _____ is the CEO of Flipkart	<i>Kalyan Krishnamurthy</i>
☞ _____ is the CEO of NITI Aayog	<i>Amitabh Kant</i>
☞ _____ has been sworn-in as the first female high court Chief Justice in Pakistan	<i>Tahira Safdar</i>
☞ _____ is the CEO of NITI Aayog	<i>Amitabh kant</i>
☞ _____ is elected as 13th President of Pakistan	<i>Arif Alvi</i>
☞ _____ has been launches Coffee Connect app, Coffee Krishi Tharanga services for coffee stakeholders	<i>Suresha Prabhu</i>
☞ _____ actor has become the Brand Ambassador of Lal Bahadur Shastri Memorial Foundation	<i>Akshey Kumar</i>
☞ _____ is the Chairman of ISRO	<i>K Sivan</i>
☞ _____ Actress is appointed as ambassadors of Skill India Campaign	<i>Anushka Sharma</i>
☞ Who becomes the youngest Indian woman to reach the peak of Mount Kilimanjaro	<i>Shivangi Pathak</i>
☞ _____ is the Chairman of NABARD	<i>Harsh kumar Bhanwala</i>
☞ _____ is the Chairman of Rajya Sabha _____	<i>Venkaiah Naidu</i>
☞ The name of Robot _____ is recently Developed by Ranchi man	<i>Rashmi</i>
☞ Sushma Swaraj has visited _____ country to Discuss bilateral ties	<i>Kyrgyzstan</i>
☞ _____ is the CEO of Apple	<i>Tim cook</i>
☞ K.S. Deshpande _____ Passes away recently was renowned	<i>Library Scientist</i>
☞ _____ Footballer has been retired from German National Team	<i>Mario Gomez</i>
☞ _____ has been elected as Deputy Chairman of the Rajya Sabha	<i>Harivansh Narayan</i>
☞ Ivan Duque sworn as _____ Country's president	<i>Colombia</i>
☞ _____ golfer became Youngest Indian to win Asian Tour title	<i>Viraj Madappa</i>
☞ _____ is the CEO of Infosys	<i>Salil parikh</i>
☞ Imran Khan 22nd Prime Minister of Pakistan belongs to _____ Sports	<i>Cricket</i>
☞ _____ Indian Athlete has been took seventh place in Highest Paid Female Athlete magazine released by forbes	<i>American Business</i>

**NEW APPOINTMENT**

☞ _____ has appointed as new CEO of Paytm	<i>Satish Kumar</i>
☞ _____ is Appointed As Acting Chief Justice of Allahabad High Court	<i>Govind Mathur</i>
☞ _____ has appointed as HDFC Bank CEO for 2 years	<i>Aditya Puri</i>
☞ _____ is appointed as the new CCI Chairman	<i>Ashok Kumar</i>
☞ _____ is appointed as the Chief Justice of the Allahabad High Court	<i>Govind Mathur</i>
☞ _____ Senior IPS officer appointed ITBP chief	<i>S S Deswal</i>
☞ _____ has appointed as India's next ambassador to China	<i>Vikram Misri</i>
☞ _____ has appointed as director general of the Border Security Force	<i>Rajni Kant Misra</i>
☞ _____ takes charge as 46th Chief Justice of India	<i>Ranjan Gogoi</i>
☞ _____ became the new CEO of ICICI bank	<i>Sandeep Bakhshi</i>
☞ _____ is appointed as India's ambassador to UN Conference on Disarmament	<i>Pankaj Sharma</i>
☞ _____ appointed as new Solicitor General of India	<i>Tushar Mehta</i>
☞ _____ has appointed as HDFC Bank Chief Human Resources Officer	<i>Vinjay Razdan</i>
☞ _____ has appointed as the next Ambassador of India to the Kingdom of Thailand	<i>Suchitra Durai</i>
☞ _____ has been appointed as 46th Chief Justice of India	<i>Ranjan Gogoi</i>
☞ _____ has been elected as Regional Director of WHO South-East Asia	<i>Poonam Khetrapal Singh</i>
☞ _____ is appointed as Managing Director Of SBI	<i>Anshula Kant</i>
☞ _____ become the new Chief Justice of Nepal	<i>Om Prakash Mishra</i>
☞ _____ has been appointed as the next Ambassador of India to the Republic of Azerbaijan	<i>B.Vanlalvawna</i>
☞ _____ is Appointed as Central Vigilance Commission Secretary	<i>Anindo Majumdar</i>
☞ _____ has been appointed goodwill ambassador for Nepal tourism	<i>Jaya Prada</i>
☞ _____ has been appointed as High Commissioner of India to the Republic of Rwanda	<i>Oscar Kerketta</i>
☞ _____ is the first Indian to appointed in 'The Internet Corporation for Assigned names And Numbers'	<i>Ajay Data</i>
☞ _____ has been appointed as Member of National Commission for Protection of Child Rights	<i>R.G Anand</i>
☞ _____ has been appointed as United Nations High Commissioner for Human Right	<i>Michelle Bachelet</i>
☞ _____ has been appointed as Chairperson of Appellate Tribunal for Electricity	<i>Manjula Chellur</i>
☞ _____ is appointed as Chief Justice of Orissa High Court	<i>KS Jhaveri</i>
☞ _____ has been appointed as CEO of Fasal Bima Yojana	<i>Ashish kumar Bhutani</i>
☞ _____ actor has been appointed as Brand Ambassador for Road Safety Campaign	<i>Akshay Kumar</i>
☞ _____ has been appointed as India's Ambassador to Russia	<i>D bala venkatesh</i>
☞ Kaptan Singh Solanki is appointed as _____ State's Governor	<i>Tripura</i>
☞ _____ has been appointed as Assocham Secretary General	<i>UK Varma</i>
☞ _____ was the Former Assocham Secretary General	<i>DS Rawat</i>
☞ _____ has been appointed Secretary and Chairman of DRDO	<i>G.Satheesh Reddy</i>
☞ Recep Tayyip Erdogan has recently re-elected as president of _____.	<i>Turkey</i>

**OBITUARIES**

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

**AWARDS**

☞ _____ Country won Commonwealth Association for Public Administration and Management Award, 2018	<i>India</i>
☞ _____ Famous Personality received its 1st World Agriculture Prize	<i>MS Swamiathan</i>
☞ The Union government has awarded the _____ state Police for "good practices" under the Crime and Criminal Tracking Network & Systems (CCTNS), an e-governance project	<i>Assam</i>
☞ James Allison, Tasuku Honjo win Nobel Prize 2018 in _____ field	<i>Physiology and medicine</i>
☞ Frances H Arnold, George P Smith and Gregory P Winter win Nobel prize in _____ field	<i>Chemistry</i>
☞ _____ won Nobel peace prize 2018	<i>Both a&amp;b</i>
☞ William Nordhaus and Paul Romer won Nobel Prize 2018 in _____ field	<i>Economics</i>
☞ _____ Famous Personality was awarded the 8th Social Entrepreneur of the Year award, 2018	<i>Prema Gopalan</i>
☞ _____ will receive Dr B C Roy National Award as an Eminent Medical Person of the Year	<i>B K Misra</i>
☞ _____ had recieved Sahitya Academy award in 1988 for his novel 'Assoryalok'	<i>Bhagwati kumar Sharma</i>
☞ _____ becomes first Indian to win medal in IAAF Continental Cup	<i>Arpinder Singh</i>
☞ _____ team won Duleep Trophy 2018	<i>India Blue</i>
☞ _____ State wins two Pacific Asia Travel Association gold awards in tourism	<i>Kerala</i>
☞ _____ Cricketer will get Rajiv Gandhi Khel Ratna for 2018	<i>Virat Kohli</i>
☞ _____ movie is selected as is India's official entry to Oscars 2019	<i>Village Rockstars</i>

**BOOKS & AUTHOR'S**

☞ Yoga And Mindfulness' launched by VP Venkaiah Naidu is written by ____	<b>Mansi Gulati</b>
☞ Noted writer Kavita Mahajan passes away at 51. She wrote books in ____ language	<b>Marathi</b>
☞ ____ wrote final book "brief answers to big questions"	<b>Stephen Hawking</b>
☞ Bhagwati Kumar Sharma who passed away recently was renowned author of ____ language	<b>Gujarati</b>
☞ Union HRD Minister Prakash Javadekar has launched ____ book on Gandhi ji's basic education	<b>Nai Talim</b>
☞ ____ was the Author of novel "Yes! It's All about My Daughter: Diagnosed with Rett Syndrome at 8 Months"	<b>Muthuvel Karunanidhi</b>
☞ ____ is the editor of Thuglak magazine	<b>Swaminathan Gurusamy</b>
☞ ____ is the author of Book 'Untold Story of Broadcasting'	<b>Gutam Chatterjee</b>
☞ 'Ghats of Banaras' Book has been written by ____	<b>Sachidanand Joshi</b>
☞ ____ wrote "A Thousand Splendid Suns" book	<b>Khaled Hosseini</b>
☞ Atal Ji Ne Kaha: A book on Vajpayee has been launched by ____	<b>Prime Minister</b>
☞ The book launched by Vice President of India M. Venkaiah Naidu "Human Rights, Values and Cultural Ethos" is written by ____.	<b>Dr. R.P. Dhokalia</b>
☞ Vice President of India M. Venkaiah Naidu has launched the book "Human Rights, Values and Cultural Ethos" in ____.	<b>New Delhi</b>
☞ A novel 'The English Patient' declared as the winner of the Golden Man Booker Prize in 50 years. ____ wrote the book	<b>Michael Ondaatje</b>

**SPORTS**

☞ Dwayne Bravo retires from international cricket. He belongs to ____ country	<b>West Indies</b>
☞ Asian Champions Trophy Hockey title won by ____ Country	<b>Both A &amp; B</b>
☞ Union Home Minister Rajnath Singh inaugurated the 'Run for Unity' marathon from ____ Stadium in New Delhi	<b>Dhyan Chand</b>
☞ ____ Player named as brand ambassador of 2018 Women's World Boxing Championships	<b>Marry Kom</b>
☞ 2018 Women's World Boxing Championships will be held in which country?	<b>India</b>
☞ Azhar Ali announces retirement from ODIs. He Played Cricket for ____ Country	<b>Pakistan</b>
☞ ____ becomes first batsman to hit four T20I hundreds	<b>Rohit Sharma</b>
☞ ____ wrestler becomes number one in world in 65kg	<b>Bajrang Punia</b>
☞ Women's World Boxing Championships begins in ____ City	<b>Delhi</b>
☞ John Hastings Retires From International Cricket Due To Lung Disease. He Played Cricket for ____ Country	<b>Australia</b>
☞ ____ Team win seventh Asia Cup title	<b>India</b>
☞ Asian Cup 2018 held in ____ country	<b>UAE</b>
☞ ____ Player clinches Asian Junior Squash title	<b>Yuvraj Wadhvani</b>
☞ ____ is named as India's flag-bearer at Youth Olympic Games	<b>Manu Bhaker</b>
☞ 36th National Games will held in ____ city	<b>Goa</b>
☞ Batsman Nick Compton Retires From Cricket. He played for ____ country	<b>England</b>
☞ Nick Compton is renowned Player of ____ sports	<b>Cricket</b>
☞ ____ Country won Under-19 Asia Cup	<b>India</b>

**SCIENCE & TECHNOLOGY**

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



**DEFENCE AND SECURITY**

☞ _____ Corporation launches Naval training ship for Indian Coast Guard	<i>Reliance</i>
☞ _____ is the theme of 10th Nuclear Energy Conclave	<i>Nuclear Power- Towards a clean &amp; Base Load Energy</i>
☞ _____ is the name of Indo-Russian military exercises Starts this November	<i>Indra</i>
☞ India and _____ country agree to boost Defence and Military Technical Cooperation	<i>Kazakhstan</i>
☞ _____ has Redesignated As Deputy National Security Advisor	<i>R N Ravi</i>
☞ _____ Country Launches Air Exercises With NATO Countries	<i>Ukraine</i>
☞ Indian navy ships & aircraft arrive in Sri Lanka to participate in _____ joint exercise	<i>SLINEX-2018</i>
☞ _____ country refuses to participate in first BIMSTEC joint military exercise	<i>Nepal</i>
☞ Indo-Mongolia joint exercise kicks off in _____ city	<i>Ulaangbaatar</i>
☞ First joint military exercise with BIMSTEC countries will held in _____ city	<i>Pune</i>
☞ Joint Military Exercise Yudh Abhyas 2018 begins between India and _____ Country	<i>US</i>
☞ Defence Acquisition Council approves procurement of _____ missile system	<i>Akash</i>
☞ India successfully test fires _____ missile recently	<i>Prahaar</i>
☞ _____ Ministry Signs Pact with ISRO to Set up Emergency Response Control Room	<i>Home Minister</i>
☞ In _____ city defence industrial corridor has been launched by Defence Minister Nirmala Sitharaman and Uttar Pradesh Chief Minister Yogi Adityanath	<i>Aligarh</i>
☞ _____ Missile has been tested from Indian Army at Pokhran range	<i>Helina</i>
☞ Joint Military Exercise has been held between India and _____ country	<i>Thailand</i>
☞ Missile has been recently tested by DRDO	<i>BrahMos</i>
☞ The Indian Army signed a Memorandum of Understanding with _____ on the Defence Salary Package.	<i>State Bank of India</i>
☞ _____ is the name of World's largest international maritime exercise	<i>RIMPAC</i>
☞ _____ many countries will participate in biennial Rim of the Pacific (RIMPAC) military exercise from June 27 to August 2 around Hawaiian Islands and Southern California	<i>26</i>
☞ Indian Minister inaugurated 1st biannual Indian Air Force Commanders' Conference at Air Headquarters in New Delhi	<i>Nirmala Sitharaman</i>
☞ 22nd edition of exercise Malabar has been conducted at _____.	<i>Guam</i>
☞ _____ will host the first military exercise of BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) group focusing on counter-terrorism	<i>India</i>
☞ First military exercise of BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) is scheduled to be held in _____	<i>Pune</i>
☞ Name of the Indo- Malaysia joint military exercise which will be conducted in Malaysia is _____	<i>Harimau - Shakthi</i>
☞ Name of the coastal security exercise which began in Kerala is _____	<i>Sagar Kavach</i>
☞ LCA Tejas has successfully fired an air-to-air BVR missile. BVR stands for _____	<i>Beyond Visual Range</i>
☞ India and Pakistan will participate in multination counter-terror exercise in Russia under the organization of _____.	<i>SCO</i>
☞ India has agreed with _____ to set up hotline between their head quarters to enable communication to prevent border tensions	<i>China</i>
☞ Balikatan military exercise is the largest exercise between USA and _____.	<i>Philippines</i>

**IMPORTANT DAYS**

☞ National cancer awareness day is observed on _____ day	<b>7 November</b>
☞ Legal Service day is observed on _____ Day	<b>9 November</b>
☞ Legal Services Day First Observed in _____ Year	<b>1995</b>
☞ National Education Day is celebrated on _____ day	<b>11 November</b>
☞ World Animal Day is observed on _____ Day	<b>4 October</b>
☞ World Teachers day is observed on _____ day	<b>5 October</b>
☞ World Postal day observed on _____ day	<b>9 October</b>
☞ World Mental Health Day is observed on _____ day	<b>10 October</b>
☞ Air Force Day is observed on _____ day	<b>8 October</b>
☞ Good Governance Day is observed on _____ date	<b>25 December</b>
☞ International Day of Rural Women is observed on _____ day	<b>15 October</b>
☞ World Food Day is observed on _____ Day	<b>16 October</b>
☞ Teachers Day of Observed on _____ Day	<b>September 5</b>
☞ International Literacy Day is observed on _____ Day	<b>8 September</b>
☞ International Day of Peace is observed on _____ Date	<b>21 September</b>
☞ International Day of Sign Languages is observed on _____ Day	<b>September 23</b>
☞ International Tiger Day is Observed on _____	<b>Ans July 29</b>
☞ _____ day is observed as World Bio Fuel day	<b>10 August</b>
☞ _____ International Youth Day is Observed First time	<b>12 August 2000</b>
☞ World Humanitarian Day observed on _____	<b>19th August</b>
☞ World senior citizen day is observed on _____ date	<b>21 August</b>
☞ International Day against Drug Abuse and Illicit Trafficking is observed on _____.	<b>June 26</b>
☞ MSME day is celebrated on _____.	<b>June 27</b>
☞ International Day of United Nations Peacekeeper is observed worldwide on _____.	<b>May 29</b>
☞ World Day against Child Labour is observed globally on _____.	<b>June 12</b>
☞ India's 1st ever national police museum will be inaugurated on _____.	<b>October 21</b>
☞ Green Mizoram Day was observed on _____ across Mizoram state.	<b>June 11</b>
☞ World Honey Bee Day is celebrated on _____.	<b>August 18</b>
☞ World Blood Donor Day is observed on _____.	<b>June 14</b>
☞ International Day for the Elimination of Sexual Violence in Conflict is observed on _____.	<b>June 19</b>
☞ World Refugee Day is observed on _____ every year by united nations.	<b>June 20</b>
☞ World Music Day is observed every year on _____.	<b>June 21</b>
☞ International Widows' Day takes place annually on _____.	<b>June 23</b>
☞ World Intellectual Property Day is observed on _____	<b>26 April</b>
☞ The World Immunization Week is observed from _____	<b>24 April to 30 April</b>
☞ Red Cross Day is celebrated every year on _____.	<b>May 8</b>
☞ World Telecommunication and Information Society Day is observed on _____.	<b>May 17</b>



**NOVEMBER 2018**

### PAKISTANI LAWYER ASMA JAHANGIR WINS UN HUMAN RIGHTS PRIZE POSTHUMOUSLY



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- ✦ 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.

### 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.

### 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.

## VETERAN JOURNALIST N. RAM TO RECEIVE PRESS COUNCIL'S RAJA RAM MOHAN ROY AWARD



- ❖ Veteran journalist and Hindu publishing group chairman N. Ram has been chosen for the prestigious Raja Ram Mohan Roy Award, presented by the Press Council of India, for his outstanding contribution towards journalism.
- ❖ The award will be presented on November 16 on the occasion of the National Press Day.
- ❖ The Press Council of India (PCI) also announced other winners of the National Awards for Excellence in Journalism 2018. Ruby Sarkar, Chief Correspondent, Deshbandhu, Bhopal, and Rajesh Parshuram Joshte, Daily Pudhari, Ratnagiri, have been jointly named as winners of the award in the category of 'Rural Journalism'.

## CENTRE AWARDS ASSAM POLICE FOR CITIZEN SERVICES

- ❖ The Union government has awarded the Assam Police for "good practices" under the Crime and Criminal Tracking Network & Systems (CCTNS), an e-governance project
- ❖ The Ministry of Home Affairs has also awarded Anil Kumar Jha, Special Director General (CID) of the force, for his outstanding contribution in implementing the project.
- ❖ The award was given for citizen centric service delivery, in which the state police has automated passport verification and Permanent Residential Certificate (PRC) services using the online CCTNS.

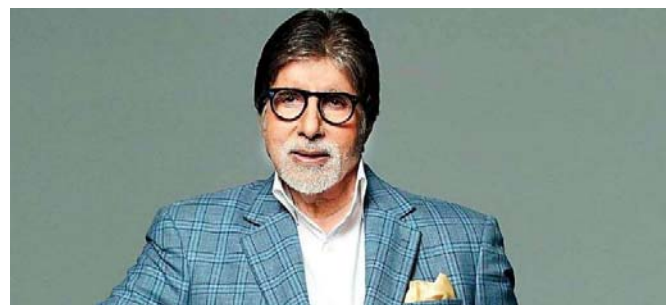
## USTAD AMJAD ALI KHAN PRESENTED LIFETIME ACHIEVEMENT AWARD IN DELHI

- ❖ Ustad Amjad Ali Khan, was presented the 'Sumitra Charat Ram Award for Lifetime Achievement' at the Kamani Auditorium, for his "immense contribution to the enrichment and promotion of the Indian classical music".
- ❖ The award was presented to him by former diplomat Lalit Mansingh.
- ❖ Best known for his clear and fast 'ekhara taans', Khan was born in 1945 in Gwalior. He was awarded the Padma Vibhushan (2001), and is among the tallest Indian classical musicians.

## 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.

## AMITABH BACHCHAN HONOURED WITH SAYAJI RATNA AWARD FOR CONTRIBUTION TO SOCIAL CAUSES



- ❖ Bollywood superstar Amitabh Bachchan was awarded the third Sayaji Ratna Award, established in the memory of erstwhile Baroda ruler Sayajirao Gaekwad III.
- ❖ The Baroda Management Association hd, in 2013, instituted the award to mark the 150th birth anniversary of the ruler, known for undertaking major social reform measures during his rule in the early twentieth century.

**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.

**SEPTEMBER 2018****MIRABAI CHANU AND VIRAT KOHLI TO GET RAJIV GANDHI KHEL RATNA**

- ❖ National Sports Awards are given every year to recognize and reward excellence in sports. Rajiv Gandhi Khel Ratna Award is given for the spectacular and most outstanding performance in the field of sports by a sportsperson over a period of four year.
- ❖ Indian cricket captain Virat Kohli and weightlifter Saikhom Mirabai Chanu will receive the Rajiv Gandhi Khel Ratna Award- India's highest sports honour.
- ❖ Kohli will become the third Indian cricketer after legendary Sachin Tendulkar (1997) and the talismanic former captain Mahendra Singh Dhoni (2007) once the sports ministry officially accepts the committee's recommendation.

**SECONDARY STEEL SECTOR AWARDED FOR CONTRIBUTION TO NATIONAL ECONOMY**

- ❖ Ministry of Steel gave away Secondary Steel sector awards, for the first time, to 26 mini steel companies in recognition of their contribution to the national economy.
- ❖ The secondary steel sector is a critical and important segment of the market spanning from construction, machine tools, cold rolled products, pipes, stainless steel, galvanized and color coated steel as well as exports.
- ❖ Steel is one of the core sectors of the Indian economy and India is the 3rd largest steel producer in the world. Steel contributes to over 2% to India's GDP and creates a virtuous cycle of employment generation throughout the economy.

**AISHWARYA RAI BACHCHAN COLLECTS MERYL STREEP AWARD**

- ❖ Aishwarya Rai Bachchan received Meryl Streep Award for Excellence at the first edition of Women In Film and Television (WIFT) India Award along with her daughter Aaradhya.
- ❖ At the ceremony -- established to honour the best female talent in Bollywood and Hollywood -- the actor was bestowed with the inaugural Meryl Streep Award for Excellence.
- ❖ The 44-year-old later took to Instagram to celebrate her win and shared pictures with the trophy in her hand and Aaradhya by her side.

**KERALA TOURISM WINS TWO PACIFIC ASIA TRAVEL ASSOCIATION GOLD AWARDS**

- ❖ Kerala Tourism's wins two Pacific Asia Travel Association gold awards.
- ❖ Kerala Tourism got the first gold for its 'Yalla Kerala' travel advertisement print media campaign in the Gulf countries.
- ❖ With the punch line, 'Yalla Kerala', the campaign triggered a lot of interest for God's Own Country as a tourism destination in the Gulf countries.
- ❖ The second gold award came for an innovative poster Kerala Tourism had developed for the third edition of the Kochi-Muziris Biennale (KMB), the biggest contemporary art show in South Asia.

**JK TYRE CHAIRMAN & MANAGING DIRECTOR DR. RAGHUPATI SINGHANIA CONFERRED HIGHEST CIVILIAN HONOUR OF MEXICO**

- ❖ Dr. Raghupati Singhania, Chairman & Managing Director, Jk Tyre & Industries Ltd, has been conferred the Mexican Order of the Aztec Eagle the highest Honour Accorded to non-nationals by the Government of Mexico.
- ❖ On the 128th National Day of Mexico, Melba Priá, Ambassador of Mexico to India, Presented the award to Dr. Singhania on behalf of the President of Mexico
- ❖ The top honour is in recognition of Dr. Singhania's exemplary leadership, his noteworthy services towards humanity and his efforts to strengthen bilateral ties between India and Mexico.



## 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.

### 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.

### 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.

### 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.

### 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.

### 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.

### Yes Bank Director R. Chandrashekhar quits

- ✦ An independent director at Yes Bank LtdNSE 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 Rahul Johri 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.

### 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

### Ashok Kumar Gupta 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.

### Centre clears appointment of Chief Justices of 4 High Courts

- ✦ The Central government cleared the appointment of Chief Justices of High Courts of Allahabad, Patna, Madhya Pradesh and Tripura.
- ✦ Justice Govind Mathur, the most senior judge of the Rajasthan High Court has been appointed as the Chief Justice of the Allahabad High Court. Justice Mathur is functioning at present, on transfer, in Allahabad HC.
- ✦ Justice A P Sahi, the most senior judge of the Allahabad HC, has been appointed the Chief Justice of Patna HC. He will succeed Justice M R Shah, who has been elevated as a Supreme Court judge.



**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.

**SEPTEMBER 2018****HDFC LIFE appoints Vibha Padalkar as MD & CEO for 3 years**

- ✦ The board of HDFC Standard Life appointed Vibha Padalkar, the executive director and Chief financial officer of HDFC Standard Life, as the Managing director and CEO.
- ✦ After the exit of Amitabh Chaudhary, who joined Axis Bank on September 8, Padalkar, a board member of HDFC Life, was the front runner for the top job.
- ✦ Before joining HDFC Life, she was associated with WNS Global Services, Colgate-Palmolive (India) and Price water house coopers.
- ✦ Padalkar is a member of the Institute of Chartered Accountants in England and Wales and the Institute of Chartered Accountants of India.

**PTI's Dr Arif Alvi elected 13th President of Pakistan**

- ✦ Dr Arif Alvi, a member of Pakistan Prime Minister Imran Khan's PTI, secured 212 votes out of 432 votes cast by the electoral college.
- ✦ Pakistan Tehreek-e-Insaf leader Dr Arif Alvi has been elected as the 13th President of Pakistan.
- ✦ The opposition candidate in the Pakistan presidential elections, Maulana Fazlur Rehman, got merely 131 votes. Aitzaz Ahsan, a member of the Pakistan Peoples Party (PPP), got just 81 votes, said the report in The Express Tribune.
- ✦ Dr. Alvi had started his political career about five decades ago when he was student of de 'Montmonrency College of Dentistry in Lahore.

**BSNL Ropes in Boxer Mary Kom on Board as Brand Ambassador for 2 Years**

- ✦ BSNL hits a double whammy as it brings in decorated boxer Mary Kom as its brand ambassador for two years and also signed a MoU with the Indian Army for providing them with telecom services for the next three years, all across India.
- ✦ According to Aruna Sundararajan, Secretary, Telecom, in the competitive telecom sector, associating with Mary Kom will help BSNL in improving its brand image and attract more customers.
- ✦ The two-year contract will see boxer Mary Kom endorsing as well as engaging in various promotional events organized by BSNL for its different telecom services.

**Pakistan Gets First Woman Chief Justice of High Court**

- ✦ Justice Tahira Safdar was sworn in on Saturday as the first woman chief justice of a Pakistani high court.
- ✦ Justice Safdar was sworn in as the chief justice of Balochistan High Court at a ceremony held at the Governor House in Balochistan.
- ✦ She made history in 1982 when she became the first woman civil judge in Balochistan.
- ✦ She is currently a member of the three-judge special court conducting the trial of former President Pervez Musharraf.

**Akshay Kumar is honorary ambassador for Lal Bahadur Shastri Memorial Foundation**

- ✦ Actor Akshay Kumar is proud about getting selected as an honorary ambassador for Lal Bahadur Shastri Memorial Foundation.
- ✦ With him putting his weight behind the cause of the Lal Bahadur Shastri Memorial Foundation, the campaign for the welfare of the soldier (jawan) and the farmer (kisan) community of the country is set to get a further boost.
- ✦ Akshay Kumar was made the first honorary ambassador of Lal Bahadur Shastri Memorial Foundation.



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# SPORTS

NOVEMBER 2018

## ASIAN CHAMPIONS TROPHY HOCKEY FINAL INDIA AND 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 led 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.

### INDIA'S ACE CUEIST PANKAJ ADVANI WINS THIRD STRAIGHT IBSF BILLIARDS CROWN

- ❖ India's ace cueist Pankaj Advani won his third straight IBSF billiards crown in the 150-up format, taking his overall tally of world titles to a staggering 20.
- ❖ The 33-year-old from Bengaluru overcame Nay Thway Oo of Myanmar in a high-quality final.
- ❖ It was also a proud moment for Myanmar which saw its own player in the title round for the first time.

### AUSTRALIA'S JOHN HASTINGS RETIRES FROM INTERNATIONAL CRICKET DUE TO LUNG DISEASE

- ❖ Australia all-rounder John Hastings announced retirement from all forms of cricket due to a lung disease.
- ❖ Hastings had already retired from ODI and Test cricket last year but continued to play T20 cricket.
- ❖ In an 11-year-long cricket career, Hastings played for Victoria and Melbourne Stars at home and Durham in English county.

### WOMEN'S WORLD BOXING CHAMPIONSHIPS BEGIN IN DELHI

- ❖ The Women's World Boxing Championships begin in Delhi. This tenth edition of the tournament is set to be the biggest ever as more than 300 boxers from 72 countries will be taking part.
- ❖ MC Mary Kom will be aiming for a historic sixth gold at the event, which is being hosted by India for the first time since 2006 when the country had topped the table with four gold, one silver and three bronze medals.
- ❖ This time, the 10-member Indian team, led by Mary Kom, is a mix of seasoned and young boxers.

### BAJRANG PUNIA BECOMES NUMBER ONE IN WORLD IN 65KG



- ❖ Star Indian wrestler Bajrang Punia touched a new high in his career by achieving the number one rank in the world in the 65kg category.
- ❖ It has turned out to be a remarkable season for Bajrang, who was also the only Indian grappler to be given a seeding at the Budapest World Championship.
- ❖ The 24-year-old Bajrang, who has won five medals this season, including CWG and Asian Games gold and a silver at the World Championship, was placed atop the ranking table with 96 points in the UWW list.

### LAKSHYA SEN GETS BOYS SINGLES BRONZE AT WORLD JUNIOR BADMINTON CHAMPIONSHIPS

- ❖ Lakshya Sen is the only Indian medallist in this year's BWF World Junior Championships
- ❖ Lakshya's bronze medal is India's fifth in the Championships in boys singles
- ❖ Saina Nehwal is India's sole gold medallist at the BWF World Junior Championships
- ❖ This was India's fifth boys singles bronze medal at the BWF World Junior Championships and the only medal India got at this year's Championships.

### INDIA WIN TWO BRONZE MEDALS IN ACROBATIC GYMNASTICS WORLD CUP

- ❖ Indian gymnasts won two bronze medals in the men's and women's group events of the FIG Acrobatic Gymnastics World Cup in Baku.
- ❖ Germany's Kudryashov, Aleksandr Sorokin, Valeriy Tukashvili and Kirill Zadorin were ranked first with a score of 28.336, while Pavel Gubskiy, Kirill Lukyanov, Vladimir Petrov and Denis Solun finished second after scoring 28.005.
- ❖ Teams from Belarus, Israel, Kazakhstan, India, Russia and Ukraine participated in the competitions.

**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.

**YUVRAJ WADHWANI CLINCHES ASIAN JUNIOR SQUASH TITLE**

- ❖ India's Yuvraj Wadhvani has clinched Asian Junior Squash Championship title after defeating Anas Ali Shah of Pakistan in the final of the boys' U-13 individual event.
- ❖ Wadhvani 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

## UNDER-19 ASIA CUP: INDIA BEAT SRI LANKA BY 144 RUNS TO CLINCH TITLE



- ✦ India's U-19 team followed the footsteps of their seniors to win the U-19 Asia Cup title with a crushing 144-run win against Sri Lanka in the final.
- ✦ India outplayed Sri Lanka in all departments by first scoring an imposing 304 for three at the Sher-e-Bangla Stadium in Mirpur after skipper Prabh Simran Singh won the toss and elected to bat.
- ✦ For his consistency (318 runs in the tournament), Jaiswal was adjudged man-of-the-tournament.

## GOOGLE ON SATURDAY DEDICATED ITS DOODLE TO MARK THE START OF THE 2018 SUMMER YOUTH OLYMPIC GAMES.

- ✦ Being held in Buenos Aires, till October 18, the Games will see over 200 countries take part. Kosovo and South Sudan are making their debut at the Youth Olympics this year.
- ✦ New sports that have been introduced include kiteboarding, BMX freestyle park, and a new version of handball that's played on the beach. Football has been replaced by futsal - an indoor game played on a smaller hard court.
- ✦ The third edition of the Games will also feature mixed gender events as well as mixed National Olympic Committee events, bringing athletes from different countries together on the same team.

## JEREMY LALRINUNGA WINS INDIA'S MAIDEN GOLD MEDAL AT YOUTH OLYMPIC GAMES

- ✦ India won their first gold medal at the 2018 Youth Olympic Games in Buenos Aires, Argentina with Jeremy Lalrinnunga lifting 150kg on his last attempt for a combined 274kg.

- ✦ This is India's first-ever gold medal at the Youth Olympics. In the two editions prior to this, India's best performance was two medals in the 2014 Youth Olympics at Nanjing, China.
- ✦ With his best successful attempts of 124kg in snatch and 150kg in clean & jerk for a combined 274kg, the 15-year-old won the gold medal.
- ✦ Toptas Caner of Turkey won the silver medal for a combined lift of 263kg and Estiven Jose Manjarres of Colombia won the bronze medal with 260kg.

## THANGJAM TABABI DEVI CLINCHES JUDO MEDAL AT OLYMPICS, FETCHES YOUTH SILVER

- ✦ Thangjam Tababi Devi became India's first judo medallist at the Olympic level, claiming a silver at the ongoing Youth Games after losing to Venezuela's Maria Giminez in the finals of the women's 44kg category.
- ✦ Tababi Devi, an Asian cadet champion hailing from Manipur, lost 0-11, also conceding a penalty point in the process.
- ✦ India have never won an Olympic medal in judo either at the senior or the youth level.

## YOUTH OLYMPICS GAMES 2018: MANU BHAKER WINS GOLD IN THE WOMEN'S 10 METRE AIR PISTOL

- ✦ Manu Bhaker claimed India's first ever gold medal in shooting at the Youth Olympic Games in Buenos.
- ✦ The 16-year-old Bhaker shot 236.5 to finish on top of the podium in the women's 10m air pistol event, making up for the heartbreak at the Asian Games in Indonesia.
- ✦ Russia's Lana Enina won the silver with 235.9, while Nino Khutsiberidze bagged the bronze medal.

## ASIAN PARA GAMES 2018: HARVINDER SINGH WINS GOLD IN ARCHERY

- ✦ Archer Harvinder Singh notched up the men's individual recurve gold at the Asian Para-Games in Jakarta.
- ✦ Harvinder defeated China's Zhao Lixue 6-0 in the W2/ST category final to claim the top honours and take India's gold tally to seven.
- ✦ The W2 category of impairment covers athletes with paraplegia, diplegia or double leg amputation below the knee, requiring wheelchair.

**SEPTEMBER 2018****SAURABH CHAUDHARY SETS NEW SHOOTING RECORD IN ISSF WORLD CHAMPIONSHIP**

- ✦ India's Saurabh Chaudhary beat his own world record in the men's junior 10m Air Pistol event at the ISSF World Championship in Changwon.
- ✦ Saurabh not just set a new world record but also climbed to the top of the podium with Lim Hojin of Korea and India's Arjun Singh Cheema finishing third and fourth respectively.
- ✦ Saurabh shot a total of 245.5 to break his own world record he had set in June.

**ASIAN GAMES 2018: JAPAN'S RIKAKO IKEE NAMED MOST VALUABLE PLAYER**

- ✦ Rikako, 18, who grabbed a record six gold medals in Jakarta, said she hoped she had put Japanese swimming on the map ahead of the Tokyo 2020 Olympics.
- ✦ Teenage swimming sensation Rikako Ikee said she would celebrate with barbecued beef and sushi as she was named the best athlete at the Asian Games
- ✦ Rikako is the first woman to win six golds at a single Games, and she finished with eight medals in total -- equalling the record set by North Korean shooter So Gin Man in 1982.

**INDIA BLUE TROUNCES INDIA RED TO WIN DULEEP TROPHY**

- ✦ India Blue thrashed defending champion India Red by an innings and 187 runs in the final to win the Duleep Trophy at NPR College ground.
- ✦ Spinners Deepak Jagbir Hooda (5 for 56) and Saurabh Kumar (5 for 51) needed just 10.5 overs on the fourth day to bundle out India Red for 172 in the second innings.
- ✦ Himachal Pradesh batsman Nikhil Gangta was named the Man of the Match.

**GOLD 15, SILVER 24, BRONZE 30 EQUALS INDIA'S BEST ASIAN GAME**

- ✦ The 2018 Asian Games turned out to be India's best ever outing at the quadrennial sports extravaganza, matching the country's best gold medal count while registering the biggest haul in terms of total medals won.
- ✦ India end the Games with a total of 69 medals and 15 golds and are likely to finish in the eighth spot in the medal's tally.
- ✦ China topped the medals table for the 10th Games in succession, a streak stretching back to New Delhi 1982, with a runaway 132 golds.
- ✦ The 2018 Asian Games (Indonesian: Pesta Olahraga Asia 2018, Asian Games 2018), officially known as the 18th Asian Games and also known as Jakarta-Palembang 2018, was a pan-Asian multi-sport event being held from 18 August to 2 September 2018 in the Indonesian cities of Jakarta and Palembang.

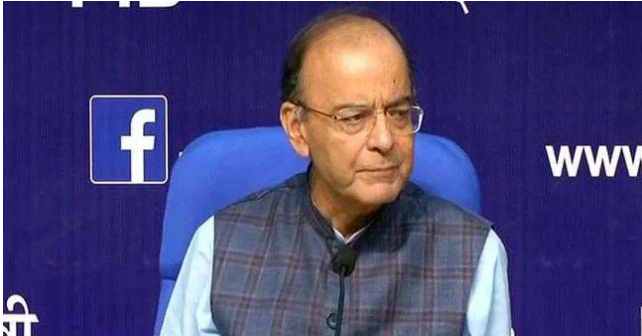
**HRIDAY HAZARIKA, INDIAN WOMEN'S 10M AIR RIFLE TEAM WIN GOLD MEDALS AT ISSF WORLD CHAMPIONSHIPS**

- ✦ India's Hriday Hazarika won gold in men's 10m air rifle at the International Shooting Sport Federation (ISSF) World Championships.
- ✦ Hazarika, the only Indian to qualify for the men's final with a total score of 627.3, was tied on 250.1 with Iran's Mohammed Amir Nekounam in the final
- ✦ Mohammed Amir clinched the silver medal, Russia's Grigorii Shamakov took home the bronze medal.
- ✦ The women's 10m air rifle team of Elavenil Valarivan (631), Shreya Agarwal (628.5) and Manini Kaushik (621.2) produced a brilliant performance to score a total of 1880.7.
- ✦ The 52nd ISSF World Shooting Championships are held in Changwon, South Korea from 2 to 14 September 2018.

## Banking & Financial Awareness



### SBI TO ISSUE AND ENCASH ELECTORAL BONDS FROM OCT 1 TO 10



- ✦ The finance ministry said that State Bank of India, the country's largest lender, was authorised to issue and encash electoral bonds with effect from October 1 to 10.
- ✦ According to the provisions of the Electoral Bond scheme notified in January this year, these bonds could be purchased by a person who is a citizen of India or an entity incorporated or established in India.
- ✦ An individual can buy electoral bonds either singly or jointly with other individuals.
- ✦ Only the political parties registered under Section 29A of the Representation of the People Act, 1951 (43 of 1951) and which secured not less than one per cent of the votes polled in the previous Lok Sabha or Assembly election are eligible to receive the electoral bonds.

### RBI TO INJECT RS 40,000 CR INTO BANKING SYSTEM VIA OMO

- ✦ The Reserve Bank of India will inject Rs 40,000 crore in the banking system next month
- ✦ This move will help ease cash shortage in the system and stabilise debt market rates. Open market operation (OMO) is an RBI mechanism to infuse or suck liquidity from the system.
- ✦ RBI's currency intervention is one of the factors that has contributed to the tightening in banking system liquidity with the central bank's dollar sales infusing more rupees into the system.

### RBI ALLOWS BANKS TO PROVIDE PARTIAL CREDIT ENHANCEMENT OF NBFC BONDS

- ✦ The Reserve Bank of India (RBI) allowed banks to provide partial credit enhancement (PCE) to bonds issued by systemically important non-deposit taking non-banking financial companies (NBFCs) registered with the RBI and housing finance companies (HFCs) registered with the National Housing Bank.
- ✦ The move is aimed at enhancing the credit rating of the bonds and enabling these NBFCs to access funds from the bond market on better terms.
- ✦ The RBI said the tenure of these bonds shall not be less than three years and that proceeds from them shall only be utilized to refinance existing debt.

### KIRLOSKAR GROUP GETS RBI NOD FOR NBFC BIZ; TO INVEST 1,000 CR

- ✦ The Kirloskar group said that it has received licence from the Reserve Bank to launch a non-banking finance company (NBFC), Kirloskar Capital, which will be headed by industry veteran Vimal Bhandari
- ✦ The group company said it will invest Rs 1,000 crore in the proposed NBFC, which will be a fully-owned subsidiary of Kirloskar Oil Engines, and will focus on providing growth capital to industry with an initial focus on small and medium enterprises (SMEs).
- ✦ Apart from Kirloskar Oil Engines, the Pune-based group also runs Kirloskar Industries, Kirloskar Ferrous and Kirloskar Pneumatic.

### HSBC-ING COMPLETE BLOCKCHAIN-BASED TRANSACTION FOR RELIANCE INDUSTRIES

- ✦ Hongkong and Shanghai Banking Corp (HSBC) India and ING Bank Belgium have jointly executed a trade transaction using blockchain enabling cross border payment from a US-based company to India's Reliance Industries in a totally digital form.
- ✦ The transaction allowed a digital transfer of the title of goods from the seller to the buyer in the underlying trade
- ✦ The Letter of Credit (LC) was issued by ING Bank for Tricon Energy USA (importer) with HSBC India as the advising and negotiating bank for Reliance Industries.



### RBI CANCELS REGISTRATION OF 31 NBFCs

- ❖ The RBI cancelled the certificate of registrations of as many as 31 NBFCs for unspecified reasons.
- ❖ Bengal is followed by Uttar Pradesh, which has seen four NBFC license cancellation.
- ❖ A majority of voluntary application for license cancellation are also from Bengal.
- ❖ The list includes Ramky Finance & Investments, which is based in Hyderabad. It also has city-based Propycon Trading & investment.

### RBI STARTS PROCESS TO SET UP DIGITAL PUBLIC CREDIT REGISTRY FOR CAPTURING ALL DETAILS OF BORROWERS

- ❖ The Reserve Bank has initiated steps to set up a wide-based digital Public Credit Registry (PCR) to capture details of all borrowers, including wilful defaulters and also the pending legal suits in order to check financial delinquencies.
- ❖ The PCR will also include data from entities like market regulator Sebi, the corporate affairs ministry, Goods and Service Tax Network (GSTN) and the Insolvency and Bankruptcy Board of India (IBBI) to enable the banks and financial institutions to get 360 degree profile of existing and prospective borrowers on a real-time basis.
- ❖ The Reserve Bank has invited expression of interest (EOI) for developing the registry from companies with a turnover of over Rs 100 crore in the last three years.

### WORLD BANK INKS \$172 MILLION PROJECT AGREEMENT WITH AP

- ❖ The Central and Andhra Pradesh governments and the World Bank have signed the loan agreement for a \$172.20 million project to enhance agricultural productivity, profitability, and climate resilience of poor and marginalised farmers in Andhra Pradesh.
- ❖ The projects seeks to ensure that farming continues to remain a financially viable activity.
- ❖ The Andhra Pradesh Integrated Irrigation and Agriculture Transformation Project (APIIATP) will be implemented in rural areas largely dependent upon rain-fed agriculture.

### RBI CLEARS RE-APPOINTMENT OF ADITYA PURI AS HDFC BANK CEO FOR 2 YEARS



- ❖ HDFC Bank said the RBI had approved the re-appointment of Aditya Puri as managing director of the bank for another two years.
- ❖ Reserve Bank of India, vide its letter dated October 22, 2018, has accorded its approval to HDFC Bank Ltd. for re-appointment of Aditya Puri, as MD & CEO of the bank, from November 1, 2018 to October 26, 2020
- ❖ Puri has been with HDFC Bank since 1994, making him the longest-serving head of any private bank in the country.

### CENTRE TO INFUSE RS 3,054 CR AS CAPITAL IN ALLAHABAD BANK

- ❖ The Centre will infuse Rs 3054 crore as capital into state-run Allahabad Bank.
- ❖ According to a notification to the National Stock Exchange, the bank says that it has received a communication from Finance Ministry regarding a fresh capital infusion of Rs 3054 crore.
- ❖ The infusion will be made through the preferential allotment of equity shares (Special Securities/Bonds) of the Bank during the financial year 2018-19.

### SBICAP VENTURES LAUNCHES SME, AFFORDABLE HOUSING FUNDS

- ❖ SBICAP Ventures (SVL), an alternative asset manager and a wholly owned subsidiary of SBI Capital Markets, launched two funds for the small and medium enterprises (SMEs) and affordable housing sectors.
- ❖ The SME fund is expecting to raise a corpus of Rs 400 crore, while the affordable housing fund would look at raising Rs 350 crore.

# Defence & Technology



## RUSSIAN FORCES ARRIVE IN PAKISTAN FOR THIRD JOINT-MILITARY DRILL



- ❖ A Russian Army contingent arrived to take part in the third edition of a joint bilateral military training exercise.
- ❖ The two armies will be holding joint military drills in the mountains of northwestern Pakistan which will continue till November 4
- ❖ This will be the third joint military drill between Pakistan and Russia under the bilateral training cooperation agreement.

## IBM TO ACQUIRE SOFTWARE COMPANY RED HAT FOR \$34 BILLION

- ❖ IBM Corp had agreed to acquire U.S. software company Red Hat Inc for \$34 billion, including debt, as it seeks to diversify its technology hardware and consulting business into higher-margin products and services.
- ❖ The transaction is by far IBM's biggest acquisition. Founded in 1993, Red Hat specializes in Linux operating systems, the most popular type of open-source software, which was developed as an alternative to proprietary software made by Microsoft Corp.
- ❖ IBM, which has a market capitalization of \$114 billion, will pay \$190 per share in cash for Red Hat, a 63 percent premium to Friday's closing share price.

## CII PARTNERS WITH WHATSAPP TO TRAIN SMES ACROSS INDIA

- ❖ Confederation of Indian Industry (CII) will work with WhatsApp to educate and train small-medium business owners (SMEs) and entrepreneurs on how the WhatsApp Business app can help them connect with their customers and grow their businesses.
- ❖ CII said WhatsApp and CII will work to enhance business communication for Indian SME's through CII's SME Technology Facilitation Centre.
- ❖ This was set up in November 2016, with the objective of creating awareness amongst SMEs in India on technological solutions that can be optimally adopted to enhance their overall competitiveness.

## NEW WEB-BASED TOOL TO HELP MONITOR FAKE NEWS ON FACEBOOK, TWITTER

- ❖ Scientists have developed a web-based tool to help monitor the prevalence of fake news on social media platforms like Facebook and Twitter.
- ❖ Developed by researchers at the University of Michigan in the US, the tool uses a Platform Health Metric called the Iffy Quotient, which draws data from two external entities.
- ❖ It also shows that the two social media platform companies have made progress since early 2017 on their promises to crack down on misinformation, but one has succeeded more than the other.

## INDIA-JAPAN MILITARY EXERCISE BEGINS IN MIZORAM

- ❖ Armies of India and Japan began their first ever joint military exercise at a jungle warfare school in Mizoram's Vairengte with a focus on strengthening counter-terror cooperation
- ❖ The focus of the two-week-long exercise 'Dharma Guardian-2018' will be to enhance tactical skills against global terrorism and increase inter-operability between the two forces .
- ❖ The Japanese contingent is represented by 32nd Infantry Battalion, while the Indian side by 6/1 Gorkha Rifles.
- ❖ The objective of the exercise is to build and promote Army to Army relation in addition to exchange skills and experiences of both the armies.

## INDIA CONDUCTS SUCCESSFUL NIGHT TRIAL OF NUCLEAR-CAPABLE AGNI-I MISSILE



- ❖ India successfully conducted the night trial of the indigenously developed nuclear capable Agni-I ballistic missile off the Odisha coast.
- ❖ The surface-to-surface missile test was test-fired as part of a user-trial from the Abdul Kalam Island off Odisha coast.
- ❖ The night trial of the ballistic missile with a strike range of 700 km was first conducted in April 2014.
- ❖ The missile with a strike range of beyond 700 km has a specialised navigation system. It has already been inducted in the Indian Army.

## INDIA'S NUCLEAR SUBMARINE INS ARIHANT COMPLETES FIRST 'DETERRENCE PATROL'

- ❖ Prime Minister Narendra Modi announced that India's first indigenous nuclear submarine INS Arihant has successfully completed its "first deterrence patrol".
- ❖ The development signifies that the underwater warship has completed its maiden long-range mission with "live" nuclear-tipped missiles.
- ❖ Following the successful completion of its "deterrence patrol", INS Arihant can now be considered a fully functional underwater ballistic missile delivery platform.

## S. KOREAN-US TO RESUME MARINE EXERCISE

- ❖ South Korea and the United States will resume this week battalion-level marine exercises that were delayed as part of efforts to help facilitate a detente with North Korea, Seoul military .
- ❖ The two marine forces will begin joint training lasting two weeks around the southeastern port city of Pohang.
- ❖ The Korea Marine Exercise Programme (KMEP) exercise has been suspended for six months since May as the two countries engaged in diplomacy with North Korea.

## IIT-MADRAS CREATES INDIA'S FIRST INDIGENOUS MICROPROCESSOR CALLED 'SHAKTI'

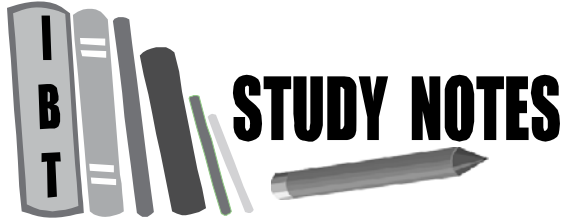
- ❖ Lead researcher and Professor Kamakoti Veezhinathan said that 'Shakti' is India's first and indigenous microprocessor that has been developed by Indian Institute of Technology Madras (IITM) at an outlay of about Rs 11 crore, which will not be outdated anytime soon
- ❖ The Indian Institute of Technology Madras has designed and boot up 'Shakti', which can be used for wireless and networking systems, as well as mobile computing.
- ❖ Veezhinathan, the lead researcher at IITM's Reconfigurable Intelligent Systems Engineering (RISE) Laboratory said that "Shakti" could be used by others as it was at par with international standards.

## OFFSHORE PATROL VESSEL ICGS VARAHA LAUNCHED

- ❖ The Indian Coast Guard has launched a new offshore patrol vessel called ICGS Varaha from a corporate shipyard near Chennai.
- ❖ This is the third in a series of seven similar ships to be handed over to the Coast Guard. The timeline for the delivery of all the vessels is March 2021.
- ❖ ICGS Varaha will soon be fitted with advanced navigation and communication equipment, sensors and machineries. The weapons will include a 30 mm guns with Fire Control Systems.

## SINGAPORE-INDIA BILATERAL NAVAL EXERCISE SIMBEX-18 KICKS OFF

- ❖ The 25th edition of the SIMBEX - Singapore India Maritime Bilateral Exercise 2018 marking the Silver Jubilee of maritime combat drills between the two countries kicked off at Port Blair in Andaman Nicobar Islands.
- ❖ It may be noted here that there are only a few militaries that can boast of continuity and cooperation in the field of maritime combat drills like the navies of Singapore and India .
- ❖ The exercise has graduated to complex maritime combat drills including missile and torpedo firings and shore based intensive professional exchanges.



## Quantitative Aptitude

### PERCENTAGE

Percentage is used to compare two quantities. Percentage is per-cent which means parts per hundred (1/100).

- If we have to convert percentage into fraction then it is divide by 100.

**Example:-**  $40\% = 40/100 = 2/5$

- If we have to convert fraction into percentage we have to multiply it with 100.

**Example:-**  $4/5 = 4/5 * 100 = 80\%$

- $x\%$  of  $y$  is given by  $(y \times x/100)$

**Important Fraction to Percentage conversion table:-**

$$1 = 100\%$$

$$1/2 = 50\%$$

$$1/3 = 33.33\% = 33 \frac{1}{3}\%$$

$$1/4 = 25\%$$

$$1/5 = 20\%$$

$$1/6 = 16.66\% = 16 \frac{2}{3}\%$$

$$1/7 = 14.28\% = 14 \frac{2}{7}\%$$

$$1/8 = 12.5\% = 12 \frac{1}{2}\%$$

$$1/9 = 11.11\% = 11 \frac{1}{9}\%$$

$$1/10 = 10\%$$

$$1/11 = 9.09\% = 9 \frac{1}{11}\%$$

$$1/12 = 8.33\% = 8 \frac{1}{3}\%$$

**Some Short tricks based on Condition:-**

- If A's income is  $r\%$  more than B's income, the B's income is less than A's income by

$$[r / (100 + r) \times 100]\%$$

- If A's income is  $r\%$  less than B's income, the B's income is more than A's income by

$$[r / (100 - r)] \times 100\%$$

- If A is  $x\%$  of C and B is  $y\%$  of C then A is  $(x/y) \times 100\%$  of B.

- If a number 'x' is successively changed by  $a\%$ ,  $b\%$ ,  $c\%$ . then final value :

$$x (1 + a/100) (1 + b/100) (1 + c/100)$$

- The net change after two successive changes of  $a\%$  and  $b\%$  is:

$$(a + b + ab/100) \%$$

- The population of a town is 'P'. It increased by  $x\%$  during 1st year, increased by  $y\%$  during 2nd year and again increased by  $z\%$  during 3rd year. The population after 3 years will be,  $P \times [(100 + x)/100] \times [(100 + y)/100] \times [(100 + z)/100]$

- Suppose in an examination,  $x\%$  of total number of students failed in subject A and  $y\%$  of total number of students failed in subject B and  $z\%$  failed in both the subject. Then,

(i) Percentage of students who passed in both the subjects =  $[100 - (x + y - z)]\%$

(ii) Percentage of students who failed in either subject =  $(x + y - z)\%$

- If due to  $r\%$  decrease in the price of an item, a person can buy A kg more in Rs.x, then Actual price of that item =  $Rs (rx)/((100 - r)A)$  Per kg

**Example :** If due to 10% decrease in the price of sugar ,Ram can buy 5 kg more sugar in Rs 100 , then find the actual Price of sugar ?

**Solution :** Here  $r = 10\%$  ,  $x = 100$  and  $A = 5$  kg

Actual price of sugar =  $10 \times 100 / \{(100 - 10) \times 5\}$

= Rs.  $2(2/9)$

- If the population of a town is P and it increases at the rate of  $R\%$  per annum, then

(i) Population after n year =  $P(1+r/100)^n$

(ii) Population, n year ago =  $P/(1+r/100)^n$

### EXAMPLES

- From a container having pure milk, 20% is replaced by water and the process is repeated thrice. At the end of the third operation, the milk is

(A) 40% pure

(B) 50% pure

(C) 51.2% pure

(D) 66% pure

(E) None of these

## ALL INDIA TOPPERS FROM IBT

<b>SUBHOJIT CHAKRABORTY</b> <b>SBI-PO - 2016</b> Roll No: 38407295966 	<b>VIPAN PRITMANI</b> <b>RBI ASSISTANT - 2016</b> Roll No: 2630701471 	<b>LOVE GUPTA</b> <b>SSC CGL - INSPECTOR</b> Roll No: 2201295176 	<b>AASTHA SIHAG</b> <b>SSC CGL - INSPECTOR</b> Roll No. 2630701471 	<b>VIKAS MEENA</b> <b>DMRC</b> Roll No. 1130709957 
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2. Anita made a mixed fruit jam containing 30% mango, 20% apple, 30% banana and 20% pineapple. What quantity of pineapple must be added to 200 g of jam such that the % of mango becomes 25%?  
 (A) 30 g      (B) 40 g      (C) 50 g      (D) 60 g  
 (E) 80 g
3. 30% of the men are more than 25 years old and 80% of the men are less than or equal to 50 years old. 20% of all men play football. If 20% of the men above the age of 50 play football, what percentage of the football players are less than or equal to 50 years?  
 (A) 25%      (B) 20%      (C) 60%      (D) 80%  
 (E) 70%,
4. A jar was full with honey. A person used to draw out 20% of the honey from the jar and replaced it with sugar solution. He has repeated the same process 4 times and thus there was only 768 gm of honey left in the jar, the rest part of the jar was filled with the sugar solution. The initial amount of honey in the jar was:  
 (A) 1.25 kg      (B) 1.875 kg      (C) 1.50 kg      (D) 2.25 kg  
 (E) None of these
5. A shopkeeper Raju increased the price of a product by 37% due to which a customer found it difficult to purchase the required amount. But somehow the customer purchased only 68% of the required amount. What is the net percentage difference in the expenditure on that product ?  
 (A) 5.78%      (B) 6.84%      (C) 7.32%      (D) 4.68%  
 (E) 5.84%
6. The shopkeeper increased the price of a production by 25% so that customer finds it difficult to purchase the required amount. But some how the customer managed to purchase only 70% of the required amount. What is the net difference in the expenditure on that product ?  
 (A) 12.5% less      (B) 15% more  
 (C) 10% more      (D) 5% more  
 (E) 17.5 less
7. Ram gives 60% of his salary to his father, 70% of remaining salary he invested in scheme A and B in ratio of 4:3 and remaining he keeps in bank account. If the difference between the amount given to his father and that he invested in scheme A is 840, how much Ram salary?  
 (A) 1850.64      (B) 1909.09      (C) 1664      (D) 2324.64  
 (E) None of these.
8. The numbers of boys and girls in a college are in the ratio of 3:2. If 20% of the boys and 25% of the girls are adults, the percentage of students, who are not adults, is  
 (A) 58%      (B) 60%      (C) 78%      (D) 83%  
 (E) None of these
9. In the half yearly exam only 80% of the students were passed out of these (passed in half yearly) only 50% student are passed in annual exam. Out of those who did not pass the half yearly exam, 70% passed in annual exam. What per cent of the students passed the annual exam ?  
 (A) 42%      (B) 54%      (C) 66%      (D) 56%  
 (E) None of these
10. If the expenditure of company B increased by 20% from 1995 to 1996, the income in 1996 will be how many times the income in 1995?  
 (A) 2.16      (B) 1.2      (C) 1.8      (D) equal  
 (E) None of these

### SOLUTIONS

1. (C) Total quantity = 100%  
 quantity removed = 20%  

$$\text{Reqd. milk} = \left(1 - \frac{20}{100}\right)^3$$

$$= 100 \times \frac{64}{125}$$

$$= 51.2\%$$

2. (B) Amount of pineapple = 20 % of 200 = 40 g  
 Amount of mango = 30% of 200 = 60 g  
 Amount of pineapple added be x g  
 $60 \text{ g} = 25 \% \text{ of } (200 + x)$   
 $60 = 0.25 \times (200 + x)$   
 $200 + x = 240 \text{ ? } 40 \text{ g.}$
3. (D) Let total men = 100  
 Football players = 20  
 20% of above 50 yrs. = 20% of 20 = 4  
 Football players less than & equal to 50 = 16  
 So,  $\frac{16}{20} \times 100 = 80\%$
4. (B) Let initial amount of honey in jar work be K gram  
 $768 = K \left(1 - \frac{20}{100}\right)^2$   
 $768 = K \left(1 - \frac{1}{5}\right)^4$   
 $768 = K \left(\frac{4}{5}\right)^4$   
 $K = \frac{768 \times 625}{256} = 1875$   
 $= 1.875 \text{ kg}$
5. (B) Price = Quantity  $\times$  Rate = 1  $\times$  1 = 1  
 $0.68 \times 1.37 = 0.9316$   
 Dec. in price =  $\frac{1 - 0.9316}{1} \times 100$   
 $= \frac{0.0684 \times 100}{1} = 6.84\%$
6. (A) Quantity  $\times$  Rate = price  
 $1 \times 1 = 1$   
 $0.7 \times 1.25 = 0.875$   
 Decrease in price =  $\frac{0.125}{1} \times 100$   
 $= 12.5\%$
7. (B) Let Ram salary be x  
 Ram gives to his father =  $x \times 60/100$

$$= 3x/5$$

$$\text{Remaining ram salary} = x - 3x/5$$

$$= 2x/5$$

$$\text{Investment of ram in scheme A and B}$$

$$= 2x \times 70/100$$

$$= 7x/25$$

$$\text{Money invested in scheme A}$$

$$= 7x/25 \times 4/7$$

$$= 4x/25$$

According to question

$$3x/5 - 4x/25 = 840$$

$$= 1909.09 \text{ ans.}$$

8. (C) Let the number of total boys and girls is 100

$$\therefore \text{Boys : Girls} = 3:2 \rightarrow \text{Sum of ratio terms}$$

$$= 3 + 2 = 5$$

$$\therefore \text{Number of boys} = 100 \times (3/5) = 60$$

$$\text{and number of girls} = 100 \times (2/5)$$

$$\therefore \text{The number of adults} = \frac{60 \times 20}{100} + \frac{40 \times 25}{100}$$

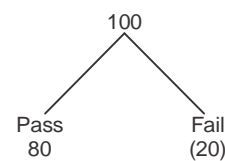
$$= 12 + 10 = 22$$

$$\therefore \text{The number of non-adults}$$

$$= 100 - 22 = 78$$

$$\therefore \text{Percentage of Student, who are not adults} = 78\%$$

9. (B) Half yearly exam



Annual exam

$$80 \times 0.5 + 20 \times 0.70$$

$$40 + 14$$

$$\text{Total pass in annual exam} = 40 + 14 = 54\%$$

10. (B) Let expenditure of B in 1995 be x.

$$\text{Then } E_{96B} = 1.2x \text{ (since } x + 20\% \text{ of } x = 1.2x)$$

$$\text{Now, } I_{95B} = E_{95B} [(100+80)/100]$$

$$= 1.8x$$

$$I_{96B} = E_{96B} [(100+80)/100] \times 1.2x$$

$$I_{96B}/I_{95B} = 1.2 \text{ times}$$

## Reasoning Ability

### STATEMENT AND COURSE OF ACTION

**Statement:** As the name suggests, there will be a statement. The statement in itself will signify the problem. You have to read the statement and understand the underlying problem in it.

**Course of action :** A course of Action is a step or **administrative decision** to be taken up for improvement or follow – up for further action in regard to the **problem, policy** etc. In these questions a statement followed by two or more courses of action. On the basis of the information given in the statement to be true, then decide which of the suggested courses of action logically follow(s) for pursuing.

#### Types of questions :

Normally there are two broad types of pattern in such questions:

- 1. Problem and Solution based:** When the presented situation talks of a problem and the suggested course of action talks of a solution.
  - The solution or course of action is practically possible.
  - A suggested course of actions can be said to solve/reduce/minimize, the problem.

When; (a) It is an established fact. ie, It is acknowledged universally as a fact.

**Note:** A suggested course of action may indeed solve a problem but in practical life it may not be advisable or possible. If it is so, then the course of action is rejected.

- 2. Fact and Improvement based:** When the situation talks of a simple fact (not a problem, just a situation) and the suggested courses of action suggest ways of improvement.

**Format of the Problem:** These types of questions contain two or more statement and these statements are followed by the number of Courses of Action. You have to find which Course of Action will logically follow from the given statement.

#### Rules to solve course of action

##### RULE 1:

Have an unbiased and neutral mind frame. Individual perception must not be used to judge the course of action to be taken.

##### Example:

**Statement:** India has been continuously experiencing military threats from its neighbouring countries.

##### Courses of action:

- I. India should engage in an all-out war to stop the nagging threats.
- II. India should get the neighbors into a serious dialogue to reduce the tension at its borders.

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

**Solution:** (B) In this case, we might personally tend to have a tit for tat attitude. If we were thinking with our own temperament, we might choose the first course of action. But in reality this would be a biased answer. War should be the last resort. First, discussion and negotiations should take place to settle the issues of dispute. So, only course II follows.

##### RULE 2:

The first step should be to identify the root cause of the problem. Once the problem is solved, a logical mind-set should be employed to figure out the course of action.

##### Example:

**Statement:** The Committee has criticized the college for its failure to implement a dozen regular programmes despite an increase in the staff strength and for not drawing up a firm action plan for studies and research.

##### Courses of action:

- I. The broad objectives of the Institute should be redefined to implement a practical action plan.
- II. The Institute should give a report on reasons for not having implemented the planned programmes.

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

**Solution:** (E) Both I and II will be helpful in the given situation. Since an action plan is required to conduct future activities, it is important to have it in place. Also, even though the college has more staff now, it is unable to implement programmes. This needs to be looked into and thus the second action is important. Hence, both I and II are advisable. The correct course of action could not have been found out had the real problem not been identified. The real problem is that the college has not been able to implement regular programmes and not been able to follow an action plan.

##### RULE 3

There must be no extremity involved in the course of action.

##### Example:

**Statement:** The members belonging to two local societies occasionally fight with each other on the main highway and traffic is jammed always.

##### Courses of Action:

- I. The local police station should immediately deploy policemen round the clock on the main highway.
- II. Those involved in fighting should be identified and put behind bars.
- III. The local authority should cease the management of the two societies with immediate effect.

- (A) Only I and II                      (B) Only I and III  
(C) Only II and III                      (D) All of I, II, III  
(E) None of these

**Solution:** (A) Clearly only I and II follow because to stop the fighting, the police must deploy troops and the culprits must be put behind bars to deter them from causing such scenes in the future. III does not follow because ceasing the management would be a violation of people's rights to association and we do not know if all members participate in this fighting. Following the third course of action would be extreme and thus should not be followed.

**RULE 4:**

Action should not give birth to another problem

Like there will be a case in which— among the two given actions, if you select a particular action, it might happen that it would help you in solving the problem but indirectly it will give birth to many other problems. So, such actions should be avoided.

**Example:**

**Statement:** On a particular highway, number of road accidents have increased by many folds.

**Courses of Action:** Personal monitoring should be done by the police officials on each and every vehicle.

**Explanation:** The mentioned action will definitely yield a good result but if we think practically then it is not at all possible to personally monitor each and every vehicle. This will in turn give birth to many other problems.

**RULE 5:****Unpredicted Outcomes**

Always avoid those actions whose outcomes cannot be predicted. There may be cases where you will not be able to predict the result of the selected action. So, such actions should be ignored.

**Example**

**Statement:** Company Z is incurring huge losses due to many competitors in the market

**Courses of Action:**

- I. Company Z should offer a huge discount on all its product and attract customers.
- II. Company Z should study its competitors, their products and methods.

**Solution:** Now we can also think of option a to be a practical solution but one of the major reasons of option a being wrong is because we cannot predict that even after reducing the price, customers will be attracted towards the company. So, the outcome is unknown and so such actions should be avoided.

**RULE 6:**

Avoid Negative and Harsh Actions if possible (explained in one of the below given questions) but if there is no other option available then such actions should be undertaken. Consider the given example.

**Example**

**Statement:** Company X has been incurring losses since 3 years. As per the internal study, it has been found that 60% of the employees are above the age of 60

**Courses of Action:**

- I. Company X should take some loan from bank or other financial institutions.
- II. Due to low productivity of the employees, Company X should fire some of its employees who are above the age of 60 and should recruit young employees.

**Explanation:** As the given solution may sound a bit immoral but for the betterment of the company it is necessary that the productivity of the employees is as high as possible. So such options even if they appear to be immoral and the actions are harsh in nature but if it's the best option or solution then it should be adopted.

**RULE 7:**

The course of action can be said to solve/reduce the problem when it is an established fact, when it is logically possible and when it is known from experience.

**A. Established Fact:****Example:**

**Statement:** The army has been alerted in the district following floods triggered by incessant rains.

**Courses of Action:**

- I. Relief to flood affected people should be arranged.
  - II. Supply of food articles should be arranged.
  - III. Adequate medical facilities should be arranged.
- (A) Only A follows                      (B) Only B follows  
(C) Only A and C follow              (D) None follows  
(E) All follow

**Solution:** (E) Once the army has been made aware about the flood situation, the next step would be to provide the necessary relief material to the flood affected people in the form of food, medicine, clothing, shelter etc. This is an established fact and should not require any other form of reasoning to come up with the solution.

**B. Logical Course of Action:****Example:**

**Statement:** A speeding car has seriously injured six persons sleeping on the pathway near the road last night.

**Courses of action:**

- I. The government should immediately put a complete ban on people sleeping on pathways.
- II. The driver of the car should be caught by the police and put behind bars.



III. The injured people should be taken to the hospital with immediate effect.

- (A) Only I follows                      (B) Only II follows  
(C) Only III follows                      (D) Only II and III follow  
(E) None of these

**Solution:** (D) Action I does not follow. The injury to the people was caused by rash driving. Banning people from sleeping on pathways will not make the driver any less rash and he will continue to be a danger to pedestrians and other vehicles on the road. Also, banning people from sleeping on pathways is not a practical move. There are too many pathways and there aren't enough resources to enforce the ban. Besides, if this ban were to be put in place, this would leave already homeless people without any place to sleep. Thus, it would not be a logical course of action to follow.

II and III follow because the culprit is a danger to society. He must be punished. At the same time, it is important that the injured people be hospitalized as soon as possible, otherwise their injuries could lead to death.

### C. Experience

#### Example:

**Statement:** A sudden cloud burst over the coastal region of city X resulted in unpredicted rainfall causing Tsunami like situation in the entire area. Large numbers of people were caught unawares and were guided to the road.

#### Courses of action:

I. The local administration should immediately put in place an action plan for avoiding such situations in the future.

II. The local disaster management body should immediately deploy personnel to help people to safer places.

III. The local administration should advise all the citizens not to hazard out on the road till situation improves.

- (A) Only I follows  
(B) Only II follows  
(C) Only III follows  
(D) Only II and III follow  
(E) All of I, II, III follow

**Solution:** (E) II and III follow because it is mandatory at such situations to help people to safety and guide people to follow safety measurements until the situation is under control.

I is also a valid course of action. While sudden cloudbursts and the resulting flood like situations are nearly impossible to avoid, the local administration could have done more to ensure people's safety. For example, it could have taught people what to do in an emergency situation, instead of having them gather on roads as well as have provided them with emergency shelters.

In this case, the role of the local administration is being assumed because the awareness created by the administration to help the people in an emergency arises when there has been a similar sort of incident in the past and thus the problems arising from such natural phenomenon can be avoided by learning from the experiences of the past.

## QUESTIONS

In each question below is given a statement followed by two courses of action numbered I and II. You have to assume everything in the statement to be true and on the basis of the information given in the statement, decide which of the suggested courses of action logically follow(s) for pursuing. Give answer

- (A) If only I follows  
(B) If only II follows  
(C) If either I or II follows  
(D) If neither I nor II follows  
(E) If both I and II follow.

1. **Statement:** A large number of people die every year due to drinking polluted water during the summer.

#### Courses of Action:

- I. The government should make adequate arrangements to provide safe drinking water to all its citizens.  
II. The people should be educated about the dangers of drinking polluted water.

2. **Statement:** Severe drought is reported to have set in several parts of the country.

#### Courses of Action:

- I. Government should immediately make arrangement for providing financial assistance to those affected.  
II. Food, water and fodder should immediately be sent to all these areas to save the people and cattle.

## ANSWERS

1. **(E)** The situation demands creating awareness among people about the dangers of drinking polluted water so that they themselves refrain from the same, and at the same time taking steps to provide safe drinking water.  
So, both the courses follow
2. **(B)** In the break-out of a natural calamity, the basic duty of the government becomes to provide the basic amenities essential to save the lives of people and cattle. Providing financial assistance to all would put undue burden on the country's resources.  
So, only II follows.

## ENGLISH LANGUAGE

### CLOZE TEST APPROACH

#### What Is Cloze Test?

In Cloze Test, you will be given a paragraph in which some of the words will be missing and five alternatives will be given for each blank. You need to select the most appropriate alternative for each blank. Here are some of the tips that will help you in choosing the correct alternative and fetching a very good score.

#### Tips For Solving Cloze Test:

- A. Reading and Understanding the passage:** Firstly, you need to read the passage and then comprehend what is the main theme of the passage and what it is talking about. Once you understand the central idea, you will easily get to know which alternative will fill the blank according to the paragraph.
- B. Solving the Cloze Test:** After reading the passage, use the following strategies to solve the same:

**1. Pre-thinking:** After reading the introductory paragraph, you need to pre-think which word will fill the blank appropriately, according to you, without checking the alternatives. Pre-thinking is a very important step to solve cloze test as you will have an idea in your mind that which type of word you are looking for to fill the blank. You must know the **context** of the sentence. Context means the words that surround other words and impact their meaning or the setting in which something occurs.

Pre-Thinking is also based on the **connotation** of the sentence which has a blank to fill in. Connotation implies the abstract meaning or intension of a term. It can invoke the following senses:

If the Connotation of the sentence is **positive** then the blank must also be filled with the positive word.

#### **For Example:**

The Prime Minister brings many reforms in the society that is \_\_\_\_\_ for the people.

- (a) Harmful      (b) Beneficial

**Option (b)** is the correct answer as the sentence has a positive connotation because if the PM is bringing any reforms it will naturally be good for people. Thus, according to our pre-thinking the blank must be filled with a positive word e.g. Good

Thus we will try to find a synonym of word 'Good' and finally mark beneficial as our answer.

Similarly, if the Connotation of the sentence is **negative** then the blank must also be filled with the negative word.

#### **For Example:**

Rita had \_\_\_\_\_ up all the cookies before her husband arrived.

- Eaten    Filled

**Option (a)** is the correct alternative as the sentence conveys a negative sense and **Option (b)** is in the positive sense.

In the same way, Neutral sentences require **neutral** words to fill in the blanks.

#### **For Example:**

He was curious to finish the work and wanted to go home for \_\_\_\_\_.

Relaxation

Jubilation

**Option (a)** is the correct alternative as Relaxation is a neutral word. Jubilation means great joy and hence it has a positive connotation.

**2. Grammar Usage:** You can also identify the correct option by checking the correct grammar usage.

#### **For Example:**

Ram is \_\_\_\_\_ with his friend Sita.

Play    Played

Playing    Been playing

**Option (c)** is the right alternative as the correct grammatical usage will be Ram is playing with his friend Sita.

- C. Weighing the Alternatives:** Now, you must fill up the blank using the strategies mentioned above. For this you have to weigh the alternatives as without considering each alternative you should not mark your answer. You should find the alternative that best matches with the word that you had in your mind while you read the passage.

#### **For Example:**

The increasing cost of education in India has been a \_\_\_\_\_ topic for debate in the recent decades.

- (a) Contempt                                      (b) Contrasting  
(c) Continuing                                    (d) Accumulate  
(e) Constant

**Option (c)** is the correct alternative.

According to our *Pre-thinking*, it must need a word which shows continuation. According to *grammar usage*, we need the word in continuous tense. When we will check the alternatives we will come across two such words: Contrasting and Continuing. Now, if we go for the word Contrasting then we will see that though the grammar usage is correct yet it does not go with the *context* of the sentence. Thus, we will mark **Option (c)** as our answer.

**D. Eliminating All Irrelevant Options:** Elimination is the most important strategy in the English language. It works with each step that has been mentioned above. You should not select any option until you check all the other options and eliminate the wrong options. If you eliminate all the wrong answers, you can easily reach the right alternative. Sometimes, if you don't know the correct alternative, you can still find the correct answer just by eliminating all the wrong options.

**For Example:**

The prices that consumers pay do not rise or fall in \_\_\_\_\_ with the taxes imposed on goods, be they production or consumption taxes.

- (a) Conflicting (b) Relevant  
(c) Clinging (d) Tandem  
(e) Lament

According to our Pre-thinking the blank should be filled up with the word like 'Accordance'. But when we check the alternatives we do not encounter any such word. So, now we should follow the Elimination Strategy.

'Conflicting' cannot be the correct alternative as it is not relevant according to the context of the sentence.

'Relevant' cannot be chosen as according to the correct grammar usage 'Relevance' must be used.

'Clinging' is also irrelevant according to the context of the sentence.

'Lament' is not the right answer as it means to complain.

Thus, we are left with only one word 'Tandem'. Thus it is the correct alternative. This way we can reach the correct alternative just by eliminating the wrong options.

A big question arises \_\_ (6) \_\_ the Gross Domestic Product Provides a good measure of living standards. In many cases, GDP statistics seem to \_\_ (7) \_\_ that the economy is doing far better than most citizens feel it is. Moreover, the focus on GDP creates conflicts- while political leaders are told to maximise it, citizens also demand that \_\_ (8) \_\_ should be paid on enhancing security, reducing air, water and noise pollution all of which actually \_\_ (9) \_\_ GDP growth. Statistics are \_\_ (10) \_\_ to summarize what is going on in our complex society, it is therefore obvious threat that we can't reduce everything to a single number -GDP.

1. (a) pursuit (b) perception  
(c) conversion (d) title  
(e) tribute
2. (a) quality (b) spirit  
(c) span (d) joy  
(e) loss
3. (a) scored (b) qualified  
(c) regard (d) ranked  
(e) counted
4. (a) great (b) unduly  
(c) trivial (d) considerably  
(e) negligible
5. (a) confidence (b) belief  
(c) dissatisfaction (d) compliance  
(e) obedience
6. (a) unless (b) because  
(c) against (d) whether  
(e) that
7. (a) recommend (b) think  
(c) point (d) refer  
(e) suggest
8. (a) respect (b) debt  
(c) attention (d) expense  
(e) compensation
9. (a) lower (b) attain  
(c) decline (d) shrunk  
(e) recover
10. (a) difficult (b) interpret  
(c) reveal (d) intended  
(e) inferred

## PRACTICE QUESTIONS

**Direction(1 - 10):** In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each some alternatives are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case. If the appropriate word is not given, then choose option (e) as your answer.

The \_\_ (1) \_\_ of India as an economic superpower is not reflected in the \_\_ (2) \_\_ of life enjoyed by its 1.2 billion citizens (according to Human Development Index) which \_\_ (3) \_\_ India very low among 182 countries. In our performance-oriented world, measurement issues have taken on \_\_ (4) \_\_ importance as what we measure affects what we do. In fact the French President has established an international Commission on the Measurement of Economic Performance and Social Progress, Owing to his \_\_ (5) \_\_ and that of others with current state of statistical information about the economy and society.

## ANSWER KEY

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

## BANKING AWARENESS

### What are bank accounts?

Bank accounts are nothing but an arrangement made with a bank whereby one may deposit and withdraw money and in some cases is paid interest.

### Why do we need accounts?

The need to use the bank account varies from person to person and basically depends upon the type of the entity who is using the account. For example, the need of the corporate would definitely be different from an individual.

Different types of bank accounts serve different needs. Depending on your goals, it's wise to put money into the best account and use the right tools for spending and saving. Doing so allows you to maximize the return from your bank, minimize fees, and manage your money conveniently.

### Types of Bank Account:

There are different types of accounts which are meant to fulfill the different needs of the persons concerned.

#### A. Basic Bank Accounts:

- **Savings bank account:** Savings accounts are an excellent place to park emergency cash. Opening a savings account also marks the beginning of your relationship with a financial institution. Savings accounts typically yield a low interest rate in comparison to other bank accounts. They have a withdrawal limit i.e. you can withdraw the cash only for a specified number of times. But they don't have any restrictions on the number of times you deposit the cash. The maximum number of withdrawals varies from bank to bank. The restriction on the maximum number of withdrawals is imposed so as to increase your savings habit.
- **Recurring Deposit Accounts:** Recurring Deposit is a special kind of Term Deposit offered by banks in India which help people with regular incomes to deposit a fixed amount every month into their Recurring Deposit account. They can give standing instructions to the bank to debit a fixed amount of money from their savings bank account. Thus they can avoid botheration of going to bank to deposit the money on regular intervals. The interest offered on RDs is greater than the Savings bank account but lesser than the Fixed Deposit Account.
- **Fixed Deposit Account:** A fixed deposit (FD) is a financial instrument provided by banks or NBFCs which provides investors a higher rate of interest than a regular savings account and the Recurring Deposit accounts until the given maturity date. In this, you need

to keep a fixed amount with the banks for a specific period of time. If you want to withdraw the funds, you will be paid the Principle Amount along with the interest up to the date for which you kept the money after deducting some cancellation charges.

- **Current Account:** These accounts are typically for the use of businessmen. They can make any number of transactions in a single day through this account. No interest is paid on the current accounts. An overdraft facility is given to the current account holders depending upon their relationship with the banks.

#### B. Other Bank Accounts:

- **Interest checking account:** An interest checking account is a checking account that pays interest on the money in your account. Traditionally, checking accounts were not interest-bearing accounts—they're for short-term cash that you would spend soon. With interest checking, you can use the account like a standard checking account: Use your debit card for purchases, write checks when needed, set up automatic electronic payments, and use online bill payments from the account. All the while, you earn interest on your balance.
- **Money Market Accounts:** A money market account earns more interest than either a savings or checking account but combines features of both. For those who tend to carry higher balances in checking accounts, these can be a great option to park cash. The higher rates mean your cash is working for you and earning interest. It is good for the people who hold average balances in their account and want to earn higher interest rates.

Some money market accounts have significant minimum balance requirements and withdrawals are typically limited to three or so per month.

- **Certificate of Deposit (CD):** A CD account usually allows you to earn more than any of the accounts but you have to commit to keeping your money in the CD for a certain amount of time. For example, you might use a six-month CD or an 18-month CD, which means you have to keep your funds locked up for six or 18 months.

It will yield high returns when you don't need to use money in the near future. Thus, it will be more beneficial to lock up the funds for a while.

But if you want to withdraw the funds prematurely then it you may not get any interest and even you will be penalised for the same. It may wipe out everything you earned or in rare cases it may eat up your initial deposits also.

- Retirement Accounts: An individual retirement account is an investing tool individuals use to earmark funds for retirement savings. Most banks offer IRAs (both Traditional IRAs and Roth IRAs) and they may also provide retirement accounts for small businesses. These are very beneficial as they act as savings for your future. These make making money otherwise which would be very difficult to accumulate. They also provide tax benefits.

## PRACTICE QUESTIONS

- What is the minimum amount accepted for fixed deposit and for how many days?
  - Rs. 1000 for 7 days
  - Rs. 1000 for 15 days
  - Rs. 1500 for 7 days
  - Rs. 1500 for 15 days
  - None of the above
- What is the minimum and maximum tenure for recurring deposit account?
  - One month to two years
  - Three months to five years
  - Six months to five years
  - Six months to ten years
  - Twelve months to ten years
- An account which is opened for large number of business transactions is called as?
  - Internet checking account
  - Money market account
  - Current account
  - Retirement accounts
  - None of the above
- In which of the following accounts the premature maturity of funds incurs the maximum loss?
  - Fixed deposit account
  - Interest checking account
  - Retirement account
  - Money market account
  - Certificate of deposit account
- What is the maximum cap on the number of withdrawals from a savings bank account according to Federal Reserve Board?
  - Six withdrawals per day
  - Six withdrawals every week
  - Six withdrawals fortnightly
  - Six withdrawals monthly
  - None of the above

- The income of the banking interest comes from
  - Deposit Received
  - Interest on Deposit
  - Interest on Loan
  - All of the above
- The open banking institution of India is
  - Central Bank of India
  - Reserve Bank of India
  - State Bank of India
  - SEBI
- The type of cheque which can be encashed only by depositing is known as
  - Order Cheque
  - Bearer Cheque
  - Account Payee Cheque
  - Account Deposit Cheque
- The assets created by the borrower from the credit facilities granted by the bank is known as
  - Primary Security
  - Collateral Security
  - Both of the above
  - None of the above
- The type of charge which is created on immovable property is known as
  - Pledge
  - Hypothecation
  - Assignment
  - Mortgage

## ANSWER KEY

- (B)
- (D)
- (C)
- (E)
- (D)
- (A)
- (B)
- (C)
- (C)
- (D)

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**COMPUTER AWARENESS****DATABASE MANAGEMENT SYSTEM**

1. How many address lines are needed to address each machine location in a 2048 x 4 memory chip?  
(A) 10 (B) 11  
(C) 8 (D) 12
2. Multi user systems provided cost savings for small business because they use a single processing unit to link several  
(A) Personal computers (B) Workstations  
(C) Dumb terminals (D) Mainframes
3. The difference between memory and storage is that memory is \_\_\_ and storage is \_\_\_  
(A) Temporary, permanent (B) Permanent, temporary  
(C) Slow, fast (D) All of the above
4. Which of the following is the first computer to use Stored Program Concept?  
(A) UNIVAC (B) ENIAC  
(C) EDSAC (D) None of above
5. 1 nibble equals to  
(A) 1 bits (B) 2 bits  
(C) 4 bits (D) 8 bits
6. The most commonly used standard data code to represent alphabetical, numerical and punctuation characters used in electronic data processing system is called  
(A) ASCII (B) EBCDIC  
(C) BCD (D) All of the above
7. Hard disk is coated on both sides with  
(A) Magnetic metallic oxide  
(B) Optical metallic oxide  
(C) Carbon layer  
(D) All of the above
8. The contents of information are stored in  
(A) Memory data register  
(B) Memory address register  
(C) Memory arithmetic registers  
(D) Memory access register
9. The programs which are as permanent as hardware and stored in ROM is known as  
(A) Hardware (B) Software  
(C) Firmware (D) ROM ware
10. Which of the following memories must be refreshed many times per second?  
(A) Static RAM (B) Dynamic RAM  
(C) EPROM (D) ROM
11. In which mode, the communication channel is used in both directions at the same time?  
(A) Full-duplex (B) Simplex  
(C) Half-duplex (D) None of the above
12. Which of the printers used in conjunction with computers uses dry ink powder?  
(A) Daisy wheel printer (B) Line printer  
(C) Laser printer (D) Thermal printer
13. Daisy wheel printer is a type of  
(A) Matrix printer (B) Impact printer  
(C) Laser printer (D) Manual printer
14. Which of these is considered intelligent CASE tool?  
(A) Workbench (B) Toolkit  
(C) Upper CASE (D) Lower CASE
15. Origin of internet can be tracked from  
(A) Satellite networks  
(B) Radio networks  
(C) ARPANET (Advanced Research Projects Agency Network)  
(D) None
16. System proposal is prepared in .....phase of SDL(C)  
(A) Conception (B) Initiation  
(C) Analysis (D) Design
17. A data warehouse  
(A) Contains numerous naming conventions and formats  
(B) Is organized around important subject areas  
(C) Contains only current data  
(D) None
18. To connect networks of similar protocols, .....are used  
(A) Routers (B) Gateways  
(C) Bridges (D) None
19. .... is one reason for problems of data integrity  
(A) Data availability constraints  
(B) Data inconsistency  
(C) Data redundancy  
(D) None
20. Which of the following is an advantage of mounting an application on the web?  
(A) the possibility of 24-hour access for users  
(B) creating a system that can extend globally  
(C) standardizing the design of the interface  
(D) All of these

21. Which of the following domains is used for profit businesses?  
 (A) .com (B) .edu  
 (C) .net (D) None
22. Which of the following domains is used for non-profit organizations?  
 (A) .org (B) .edu  
 (C) .net (D) None
23. Browsers can be classified into two types. They are  
 (A) Graphical & Text (B) Graphical & Navigational  
 (C) Text & Pictorial (D) None
24. The displayed data over internet can be classified into two types. They are  
 (A) Static & Dynamic (B) Graphical & Text  
 (C) Data & Voice (D) None
25. Which is an open source development environment to develop dynamic web pages?  
 (A) PHP (Hypertext Preprocessor)  
 (B) XML  
 (C) VB Script  
 (D) None
26. A protocol that allows a user to log on to a remote computer which is also known as remote login is.....  
 (A) FTP (B) Telnet  
 (C) HTTP (D) None
27. A set of rules that enables a user to log on to another computer and transfer information between it & his/her computer.  
 (A) HTTP (B) FTP  
 (C) WWW (D) None
28. PSTN stands for  
 (A) Public Switched Transformation Network  
 (B) Public Switched Telephone Network  
 (C) Public Serviced Telnet Network  
 (D) None
29. Home Page is also known as  
 (A) Index Page (B) Front Page  
 (C) Back Page (D) None
30. GPRS stands for  
 (A) Global Packet Radio Service  
 (B) Global Positioning Radio Service  
 (C) General Packet Radio Service  
 (D) None
31. GSM stands for  
 (A) Global System for Mobile  
 (B) Global Service for Mobile  
 (C) Global System for Mobile communication  
 (D) None
32. TCP stands for  
 (A) Transmission Control Protocol  
 (B) Telnet Control Protocol  
 (C) Transmission Channel Protocol  
 (D) None
33. Proprietary Software is also called as  
 (A) Closed Source Software  
 (B) Open Source Software  
 (C) Commercial Software  
 (D) None
34. A product that is owned exclusively by a single company that can only function properly, if it is used with other products owned by the same company?  
 (A) Proprietary Software  
 (B) Public Domain Software  
 (C) Commercial Software  
 (D) None
35. Which of the following activity can be termed as software piracy?  
 (A) Soft loading (B) Counterfeiting  
 (C) Renting (D) All of these
36. Linux is a type of ..... Software  
 (A) Open Source (B) Public Domain  
 (C) Commercial (D) None
37. A coding language that is compatible with windows servers which is used for increased functionality on a website or to work with a database  
 (A) HTML (B) ASP (C) XML (D) None
38. A code that represents English characters as numbers and ranging from 0 to 127.  
 (A) ASCII (B) EBCDIC (C) BCD (D) All of above
39. An email feature, which is used to send a copy of an email to one or many other people at the same time that you are sending it to the main recipient/s is called  
 (A) CC (B) BCC (C) To (D) None
40. An email feature which is used to send someone a BCC email, their email address will not show in the "to" field  
 (A) CC (B) BCC  
 (C) CC & BCC (D) None

**ANSWER KEY**

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



## TRICKY QUESTIONS

### Quantitative Aptitude

- There are two alloys of bronze and copper. In the first alloy, there is 7 times as much copper as bronze and in the second alloy there is one fourth as much copper as bronze. How many times more must we take the first alloy in the relation to the second alloy in order to obtain a new alloy in which there would be thrice as much copper as bronze?  
(A) 4.4 (B) 5.5 (C) 7.6 (D) 9.25  
(E) 2.125
- Tea worth Rs. 126 per kg and Rs. 135 per kg are mixed with a third variety of a higher cost in the ratio 1 : 1 : 2. If the mixture is worth Rs. 153 per kg, the price of the third variety per kg will be  
(A) Rs. 169.50 (B) Rs. 180.65  
(C) Rs. 175.50 (D) Cannot be determined  
(E) None of these
- If 4 kg of coffee cost as much as 3 kg of tea, and 5 kg of tea as much as 10 kg of sugar. What is the price of each when 1 kg of tea, 1 kg of coffee and 1 kg of sugar together cost Rs. 112.50 ?  
(A) Rs. 55, Rs. 38, Rs. 30  
(B) Rs. 50, Rs. 37.50, Rs. 25  
(C) Rs. 40, Rs. 49, Rs. 45  
(D) Rs. 50, Rs. 37, Rs. 25.50  
(E) Rs. 50, Rs. 32.50, Rs. 30
- 5 litres of milk is removed from a 50 litre container of milk and it is then replaced with 5 litres of water. This procedure is repeated two more times. How much milk is now present in the container?  
(A) 29.16 litres (B) 28.36 litres  
(C) 37.36 litres (D) 36.45 litres  
(E) None of these
- A vessel of 50 litres is filled with milk and water. 40% of the milk and 15% of the water is taken out of the vessel. It is found that the vessel is emptied by 30%.  
What was the initial quantity of milk and water ?  
(A) 30 litres, 20 litres (B) 24 litres, 15 litres  
(C) 20 litres, 16 litres (D) 25 litres, 20 litres  
(E) None of these
- In a container, there is 480 ltr of pure milk from which 24 ltr of milk is replaced with 24 ltr of water, again 24 ltr milk is replaced by same amount of water, as this process is done once more. Now, what is the amount of pure milk?  
(A) 401.54 ltr (B) 421.54 ltr  
(C) 419.64 ltr (D) 411.54 ltr  
(E) 429.64 ltr
- 4 litres of wine is drawn from a cask containing 40 litres of wine and it is replaced by water. The process is repeated 5 times. Find out the ratio of wine to water in the final mixture? (Approximately)  
(A) 2 : 3 (B) 4 : 5 (C) 5 : 6 (D) 6 : 5  
(E) 3 : 2
- A vessel of capacity 4 litre has 20% alcohol and another vessel of capacity 7 litre had 60% alcohol. The total liquid of 11 litre was poured out in a vessel of capacity 20 litre and thus the rest part of the vessel was filled with the water. What is the new concentration of mixture ?  
(A) 71% (B) 31% (C) 25% (D) 49%  
(E) 51%
- A milk man has a mixture of milk in which ratio of milk and water is 5:3. He sells 40 liters of milk i.e., mixture then he adds up 15 liters of pure water. Now the ratio of milk and water is 5:4. What is the new quantity of mixture?  
(A) 72 liters (B) 270 liters  
(C) 144 liters (D) Data insufficient  
(E) None of these
- From a container of wine, containing 40 litres,  $6\frac{1}{4}$  litres are drawn out and the cask is filled up with water. If the same process is repeated once again, what will be the number of litres of wine left in the container?  
(A)  $23\frac{3}{4}$  litres (B)  $27\frac{13}{64}$  litres  
(C)  $28\frac{61}{128}$  litres (D)  $35\frac{7}{32}$  litres  
(E)  $26\frac{43}{128}$  litres

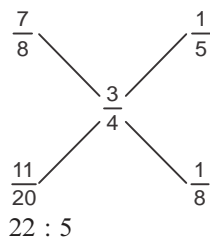


11. The amount of wheat at the rate of Rs. 610 per quintal which should be added to 126 quintals of wheat costing Rs. 285 per quintal so that 20% may be gained by selling the mixture at Rs. 480 per quintal will be:  
 (A) 38 quintals (B) 49 quintals  
 (C) 69 quintals (D) 72 quintals  
 (E) None of the above
12. 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
13. 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

**SOLUTIONS**

1. (A) Copper in alloy 1 =  $\frac{7}{8}$

Copper in alloy 2 =  $\frac{1}{5}$



Required Number =  $\frac{22}{5} = 4.4$  times.

2. (C) Since 1st and 2nd varieties are mixed in equal proportion, average price

$$\frac{126+135}{2} = 130.50$$

Now we can say mixture is made by mixing tea worth Rs. 130.50 and another variety Rs. x per kg and ratio would be (1+1) : 2 ie 1:1  
 cost of 1kg of third variety = x

cost of 1 kg of 1st and 2nd variety = cost of cheaper = C = Rs. 130.50

$$\text{Reqd rate} = \frac{\text{Quantity of Cheaper}}{\text{Quantity of Dearer}} = \frac{d - m}{m - c}$$

$$\frac{1}{1} = \frac{x - 153}{153 - 130.50}$$

x = 175.50 per kg

3. (B) According to question

C = Coffee

T = Tea

S = Sugar

$$4C = 3T \quad \dots(i)$$

$$5T = 10S \quad \dots(ii)$$

$$T + C + S = 112.50 \quad \dots(iii)$$

From (i), (ii) & (iii)

$$T = 50, C = 37.50, S = 25$$

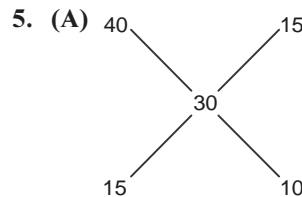
4. (D) milk removed = 5L

initial quantity = 50 L

when milk removed remaining quantity of milk

$$= \text{initial qty} \left[ 1 - \frac{\text{quantity removed}}{\text{initial qty}} \right]$$

$$= 50 \left[ 1 - \frac{5}{50} \right]^3 = 36.45 \text{ l}$$



Ratio of milk : water = 3 : 2

$$\text{Quantity of milk} = \frac{50}{(3+2)} \times 3 = 30 \text{ lt}$$

$$\text{Quantity of water} = \frac{50}{(3+2)} \times 2 = 20 \text{ lt}$$

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6. (D) Amount of pine milk =  $a \left(1 - \frac{b}{a}\right)^3$

Where a = pure milk in starting  
b = amount replaced

$$480 \left(1 - \frac{24}{480}\right)^3 = 480 \left(1 - \frac{1}{20}\right)^3$$

$$480 \times \frac{19}{20} \times \frac{19}{20} \times \frac{19}{20} = 4/2 \text{ ltr}$$

7. (E) Each time 10 % of wine is replaced,  
So after each operation 90% of  
Wine is left in mixture  
Amount of wine left

$$= 40 \times \frac{9}{10} \times \frac{9}{10} \times \frac{9}{10} \times \frac{9}{10} \times \frac{9}{10}$$

$$= 23.62 \text{ lt}$$

$$\text{Water} = 40 - 23.62 = 16.38$$

$$\text{Ratio} = 24 : 16 = 3 : 2$$

8. (C) Amount of alcohol in 1st vessel  
=  $0.20 \times 4 = 0.8\text{lt}$ .

$$\text{Amount of alcohol in 2}^{\text{nd}} \text{ vessel}$$

$$= 0.60 \times 7 = 4.2 \text{ lt}$$

Total amount. of alcohol out of 20 lt  
of mixture is  $0.6 + 4.2 = 5 \text{ lt}$

$$\text{concentration of mixture} = \frac{5 \times 100}{20} = 25\%$$

9. (E) Let initially he had =  $5x + 3x$   
=  $8x$  liters of mixture  
40 litre mixture contains 25 l milk  
and 15 l water  
New Ratio after removal of 40 l mixture and  
addition of 15 l pure water

$$\frac{5x - 25}{3x - 15 + 15} = \frac{5}{4}$$

$$\frac{5x - 25}{3x} = \frac{5}{4}$$

$$20x - 100 = 15x$$

$$x = 20$$

New Quantity of mixture  
=  $5x - 25 + 3x$   
=  $(5 \times 20) - 25 + (3 \times 20)$   
= 135 liters

10. (C) Initial amount = 40 l

$$\text{Wine drawn} = 6 \frac{1}{4} \text{ l} = \frac{25}{4} \text{ l}$$

$$\text{Remaining wine} = \frac{135}{4} \text{ l}$$

When equal amount of water Is added, amount of  
mixture Becomes 40 litres  
Ratio of wine in Mixture 27:5  
After repeating the process

$$\frac{25}{4} \text{ is again replaced by water wine present in } \frac{25}{4} \text{ l}$$

$$= \left(\frac{27}{32} \times \frac{25}{4}\right) = \frac{675}{128}$$

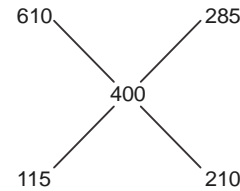
Total wine left in container

$$= \frac{134}{4} - \frac{675}{128}$$

$$= 28 \frac{61}{128} \text{ litres}$$

11. (C) 120% = 480

100% = 400 = copy of mixture



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

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

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

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

$$\text{CP} = \frac{17 \times 17 \times 9}{40} \times \frac{100}{130.05} = 50$$

According to Questions

$$\text{New S.P} = 100 \times \frac{9}{10} \times \frac{17}{20} = \frac{153}{2} = 76.5$$

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

$$= 53\%$$

13. (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

$$20x - 3000 = 1000$$

$$20x = 4000$$

$$X = 200$$

## Reasoning Ability

**Directions (1 to 2):** In the following question assuming the given statements to be true, find which of the conclusion among given three conclusions is /are definitely true and then give your answers accordingly.

**1. Statements:**

$$Z = B; B \geq Y; D > Y; D \leq E$$

**Conclusions:**

I.  $D \geq B$

II.  $E > Y$

III.  $Y \leq Z$

- (A) None is true (B) Only I and II are true  
 (C) Only II and III are true (D) Only III and I are true  
 (E) All are true

**2. Statements:**

$$X \leq E; E = I; L > I; V \geq L$$

**Conclusions:**

I.  $I \geq X$

II.  $E > L$

III.  $I > V$

- (A) None is true (B) Only I is true  
 (C) Only II is true (D) Only III is true  
 (E) All are true

**3.** Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that “ $Z > Y$ ” definitely holds True?

$$Z \_ C \_ D \_ Y$$

- (A)  $>, =, >$  (B)  $=, <, <$   
 (C)  $<, <, =$  (D)  $<, =, >$   
 (E)  $=, <, <$

**4.** Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order the complete the given expression in such a manner that makes the expression ‘ $L > Q$ ’ as well as ‘ $Z \leq P$ ’ definitely true?

$$L \_ P \_ S \_ Q \_ Z$$

- (A)  $=, =, \geq, \geq$  (B)  $>, \geq, =, >$   
 (C)  $>, <, =, \leq$  (D)  $>, =, =, \geq$   
 (E)  $>, =, \geq, >$

**Directions (5 to 8):** In the following question assuming the given statements to be True, find which of the conclusion among given conclusions is/are definitely true and then give your answers accordingly.

**5. Statements:**

$$Z \geq B < C; D = B; Z < E; F < D < E$$

**Conclusions:**

I.  $D > C$

II.  $Z < C$

III.  $F < B$

- (A) Only III is True (B) Only I is True  
 (C) Both I and III are True (D) Both II and III are True  
 (E) Both I and II are True

**6. Statements:**

$$P \leq Q > R = S; S < T; T = P > U; V < U$$

**Conclusions:**

I.  $Q = P$

II.  $Q > P$

III.  $P < V$

- (A) Only III is True (B) Both I and II are True  
 (C) Only II is True (D) Only I is True  
 (E) Either I or II is True

**7. Statements:**

$$Z > N = U \geq L, F \leq X < L$$

**Conclusions:**

I.  $X > N$

II.  $Z > F$

- (A) Only conclusion I is true.  
 (B) Only conclusion II is true.  
 (C) Either conclusion I or II is true.  
 (D) Neither conclusion I nor II is true.  
 (E) Both conclusions I and II are true.

**8. Statements:**

$$P > Z = R \geq S; S < T; P < U$$

**Conclusions:**

I.  $P > S$

II.  $U = S$

III.  $R < U$

- (A) None is true (B) Only I is true  
 (C) Only I and II are true (D) Only II and III are true  
 (E) Only I and III are true

**9. Statements:**

$C \geq D, D \leq E, E > G, G < H$

**Conclusions:**

I.  $C > E$

II.  $H > E$

III.  $G < D$

- (A) Only I follows                      (B) Only II follows  
 (C) Only III follows                    (D) Both I and II follow  
 (E) None follows

- 10.** Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that “ $D < A$ ” definitely holds True?

A \_\_\_ B \_\_\_ C \_\_\_ D

- (A)  $>, \geq, <$                               (B)  $\leq, <, =$   
 (C)  $\geq, =, <$                               (D)  $\geq, =, >$   
 (E) None of these

**Directions (11-13):** Given below are the jumbled letters of a word and their corresponding numbers. Select the combination of numbers that makes a meaningful word .

**11.** N Y H S E O T

1 2 3 4 5 6 7

- (a) 3742615                              (b) 3275416  
 (c) 3615472                              (d) 3274516

**12.** P T I O L F O R O

1 2 3 4 5 6 7 8 9

- (a) 198367524                          (b) 198762543  
 (c) 198264537                          (d) 198267534

**13.** A L E G Z

4 2 1 5 3

- (a) 42135                                  (b) 42513  
 (c) 42153                                  (d) 41235

- 14.** Name a single letter, which can be prefixed to the following words in order to obtain entirely new words?

TOP TABLE NAIL MALL

- (a)C                      (b)S                      (c)B                      (d)H

- 15.** Make a meaningful word from the given responses.

CAT\_RI\_G

- (a)ST                      (b)EN                      (c)TR                      (d)MR

**Directions (16 to 20):** In the question below are given four statements followed by four conclusions numbered I, II, III and IV. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

**16. Statements:**

Some doors are walls.

Some doors are teeth.

No wall is a teeth.

Some teeth are books.

**Conclusions:**

I. Some doors are not walls.

II. Some books are not teeth.

III. No wall is a books.

IV. Some books are wall.

- (A) None follows  
 (B) Only I, II, III follow  
 (C) Only either III or IV follows  
 (D) Only conclusion I and either III or IV follows  
 (E) None of these

**17. Statements:**

All Mats are nests.

All nests are chips.

No cats is nest.

All kites are frogs.

Some kites are cats.

**Conclusions:**

I. All nests can be kites.

II. No mat is Dog.

III. Some chips can be kites.

IV. Some kites are not nests.

- (A) Only IV follows                      (B) Only II follows  
 (C) Only III follows                      (D) Only II and IV follow  
 (E) All follow

**18. Statements:**

Some trees are jungles.

Some jungles are flowers.

All flowers are lilies.

No tree is seed.

**Conclusions:**

I. Some lilies are jungles.

II. Some lilies are trees.

III. Some flower are seed

IV. No flower is seed

- (A) Either I or II follow  
 (B) Only III follows  
 (C) Either conclusion III or IV follows  
 (D) Conclusion I and either III or IV follows  
 (E) None of these

**19. Statements:**

All flowers are gardens  
 All gardens are stones.  
 All stones are fences.

**Conclusions:**

- I. Some fences are gardens.
  - II. All gardens are fences.
  - III. Some stones are flowers.
  - IV. All flowers are stones.
- (A) Only I and II follows    (B) Only II and III follows  
 (C) Only III and IV follows    (D) Only I and III follows  
 (E) All follows

**20. Statements:**

Some Bastman are Team.  
 Some Hockey are Team.  
 All Team are Country.  
 All Country are Cricket.

**Conclusions:**

- I. Some Bastman are Cricket.
  - II. Some Hockey are Country.
  - III. Some Bastman are Hockey .
  - IV. No Bastman is Hockey .
- (A) Conclusion I and either I or III follows.  
 (B) Conclusion II and either III or IV follows.  
 (C) Conclusion II and either II or III follows.  
 (D) Conclusion I and either I or II follows.  
 (E) Conclusion I and II follows and either III or IV follows.

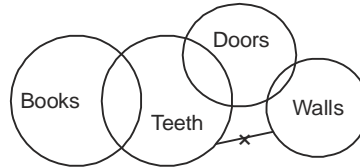
**ANSWER KEY**

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

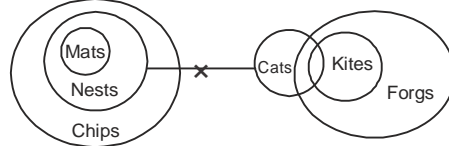
**EXPLANATION :**

- 11. Combination of numbers 3615472 means HONESTY
- 12. Combination of numbers 198267534 means PORTFOLIO
- 13. Combination of numbers 42153 means GLAZE
- 14. From Prefixed S we can obtain words STOP STABLE SNAIL SMALL
- 15. CATERING word can be formed .

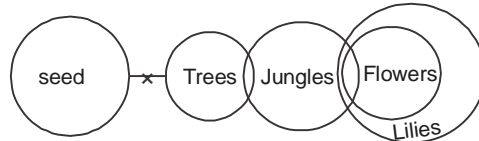
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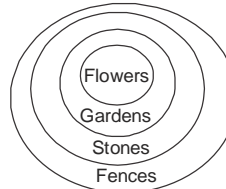
**17.**



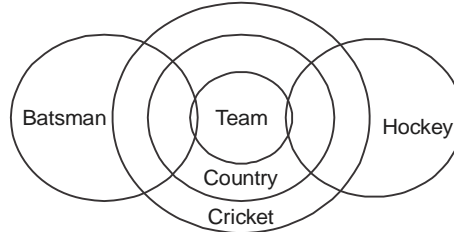
**18.**



**19.**



**20.**



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## IMPORTANT QUESTIONS

### English Language

**Directions (1-5):** Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error', the answer is 5). (Ignore errors of punctuations, if any.)

- Mir Qasim took the drastic step of abolishing / (a) all duties on internal trade, thus giving / (b) his own subjects a concession that / (c) English had seized by force. / (d) No error / (e)
- Supreme Court judge Justice AR Dave said that had / (a) he been a dictator, he would / (b) have made Geeta and the Mahabharata / (c) compulsory in Class I in schools. / (d) No error / (e)
- Gyanendra, the ousted monarch, and his royalist supporters / (a) are hoping that the BJP's ascent to power / (b) in Delhi might bring about a change / (c) in India's approach to Nepal. / (d) No error (e)
- The proposal forwarded by India / (a) is a draft of discussion / (b) and would require bilateral negotiations / (c) prior to finalisation. / (d) No error / (e)
- There were no emphasis / (a) on creative pursuits but somehow / (b) my brother and I / (c) got into writing. / (d) No error / (e)

**Direction(6-10):** In each of the questions given below, the sentences are jumbled. You need to find out the correct sequence so as to form a meaningful sentence.

- Developments as / (A) RBI and government / (B) must resist temptation / (C) victory or climb down / (D) to portray boardroom / (E)
  - ACEDB
  - CDAEB
  - DCEAB
  - BCEAD
  - No improvement required
- urban towns / (A) may not be / (B) in the vicinity / (C) many of the / (D) of big cities / (E)
  - ACEDB
  - ECDAB
  - DABCE
  - BADEC
  - No improvement required
- new balance of / (A) bank and government / (B) the RBI board / (C) power between / (D) meeting signals a / (E)
  - CEADB
  - EBCDA
  - BCDAE
  - BADEC
  - No improvement required

- Mr. Verma took / (A) the oath / (B) of allegiance to / (C) the Constitution / (E) in Tamil / (E)
  - ACEDB
  - ECDAB
  - DABCE
  - BADEC
  - No improvement required
- pen, flame and / (A) the brand names / (B) that had three / (C) elements – the / (D) a masthead logo / (E)
  - ACEDB
  - ECDAB
  - ABDCE
  - BADEC
  - No improvement required

**Direction(11-15):** Select the most appropriate option, out of the five options given for each of the following sentences, which in your view, should be grammatically and structurally correct. Please note that the meaning and the context of the sentence must not change.

- We abiding by his wish, albeit reluctantly.
  - We abided with his wish, albeit reluctantly.
  - We abided by his wish, albeit reluctant.
  - We abided with his wish, albeit reluctant.
  - We abided by his wish, albeit reluctantly.
- They had to cut down on their expenses.
  - They had to be cut down on their expenses.
  - They had been cut down on their expenses.
  - They had to cut up on their expenses
  - They had to cut on their expenses.
- They had to take on the instructions first.
  - They had to take down the instructions first.
  - They had to take up the instructions first.
  - They had to taking down the instructions first.
  - They had to took down the instructions first.
- She savoured the earthy smell about the wine.
  - She savoured the earthy smelling of the wine.
  - She savour the earthy smell of the wine.
  - She savoured the earthy smell of the wine.
  - She savoured the earthy smell of an wine.
- Getting my leg broken was actually a blessing in disguise.
  - Get my leg broken was actually a blessing in disguise.
  - Getting my leg broken was actually a blessing on disguise.
  - Getting my leg broken was actually a blessing with disguise.
  - Getting my leg broke was actually a blessing in disguise.

## SOLUTIONS

1. (d) is the correct alternative, as 'the' should be used before 'English' because it is being used to show the community.
2. (c) is the correct alternative, thus insert 'the' before 'Gita'.
3. (e) is the correct alternative as the sentence is already meaningfully and grammatically correct.
4. (b) is the correct alternative, so replace 'of' with 'for'.
5. (a) is the correct alternative and replace 'were' with 'was'.
6. (d) is the correct alternative and the correct sentence is "RBI and government must resist temptation to portray boardroom developments as victory or climb down."
7. (c) is the correct alternative and the correct sentence is "Many of the urban towns may not be in the vicinity of big cities."
8. (a) is the correct alternative and the correct sentence is "The RBI board meeting signals a new balance of power between bank and government."
9. (e) is the correct alternative as the sentence is already correct and hence requires no improvement.
10. (b) is the correct alternative and the correct sentence is "A masthead logo that had three elements -- the pen, flame and the brand name".
11. (e) is the correct alternative as 'Albeit' is a conjunction which means 'though'.  
'Reluctantly' is the appropriate adverb to be used in the sentence as it means 'in an unwilling and hesitant way.'  
'By' is the correct preposition to be used as it identifies the agent performing an action, in this case, 'We'.  
Thus, Only(e) is grammatically correct.
12. (a) is the correct alternative as 'Cut down' is a phrasal verb which means curtail or reduce in extent or quantity; impose a restriction on.
13. (b) is the correct alternative as 'Take down' is a phrasal verb which means make write something down.
14. (d) is the correct alternative as Savour means taste or smell (good food or drink) and enjoy it to the fullest.  
'The' is the determiner to be used before 'wine' as it denotes things already mentioned or assumed to be common knowledge.
15. (a) is the correct alternative as 'A blessing in disguise' is an idiom which means an apparent misfortune that eventually has good results.

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## BANKING AWARENESS

- Who has taken over as the Chairman and Managing Director of National Insurance Company Limited (NICL) recently?
  - Ranjan Gogoi
  - Prashant Kumar
  - Tajinder Mukherjee
  - Kamlesh Nilkanth Vyas
  - Vibha Padalkar
- The government has incorporated provision of penalties for States and Insurance Companies for the delay in settlement of insurance claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY). According to the new guidelines, the farmers will be paid \_\_\_\_\_ interest by insurance companies for the delay in settlement claims beyond two months of prescribed cut-off date.
  - 05%
  - 10%
  - 20%
  - 15%
  - 12%
- HDFC ERGO, India's third-largest non-life insurance provider in the private sector, announced the launch of 'E@Secure', a Cyber Insurance Policy for individuals. HDFC ERGO based in-
  - Ahmedabad
  - Chennai
  - New Delhi
  - Mumbai
  - Pune
- The government of India cleared the appointment of CEOs and MDs at 10 Public Sector Banks recently. Who has been appointed as MD and CEO of Indian Bank?
  - Pallav Mohapatra
  - Karnam Sekar
  - Padmaja Chundru
  - Mrutyunjay Mahapatra
  - Packirisamy
- Who has been appointed as MD and CEO of Dena Bank?
  - Pallav Mohapatra
  - Mrutyunjay Mahapatra
  - Padmaja Chundru
  - Packirisamy
  - Karnam Sekar
- Where is the Headquarters of IFAD?
  - Rome, Italy
  - New York, USA
  - Vienna, Austria
  - Paris, France
  - London, UK
- The Catholic Syrian Bank Limited is an Indian private sector bank with its headquarters in-
  - Karur
  - Thrissur
  - Kochin
  - Thiruvananthapuram
  - Mengaluru
- The Institute for Development & Research in Banking Technology (IBDRT) is a unique institution exclusively focused on Banking Technology. Established by the Reserve Bank of India in-
  - 2001
  - 1999
  - 1992
  - 1996
  - 1989
- IIB is a multilateral institution for development that promotes social and economic development, prosperity, and economic cooperation between its member states. IIB stands for-
  - International Investment Bank
  - International Indian Bank
  - International Installment Bank
  - International Institution Bank
  - International Important Bank
- Which of the following rates is decided by the market conditions and not by RBI?
  - Bank rate
  - SLR
  - CRR
  - Inflation rate
  - MSF
- Which of the following institutions is not directly associated with the financial sector in India?
  - Bombay Stock Exchange
  - BIFR
  - SEBI
  - Planning Commission
  - IBBI
- 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
- Nearly two dozen lenders, led mostly by state-run banks has signed the ICA framework to speed up the resolution of stressed assets which are under Rs 500 crore bracket. What is the full form of ICA?
  - Indian-Creditor Agreement
  - Inter-Cash Agreement
  - Inter-Creditor Agency
  - Inter-Creditor Agreement
  - Inter-Creditor Association



14. Which bank has bagged "Rajbhasha Kirti" award for outstanding performance in implementing the Official Language Policy during 2017-18?  
 (a) Punjab National Bank (b) State Bank of India  
 (c) Bank of Baroda (d) ICICI Bank  
 (e) Axis Bank
15. Which Bank has become the first bank in the country to introduce Iris Scan Authentication feature for Aadhaar-based transactions through its micro ATM tablets?  
 (a) Axis Bank (b) ICICI Bank  
 (c) HDFC Bank (d) Yes Bank  
 (e) State Bank of India
16. Ujjivan Small Finance Bank launched an overdraft (OD) facility for micro & small enterprise (MSE) customers. OD facility is offered to all MSEs with a turnover of Rs \_\_\_\_\_ lakh or more.  
 (a) Rs 20 lakh (b) Rs 40 lakh  
 (c) Rs 10 lakh (d) Rs 50 lakh  
 (e) Rs 30 lakh
17. Which organisation has approved a proposal to allow foreign investors to trade in commodity derivatives market, except for sensitive commodities, as well as common application form for the registration of FPIs in the domestic market?  
 (a) NABARD (b) TRAI  
 (c) IRDAI (d) RBI  
 (e) SEBI
18. The Union Government has unlocked green funds worth over Rs \_\_\_\_\_ crore to increase the country's forest cover.  
 (a) Rs 10,000 crores (b) Rs 54,000 crores  
 (c) Rs 66,000 crores (d) Rs 30,000 crores  
 (e) Rs 21,000 crores
19. Which of the following pair has won Nobel prize 2018 in the field Economic Sciences?  
 (a) James P Allison and Tasaku Honjo  
 (b) William D. Nordhaus and Paul M. Romer  
 (c) Arthur Ashkin and Gerard Mourou  
 (d) George P. Smith and Gregory P. Winter  
 (e) Gerard Mourou and James P Allison
20. Asian Development Bank (ADB) recently approved \$240 million loan for providing safe and sustainable drinking water to about 1.65 million people of which of the following state?  
 (a) Uttarakhand (b) Odisha  
 (c) Bihar (d) West Bengal  
 (e) Sikkim
21. Subhash Sheoratan Mundra has been appointed as Independent Director on the Board of Indiabulls Housing Finance Ltd (IBHFL) for a period of three years. He was \_\_\_\_\_.  
 (a) Former Governor of RBI  
 (b) Former Chairman of SBI  
 (c) Former Deputy Governor of RBI  
 (d) Former Finance Adviser of India  
 (e) Former CAG of India

## ANSWERS

1. (e) is the correct alternative as Tajinder Mukherjee has taken over as the Chairman and Managing Director of National Insurance Company Limited (NICL). Prior to joining NIC, she was posted as General Manager and Chief Underwriting Officer of New India Assurance.
2. (e) is the correct alternative as the government has incorporated provision of penalties for States and Insurance Companies for the delay in settlement of insurance claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY). According to the new guidelines, the farmers will be paid 12% interest by insurance companies for the delay in settlement claims beyond two months of prescribed cut-off date. State Governments will have to pay 12% interest for the delay in the release of the State share of subsidy beyond three months of prescribed cut-off date submission of requisition by insurance companies.
3. (d) is the correct alternative.  
 HDFC ERGO, India's third-largest non-life insurance provider in the private sector, announced the launch of 'E@Secure', a Cyber Insurance Policy for individuals. This policy aims at providing comprehensive protection to individuals and their families against any cyber-attacks, cyber frauds or digital threats that could lead to a financial loss and or reputational loss.
4. (c) is the correct alternative as the government on September 19 cleared the appointment of chief executive officers and managing directors (CEOs and MDs) at 10 public sector banks. They are part of the 15 names recommended by the Bank Boards Bureau for elevation. Padmaja Chundru appointed as MD and CEO of Indian Bank.
5. (e) is the correct alternative as Karnam Seka has been appointed as MD and CEO of Dena Bank.

6. (a) is the correct alternative as IFAD is an international financial institution and specialized United Nations agency based in Rome (Italy), the UN's food and agriculture hub.
7. (b) is the correct alternative as the Catholic Syrian Bank Limited is an Indian private sector bank with its headquarters at Thrissur, Kerala, India. It is one of the oldest banks in India.
8. (d) is the correct alternative as the Institute for Development & Research in Banking Technology (IBDRT) was established by RBI in the year 1996.
9. (a) is the correct alternative.  
The International Investment Bank (IIB) is a multilateral institution for development that promotes social and economic development, prosperity, and economic cooperation between its member states. Main directions for its activities are the support of the small and medium-sized businesses and participation in financing socially significant infrastructure projects. The Bank provides loans primarily through leading domestic publicly owned financial institutions, development banks, export and import banks and agencies, or lends in partnership with other international institutions for development.
10. (d) is the correct alternative as Inflation rate is decided by the market conditions.
11. (d) is the correct alternative as Planning commission is not directly associated with the financial sector in India
12. (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.
13. (d) is the correct alternative.  
Nearly two dozen lenders, led mostly by state-run banks has signed the Inter-Creditor Agreement (ICA) framework to speed up the resolution of stressed assets which are under Rs 500 crore bracket.
14. (a) is the correct alternative as Punjab National Bank (PNB) bagged "Rajbhasha Kirti" award for outstanding performance in implementing the Official Language Policy during 2017-18.
15. (a) is the correct alternative as Axis bank has become the first bank in the country to introduce Iris Scan Authentication feature for Aadhaar -based transactions through its micro ATM tablets.
16. (d) is the correct alternative as Ujjivan Small Finance Bank launched an overdraft (OD) facility for micro & small enterprise (MSE) customers. OD facility is offered to all MSEs with a turnover of Rs 50 lakh or more. Interest rate is for one year, with a credit limit between Rs. 11 lakh to a maximum of Rs 50 lakh, which can be renewed annually.
17. (e) is the correct alternative as SEBI has approved a proposal to allow foreign investors to trade in commodity derivatives market, except for sensitive commodities, as well as common application form for the registration of FPIs in the domestic market.
18. (c) is the correct alternative as the Union Government has unlocked green funds worth over Rs 66,000 crore to increase the country's forest cover. The fund is an accumulated amount of money, which user agencies have been depositing as compensation for diverting forest land for non-forest purposes, including industries and infrastructure, since the past 10 years.
19. (b) is the correct alternative.  
The Royal Swedish Academy of Sciences has decided to award the Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel 2018 to William D. Nordhaus "for integrating climate change into long-run macroeconomic analysis" and Paul M. Romer "for integrating technological innovations into long-run macroeconomic analysis."
20. (d) is the correct alternative as the government of India and the Asian Development Bank (ADB) signed \$240 million loan for providing safe and sustainable drinking water to about 1.65 million people in three districts of the state of West Bengal affected by arsenic, fluoride, and salinity.
21. (c) is the correct alternative.  
Subhash Sheoratan Mundra has been appointed as Independent Director on the Board of Indiabulls Housing Finance Ltd (IBHFL) for a period of three years. The former Deputy Governor of the Reserve Bank of India (RBI) and senior banker is not replacing an existing member on the Board.



# IBPS SPECIALIST OFFICER

## AFO/IT/LAW/HR/MKT/RAJBHASA ADHIKARI

### ENGLISH LANGUAGE

**DIRECTION (Q. 1-10):-** Below are some alternatives which may be used to improve the sentence by replacing the word in bold. You may choose option A, B, C or D. In case no improvement is needed, choose E.

- Gujarat HC **communicates** death term of 11 Godhra convicts  
(A) convicted (B) competes  
(C) punishes (D) commutes  
(E) No improvement
- Life term of 20 others upheld; High Court bench **appreciates** for delayed verdict  
(A) appended (B) apologises  
(C) commends (D) extols  
(E) No improvement
- The Gujarat High Court on Monday commuted the death sentence **snatched** to 11 persons in the 2002 Godhara train burning case to life imprisonment.  
(A) denied (B) appreciated  
(C) awarded (D) repudiated  
(E) No improvement
- In March 2011, the special trial court had **convicted** 31 persons, of whom 11 were sentenced to death and the remaining 20 awarded life in prison.  
(A) Convulsed (B) Pounced  
(C) Strafed (D) Inoculated  
(E) No improvement
- On Monday, more than two years after the hearing was **criticized** in a set of appeals filed by the convicts as well as the prosecution challenging the trial court order, the High Court's Division Bench of Justices A.S. Dave and G.R. Udhwani pronounced the verdict.  
(A) Excused (B) Appreciated  
(C) Condoned (D) Completed  
(E) No improvement
- The High Court rejected the **punishments** filed by the SIT against the acquittal of 63 people, and also its appeals seeking enhancement of sentences. The court also rejected the appeals against conviction.  
(A) appeasements (B) criticisms  
(C) appeals (D) accomplishments  
(E) No improvement
- The High Court bench **accepted** on the testimonies of injured witnesses, passengers, railway employees, Railway Protection Force personnel, two policemen from Godhra, the Gujarat railway police, experts from forensic laboratories and also confessional statements.  
(A) relied (B) rejected  
(C) condoned (D) criticized  
(E) No improvement
- The High court bench expressed **satisfaction** at the inordinate delay of over two years before reading out the operative part of the verdict. The court held that the State government had failed in discharging its duty in maintaining law and order during the incident and directed it to pay compensation of Rs. 10 lakh each to the families of 59 persons killed in the train fire.  
(A) happiness (B) contentment  
(C) restitution (D) regret  
(E) No improvement
- The Bench said the trial court **criticism** did not address the aspect that the state government had failed in discharging its duty in maintaining law and order in the state, and compensation to those who suffered injuries should be decided by the government.  
(A) Judgment (B) Verdict  
(C) Order (D) Option A, B and C  
(E) No improvement
- Trial court judge P.R. Patel, now **awarded** as Registrar in the High Court, had held the case as the "rarest of rare" and accepted the findings of the Supreme Court-appointed SIT, which probed the case.  
(A) Working (B) Posted  
(C) removed (D) Options A and B  
(E) No improvement

**DIRECTION (Q. 11-20):- In the following sentence, four words or phrases are in bold. One of them is not acceptable in Standard English. Pick and mark its number. If there are no errors in the bold parts, mark (E) i.e. 'No error' as the answer.**

11. Ms. Swaraj has **accomplished** her **nod** in the past to many Pakistan **nationals** seeking to get **medical** treatment in India.  
 (A) Accomplished (B) Nod  
 (C) Nationals (D) Medical  
 (E) No error
12. "Respected mam **please** help us. My father needs a liver **transplant**, his **condition** is very bad please issue the visa. I **request** you, mam, please," Mr. Ashraf earlier tweeted.  
 (A) Please (B) Transplant  
 (C) Condition (D) Request  
 (E) No error
13. He had earlier put out a **anger** of tweets since the **start** of this month, tagging Ms. Swaraj and **urging** her to grant him a **medical** visa.  
 (A) Anger (B) Start  
 (C) Urging (D) Medical  
 (E) No error
14. Yes, we are **launching** visa for your **father's** liver **transplant surgery** in India.  
 (A) Launching (B) Father's  
 (C) Transplant (D) Surgery  
 (E) No error
15. External Affairs Minister Sushma Swaraj has **returned** to the **aid** of a **sick** Pakistan national by giving him a medical visa for his liver **transplant** surgery in India.  
 (A) Returned (B) Aid  
 (C) Sick (D) Transplant  
 (E) No error
16. **Justifying** is not **something in which** we **cooperate** with God.  
 (A) Justifying (B) Something  
 (C) In which (D) Cooperate  
 (E) No error
17. Justification is **not subject** to degrees — one cannot be **more or less** justified; one can **only be** fully justified or fully **non-justified**.  
 (A) Not subject (B) More or less  
 (C) Only be (D) Non-justified  
 (E) No error

18. Justification involves an **imputed** righteousness entirely **a part** from works: the righteousness of God Himself has been given to the **believer**. It has nothing to do with a person's **own** righteousness.  
 (A) Imputed (B) A part  
 (C) Believer (D) Own  
 (E) No error
19. Justification is **accomplished** in harmony with God's justice. It **displays** His holiness; it does not deny it. The only way for the sinner's **justification** to be truly just in God's eyes is for the law and the infinitely holy **character** of God to be absolutely satisfied.  
 (A) Accomplished (B) Displays  
 (C) Justification (D) Character  
 (E) No error
20. Paul's **thesis** is that God justifies sinners on a just ground, namely, that the **claims** of God's law upon them have been fully satisfied. The law has not been altered, or suspended, or **flouted** for their justification, but **fulfilled**—by Jesus Christ, acting in their name.  
 (A) Thesis (B) Claims (C) Flouted (D) Fulfilled  
 (E) No error

**DIRECTION (Q. 21-30):- Read the given passage carefully and answer the questions. Some words may be highlighted for your attention.**

In response to the increasing environmental damage wrought by poachers, authorities placed a ban on ivory in the 1980s. Although the ban resulted in an initial decrease in the sale and trade of illegal ivory and a **concurrent** increase in the elephant population, more pressing needs caused most Western nations to withdraw funding for poaching prevention programs. Without significant financial support, poorer countries were unable to effectively **combat** poachers. The resulting explosion in the ivory trade has seen prices increase to nearly 10 times the \$45 per pound price at the beginning of the decade. Unfortunately, the countries with the worst poaching problems have also tended to be the ones least able to combat the problem due to unstable political systems, corruption, lack of comprehensive enforcement programs, or some combination of all these factors. One primary **hindrance** to better enforcement of the ivory ban came from an inability to definitively identify the country of origin of illegal ivory. Countries used this uncertainty to avoid responsibility for **curbing** illegal poaching in their territories by attempting to blame other countries for the oversights in enforcement. Now, though, zoologists have perfected a new DNA identification system. First, scientists gathered genetic data from the population of African elephants, an **arduous** effort that ultimately resulted in a detailed DNA-

based map of the distribution of African elephants. Then, the researchers developed a method to extract DNA evidence from ivory, allowing them to match the ivory with elephant populations on the map. Zoologists hope this new method will pinpoint the exact origin of poached ivory and force countries to accept their responsibility in enforcing the ban.

21. Which of the following is most similar in meaning to the word '**CONCURRENT**'?
- (A) Coexisting (B) Disagreeing  
(C) Divergent (D) Current  
(E) Repulsion
22. What led to the failure of the ivory ban in 1980s?
- (A) Withdrawal of funds by western countries  
(B) Corrupt governments  
(C) Unstable political systems  
(D) Lack of comprehensive enforcement programs  
(E) None of these
23. Consider the following statements and mark the ones which are true.
- A: Ivory ban of the 1980s was successful.  
B: DNA mapping will lead to effective control over poachers.
- (A) Only A (B) Only B  
(C) Both A and B (D) Neither A nor B  
(E) A only if B
24. Which of the following is most opposite in meaning to the word '**HINDRANCE**'?
- (A) Barrier (B) Obstacle  
(C) Handicap (D) Drawback  
(E) Benefit
25. Which of the following is the most similar in meaning to the word '**ARDUOUS**'?
- (A) Easy (B) Onerous  
(C) Effortless (D) Mild  
(E) Facile
26. Consider the following statements and mark the true ones.
- A: The DNA based map cannot be relied on to track poachers.  
B: Countries will not be able to blame each other once the DNA mapping system is in place.
- (A) Only A (B) Only B  
(C) Both A and B (D) Neither A nor B  
(E) B only if A

27. Why are countries worst affected by the plague of poaching the ones which are worst at tackling the problem?
- (A) Unstable political system  
(B) Corruption  
(C) Lack of comprehensive reinforcement programs  
(D) Combination of all the above factors  
(E) All of the above
28. Which of the following is most similar in meaning to the word '**COMBAT**'?
- (A) Calm (B) Tackle  
(C) Peace (D) Harmony  
(E) Agreement
29. Which of the following is most opposite in meaning to the word '**CURB**'?
- (A) Barrier (B) Ledge  
(C) Freedom (D) Restrain  
(E) Rein
30. How does DNA map system work?
- (A) Matching DNA of poacher with criminals of the all countries  
(B) Matching DNA of poached elephant with other elephants  
(C) Matching the DNA of poached elephant with other animals  
(D) All of the above  
(E) None of these

**DIRECTION (Q. 31-35):- A sentence is given with a blank to be filled in with an appropriate word. Five alternatives are suggested for the blank. Choose the correct alternative out of the five to fill in the blank.**

31. It's \_\_\_\_\_ time you told her the truth about her pet dog!
- (A) in (B) on  
(C) about (D) almost  
(E) Past
32. Minh, a Korean investigative reporter wrote \_\_\_\_\_ state corruption and land ownership issues.
- (A) back (B) about  
(C) in (D) of  
(E) For
33. The Savannah \_\_\_\_\_ by beautiful giraffes.
- (A) are roamed (B) roamed  
(C) is roamed (D) were roamed  
(E) are roaming

34. The soccer player was rejected in the final selection round because he did something \_\_\_\_\_ the rules.  
 (A) without (B) about  
 (C) against (D) with  
 (E) On
35. Anna \_\_\_\_\_ along the sidewalk on Sunday evening, when she noticed something unusual about Dr. Ken's clinic door.  
 (A) were walking (B) will be walking  
 (C) walked (D) is walking  
 (E) was walking

**DIRECTION (Q. 36-45):- 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.**

Mochi is Japanese sticky rice cake used both in savoury and sweet \_\_\_ (A) \_\_\_. Traditional Mochi is usually made from sweet rice (also called Mochi rice) cooked and pounded until it becomes a paste that is very sticky and smooth, then formed into cakes or blocks. It is often eaten in New Year's Ozoni soup or baked with soy sauce. Traditional Mochi made from cooked sweet rice doesn't stay \_\_\_ (B) \_\_\_ and soft too long, and usually needs to be cooked to be able to be eaten again. However, making Sweet Mochi using Mochiko (sweet rice flour) and a lot of sugar, and it is pliable for an extended time to be able to shape it in the way you want for your \_\_\_ (C) \_\_\_.

We used \_\_\_ (D) \_\_\_ which is basically powdered sweet rice. It becomes Mochi by adding water and then steaming it. Because Mochiko is a powder, it is easier to store it in your \_\_\_ (E) \_\_\_ longer and it is much more simple to use to make Mochi than pounding cooked rice into a fine paste. Mochi from Mochiko may seem softer than \_\_\_ (F) \_\_\_ Mochi, as it stays soft from adding sugar. It has a lot of sugar in it, and it is quite sweet. You can cut down on the sugar if you desire, provided you will eat it right away, however, the texture and shelf life may suffer from it.

With this Sweet Mochi, you can make many varieties of \_\_\_ (G) \_\_\_ sweets. You could wrap Mochi around a ball of 'Anko' (sweet red bean paste) and make it into 'Daifuku Mochi' (sweet red bean paste Mochi), or put ice cream inside as a filling to make \_\_\_ (H) \_\_\_ ice cream, or just coated with some Kinako (soybean powder) on top of Mochi.

The ingredients are simple and easy to find and buy. Mochiko is often available in regular supermarkets in the US (Mochiko can be used as a \_\_\_ (I) \_\_\_ agent) and also available online. The steps to making Mochi are easy to follow as well. Just be careful while mixing and dissolving the sugar in Mochi, ensuring that it does not burn. We suggest adding

the sugar in divided portions and allow it to \_\_\_ (J) \_\_\_ completely and evenly. It is easier and tastes better than you may think to make Japanese Sweet Mochi at home, so please do try it!

36. Which of the following is the appropriate word for blank (A) in the passage?  
 (A) Treats (B) Items  
 (C) Eatables (D) Products  
 (E) None of the above
37. Which of the following is the appropriate word for blank (B) in the passage?  
 (A) Tender (B) Durable  
 (C) New (D) Fresh  
 (E) None of the above
38. Which of the following is the appropriate word for blank (C) in the passage?  
 (A) Snacks (B) Desserts  
 (C) Dishes (D) Meals  
 (E) None of the above
39. Which of the following is the appropriate word for blank (D) in the passage?  
 (A) Mochi (B) Anko  
 (C) Mochiko (D) Kinako  
 (E) All the above
40. Which of the following is the appropriate word for blank (E) in the passage?  
 (A) Bottle (B) Fridge  
 (C) Storage (D) Pantry  
 (E) All the above
41. Which of the following is the appropriate word for blank (F) in the passage?  
 (A) Ancestral (B) Domestic  
 (C) Traditional (D) Modern  
 (E) None of the above
42. Which of the following is the appropriate word for blank (G) in the passage?  
 (A) South Korean (B) Japanese  
 (C) Cantonese (D) Thai  
 (E) All the above
43. Which of the following is the appropriate word for blank (H) in the passage?  
 (A) Daifuku Mochi (B) Anko  
 (C) Kinako (D) Mochiko  
 (E) Mochi

44. Which of the following is the appropriate word for blank (I) in the passage?  
 (A) Thickening (B) Lightening  
 (C) Liquifying (D) Solidifying  
 (E) All the above
45. Which of the following is the appropriate word for blank (J) in the passage?  
 (A) Caramelize (B) Boil  
 (C) Evaporate (D) Dissolve  
 (E) All the above

**DIRECTION (Q. 46-50):- In the question given below, there are five statements marked A-E. All the statements except one belong to the same context. Find the odd one out and mark the correct answer from the given options.**

46. A. Gold fund, as the name suggests, invests in various forms of gold. It can be in the form of physical gold or stocks of gold mining companies.  
 B. A risk grade can be explained as a quality rating of a mutual fund based on the risks of losses associated with it and is used for the risk-return profile assessment.  
 C. Gold funds which invest in physical gold offer investors the convenience of buying pure gold at low cost.  
 D. Gold Mining Funds: These funds invest in gold mining companies and returns from such funds are dependent on the performance of these companies.  
 E. Gold ETFs: Gold ETFs are exchange traded funds where the underlying asset is gold.  
 (A) A (B) B (C) C (D) D  
 (E) E
47. A. Debt funds are mutual funds that invest in fixed income securities like bonds and treasury bills.  
 B. Gilt fund, monthly income plans (MIPs), short term plans (STPs), liquid funds, and fixed maturity plans (FMPs) are some of the investment options in debt funds.  
 C. Debt funds are preferred by individuals who are not willing to invest in a highly volatile equity market.  
 D. A debt fund provides a steady but low income relative to equity. It is comparatively less volatile.  
 E. Mutual funds companies collect an amount from investors when they join or leave a scheme. This fee charged is generally referred to as a 'load'.  
 (A) A (B) B (C) C (D) D  
 (E) E

48. A. Expense ratio is the fee charged by the investment company to manage the funds of investors.  
 B. Suppose the expense ratio is 1 percent and your investment is Rs 10,000, then Rs 100 is what you pay to the company as operating fee.  
 C. Debt funds are mutual funds that invest in fixed income securities like bonds and treasury bills.  
 D. Major components of the cost are like legal cost, administration cost, advertising cost and the management cost.  
 E. All the investment companies incur cost for operating mutual funds and they charge a percentage of asset funds to cover the expenses.  
 (A) A (B) B (C) C (D) D  
 (E) E
49. A. Smog, or "ground-level ozone" as it is more wolkily called, occurs when emissions from combusting fossil fuels react with sunlight.  
 B. Water covers over 70% of the Earth's surface and is a very important resource for people and the environment.  
 C. Water pollution affects drinking water, rivers, lakes and oceans all over the world.  
 D. The contamination of water bodies in the simplest words means water pollution.  
 E. Water pollution can come from a number of different sources.
50. A. A day after play was interrupted twice during the ongoing Test match between India and Sri Lanka at the Feroz Shah Kotla stadium, the National Green Tribunal (NGT) Monday rapped the Delhi government for failing to curb air pollution.  
 B. The Clean Air Act authorizes the U.S. Environmental Protection Agency (EPA) to protect public health by regulating the emissions of these harmful air pollutants.  
 C. Air pollution refers to the release of pollutants into the air that are detrimental to human health and the planet as a whole.  
 D. With more frequent droughts, groundwater levels are dwindling.  
 E. While we've made progress over the last 40-plus years improving air quality in the U.S. thanks to the Clean Air Act, climate change will make it harder in the future to meet pollution standards, which are designed to protect health  
 (A) A (B) B (C) C (D) D  
 (E) E

**REASONING ABILITY**

**Directions (Q. 51-54):-** Read the following information carefully and answer the questions that follow:-

Eight people – Clerk, Major, Manager, Judge, Policeman, Income tax officer, CEO, Secretary General live in eight different floors of building (but not necessarily in the same order). The lowermost floor of the building is numbered one, the one above that is numbered two, and so on till the topmost floor is numbered eight. They have different ranks according to their work from 1 to 8 (not necessarily in the same order). The Secretary General has first rank. He lives on 8<sup>th</sup> floor. Clerk is living on an odd numbered floor. He has lowest rank. There are two people live between the persons who have rank 4 and rank 6. Manager lives immediate above to the clerk, whose rank is 5. Major lives one of the floor below clerk. The rank of Major is the square number. The person who has second rank lives on second floor. There is only one person living between Clerk and CEO. Policeman has got 7<sup>th</sup> rank. And he lives on the 7<sup>th</sup> floor. Judge and CEO have 2<sup>nd</sup> and 3<sup>rd</sup> rank respectively.

51. What is the rank of Major?  
(A) 2 (B) 4 (C) 8 (D) 7  
(E) 6
52. On which floor does Income Tax Officer live?  
(A) 2 (B) 4  
(C) 1 (D) Either A or D  
(E) 6
53. Find the odd one out?  
(A) Policeman (B) Manager  
(C) CEO (D) Secretary General  
(E) Major
54. Find the correct match?  
(A) Judge lives on 2nd floor  
(B) CEO lives on 3rd floor  
(C) Policeman lives on 7th floor  
(D) Secretary General lives on 8th floor  
(E) All are true

**Directions (Q. 55-59):-** In the following question assuming the given statements to be true, find which of the conclusion among given conclusions is /are definitely true and then give your answers accordingly.

55. **Statements:**

$$X = Y > Z \leq A; A = Q; Q > R \geq S < W$$

**Conclusions:**

- I.  $W > R$  II.  $A \geq Y$  III.  $Q \geq Z$  IV.  $Q \geq X$   
(A) None is true (B) Only I and II are true  
(C) Only II is true (D) Only III is true  
(E) Only II and IV are true

56. **Statements:**  $L \geq M < N$ ;  $M = O$ ;  $N = R > H \leq J$ ;  $B = J$ ;  $P = L$

**Conclusions:**

- I.  $O \geq P$  II.  $R > L$   
III.  $M < R$  IV.  $B \geq H$   
(A) None is true (B) Only I is true  
(C) Only I and II are true (D) Only III and IV are true  
(E) All are true

57. **Statements:**  $A = C$ ;  $D = J$ ;  $K = F$ ;  $A > D \geq F$ ;  $K \geq P < S$ ;  $W = S$

**Conclusions:**

- I.  $W > P$  II.  $F \geq P$  III.  $A > J$  IV.  $F \geq D$   
(A) None is true (B) Only I and III are true  
(C) Only II and IV are true (D) Only III is true  
(E) All are true

58. **Statements:**  $P \geq Q = D$ ;  $D \leq S$ ;  $S = F$ ;  $T > E > S$ ;  $R < T$

**Conclusions:**

- I.  $P \geq S$  II.  $E > R$  III.  $Q \leq E$  IV.  $S \geq R$   
(A) None is true (B) Only I and II are true  
(C) Only III and IV are true (D) Only III is true  
(E) All are true

59. **Statements:**  $T = K$ ;  $X \geq Y > Z$ ;  $U = Y$ ;  $Q \geq Z < K$ ;  $Y = B$

**Conclusions:**

- I.  $B > Z$  II.  $X = U$  III.  $K > Q$  IV.  $Q < Z$   
(A) None is true (B) Only I is true  
(C) Only I and III are true (D) Only II and IV are true  
(E) Only IV is true

**Directions (Q. 60-64):-** Study the following information carefully to answer the given questions.

Six person A, B, C, D, E and F have different heights and likes different colours such as Red, Orange, Green, Blue, Pink, Yellow.

- D is shorter than only 3 persons.
- A is taller than one who likes Pink but shorter than Blue.
- E is taller than one who likes Blue.
- One who likes Orange is taller than only 3 people.
- D does not like the Pink colour.
- The one who likes Green is taller than who likes Yellow.
- C is taller than who likes Green.
- E is neither likes Blue nor Pink colour.
- The one who likes Pink is not shortest.
- The one who is second tallest is 165 cm and one who is second shortest is 155 cm.



60. Who likes Pink colour?  
 (A) E (B) F  
 (C) B (D) Both 2 and 3  
 (E) Either 2 or 3
61. How many persons are taller than D?  
 (A) 1 (B) 2 (C) 3 (D) 4  
 (E) 5
62. How many persons are shorter than C?  
 (A) 1 (B) 3 (C) 4 (D) 2  
 (E) None of these
63. Whose height may be 170 cm?  
 (A) D (B) F (C) B (D) E  
 (E) G
64. If A's height is 160 cm, than what may be D's height?  
 (A) 162 cm (B) 170 cm (C) 165 cm (D) 155 cm  
 (E) 150 cm

**Direction (Q. 65-69):- Study the following information carefully and answer the given question:**

T is the sister of D. D is married to P. P is the son of M. T is the mother of J. Y is the father of U. Y has only one son and one daughter. U is the daughter of T. Q is the son of D. R is the mother of D. M is the eldest person in the family. Y is elder than D and P and younger than T. T is younger than only

two persons. R is elder than T. U is elder than the only Q. J is younger than D. and P is elder than D.

65. What is the relation between eldest and 6th eldest person in the family?  
 (A) 6th eldest is the father-in-law of eldest  
 (B) Eldest is the father-in-law of 6th eldest  
 (C) 6th eldest is the mother-in-law of eldest  
 (D) Eldest is the mother-in-law of 6th eldest  
 (E) Cannot determine
66. Who is the youngest person in the family?  
 (A) P (B) Q (C) J (D) M  
 (E) R
67. If the age of R is 75 years and age of P is 60 years than what is the age of T?  
 (A) 76 (B) 53 (C) 59 (D) 65  
 (E) 77
68. How U related to P?  
 (A) Daughter (B) Son (C) Nephew (D) Niece  
 (E) Grandson
69. How is Q related to M?  
 (A) Son (B) Daughter-in-law  
 (C) Daughter (D) Grandson  
 (E) Nephew

**Directions (Q. 70-74):- In each question below is given a group of numbers / symbols followed by five combinations of letter codes numbered (1), (2), (3), (4) and (5). You have to find out which of the combinations correctly represents the group of numbers / symbols based on the following coding system and the conditions and mark the number of that combination as your answer:**

Number / Symbols	{	!	<	}	o	&	~	e	+	2	g	l	3	6	h	5	i	7	j	8	k	9
Letter Code	Q	W	D	F	S	V	G	J	Y	U	O	M	B	A	X	Z	C	E	I	H	K	L

**Conditions:**

- (1) If the first element is a vowel and last element is a consonant, both elements will be coded as the code for consonant.
- (2) If the first element is a number and last element is also a number, then both will be coded as the code for first element.
- (3) If second element is an odd number and last element is an even number, then both will be coded as X.
70. How  $g\& < KI79$  will be coded?  
 (A) OVDKCEL (B) ODVKCEL  
 (C) OKDVCEL (D) OVDCCEL  
 (E) None of these
71. How  $15\{!\sim 7$  will be coded?  
 (A) MDZQWGM (B) MZQDWGM

- (C) MGZDQWM (D) MZDQWGM  
 (E) None of these

72. How  $<5+\}\! \sim 6$  will be coded?  
 (A) XDYFWDX (B) XDFYWGX  
 (C) XDFYGWX (D) XDYFGWX  
 (E) XZYFWGX
73. How  $2<+gjj9$  will be coded?  
 (A) UDYOCIU (B) UDOYCIU  
 (C) UDYOICU (D) UDIOYCU  
 (E) None of these
74. How  $i\&\{2\}+lg$  will be coded?  
 (A) IVQUFYOM (B) IVUQFYMI  
 (C) IVQUFYMI (D) OVQUFYMO  
 (E) OVQUFYMO

**Direction (Q. 75-79):-** Read the instructions carefully and answer the questions given below:

A mall is in the shape of a square. There are eight section in the mall A, B, C, D, E, F, G and H. Each of these sections offer different things i.e. Grocery, Food, Entertainment, Jewelry, Electronics, Perfume, Clothes and Beauty Products but not necessarily in the same order. There are four sections in the center of the mall, each section facing different direction outwards and four sections attached to the walls of the mall facing inward such that each section in the center facing another section and there is a way in between for customers to pass. In order to shop in any of these section, a cash card is required with some balance which is different for different sections.

i) Section H is opposite to section B but in the same square, but their fronts are not facing towards each other. Minimum card balance for B is 300.

ii) Grocery is opposite to G.

iii) Minimum card balance for jewelry is ten times of what that is of clothing section. These sections are opposite to each other.

iv) Beauty section is to the left of jewelry section. Required card balance for beauty section is double of what is required in clothing section.

v) A is facing E, which is facing South.

vi) Minimum card balance for section C is 1000. C is to the right of Grocery, which requires a minimum amount that is one tenth of C.

vii) Food section is opposite to entertainment section also the minimum balance required for food is more than entertainment.

viii) In order to shop in D section, minimum card balance should be 400 i.e. 100 more than the section opposite to it which is facing East.

ix) Minimum card value for perfume section, which is West facing and to the right of E section, is 200

75. What is the minimum sum needed to shop in perfume and food section?

- (A) 300 (B) 1100 (C) 700 (D) 1000  
(E) 600

76. Which of the following is the food section?

- (A) E (B) C (C) D (D) B  
(E) F

77. What is the minimum card balance required to shop in clothing section?

- (A) 500 (B) 1000 (C) 300 (D) 400  
(E) Can't be determined

78. What is the minimum balance required to shop in the electronics section?

- (A) 200 (B) 1200 (C) 700 (D) 500  
(E) Can't be determined

79. Which section is facing 'perfume' section?

- (A) Food (B) Grocery (C) Jewelry (D) Beauty  
(E) Cloth

**Direction (Q. 80-84):-** The following question consists of three statements numbered I and II. Decide if data given in the statements are sufficient to answer the questions below.

80. Seven different team play in a cricket tournament, which starts on Monday and end on Sunday. Which team plays on Monday?

I. Australia plays match on Friday. There is only one match held between the match of Australia and India.

II. Four teams play match between the match of India and Africa. New Zealand plays match immediately before the day on which Africa plays match.

- (A) Only I and II (B) Only II  
(C) Either I or II (D) Only I  
(E) All are required

81. A, B, C, D, E and F six persons are living on six different floors. The first floor comes to bottom and above it comes second floor and as well as top floor is sixth floor. Who lives on the 3rd floor?

I. C lives immediately above E. B lives immediately below E. B lives on an odd numbered floor. F lives on the ground floor.

II. There are three persons gap between D and A.

- (A) Both I and II (B) Only II  
(C) Either I or II (D) Only I  
(E) All are required

82. Who is sitting to the immediate right to Manisha among five friends sitting around a circle facing the centre?

I. Shreya is sitting exactly between Kajal and Sneha and Raj is sitting to the immediate right of Sneha.

II. Manisha is sitting exactly between Kajal and Raj and Shreya is sitting to the immediate right of Kajal.

- (A) Only I (B) Only II  
(C) Either I or II (D) Insufficient data  
(E) Neither I nor II

83. Among five friends P, Q, R, S and T each studying in a different standard, viz 3rd, 4th, 5th, 6th and 8th. In which standard does R study?

I. Q studies in a standard which is an odd number. R is Q's senior but does not study in 8th standard.

II. Only three students are senior to P. Q is senior to P but junior to R.

III. S is not junior to T.

- (A) Inadequate data (B) Only II  
(C) Only I and II (D) Only I and III  
(E) All I, II and III

84. On which day of the week did Anil arrive?
- I. His sister, Tanvi, correctly remembers that he did not arrive on Wednesday.
  - II. His friend, Manav, correctly remembers that he arrived before Friday.
  - III. His mother correctly mentions that he arrived before Friday but after Tuesday.
- (A) Only I (B) Only II and III  
(C) Only I and III (D) All I, II and III  
(E) None of these

**Directions (Q. 85-87):- Read the following paragraph and then choose which of the following option summarizes the main idea of the paragraph.**

85. The Supreme Court judgment on Wednesday that sexual intercourse by a man with his minor wife, aged below 18, with or without her consent, amounts to rape will have an immediate effect, legal experts say.

Those who are already in a child marriage will be forced to live separately till the girl turns 18.

“The presumption when a man and a woman are living together is that they are not praying. The impact of the judgment for those who are in child marriage will be to immediately live separately till the girl reaches the age of 18. They will walk the tight rope. In future, the judgment acts as a deterrent against child marriage because it directly exposes the husband to criminal prosecution for rape. The judgment has the effect of completely eradicating child marriage,” senior advocate Vishwanathan K. V. said.

- (A) Deterrence to child marriage  
(B) Women empowerment  
(C) Effects of the SC verdict.  
(D) Either option 2 or 3  
(E) None of the above

86. A six-foot-long crocodile strayed into Kuppanna Park, which recently hosted the Dasara flower show, here on Wednesday.

Heavy rains lashed the city on Tuesday night and it is suspected that the reptile strayed into the park through the storm-water drain that skirts it.

The park gardener spotted the crocodile in a waterlogged area of the park and alerted the Horticulture Department officials, who informed the Forest Department. A forest team caught the crocodile in an operation that lasted over two hours and it was released into the Cauvery at Gendehosahalli Island.

- (A) Crocodile strays into Kuppanna Park  
(B) Forest department operation to catch a crocodile strayed into a park.  
(C) Spotting of a crocodile by a gardener in a park  
(D) Either option 2 or 3  
(E) None of the above

87. Renault India has the capability to produce electric vehicles (EVs), but, is waiting for the Centre to come out with a clear policy, said a top official.

“We have the capability of moving into electric cars. But, it depends on government policy on how to move forward,” said Sumit Sawhney, country CEO and managing director, Renault India.

“The Centre should come clear on taxation issues, create proper infrastructure, charging points and standardise charging points. We are waiting for the policy”, Mr. Sawhney said.

- (A) Renault has the desire to produce electric vehicles in India but a lack of clear policy restricts it in pursuing its desire.  
(B) There is a lack of clear policy in respect of electric vehicle production in India.  
(C) Taxation rules would be different for the electric vehicles.  
(D) Either option 1 or 2  
(E) None of the above

**DIRECTION (Q. 88-89):- A statement is followed by two assumptions 1 and 2. You have to consider the statements to be true, even if they seem to be at variance from commonly known facts. You have to pick the assumption that can definitely be drawn from the given statement and indicate your answer accordingly.**

**88. Statement:**

Japan’s prime minister has vowed to make education and childcare a priority over balancing the budget after winning a new mandate from voters on Sunday, as a rapidly-ageing population threatens to undermine his efforts to reflate the economy.

**Assumptions:**

1. Spending on education and childcare is low.
  2. Budget spending on rapidly-ageing population is high.
- (A) 1 (B) 2  
(C) Either 1 or 2 (D) Neither 1 nor 2  
(E) Both 1 and 2

**89. Statement:**

Prime Minister Shinzo Abe’s ruling coalition scored a landslide victory at the polls, boosted by his campaign promises to invest more heavily in education and childcare, aimed partly at encouraging more women to join the workforce.

**Assumptions:**

1. The number of women workers in Japan are lesser than men.

2. Women are reluctant to join the workforce because of education and childcare.

- (A) 1 (B) 2  
(C) Either 1 or 2 (D) Neither 1 nor 2  
(E) Both 1 and 2

90. Read the following paragraph and choose the option that best summarizes the main idea of the paragraph.

Abe said he would go ahead with a planned sales tax hike to 10 percent from 8 percent in 2019 and use some of the revenue to create a “social security system for all generations”, by diverting the funds to education instead of paying down public debt.

The premier had earlier admitted that would make it “impossible” to meet the pledge to balance the primary budget — excluding debt-servicing and new bond sales — by the year ending March 2021.

While Abe’s plan to spend more on education and childcare has helped buoy stocks of some related companies such as JP-Holdings Inc that operates nursery schools, the spectre of bigger spending raises concerns about looser fiscal discipline.

- (A) Higher spending on education  
(B) Abe’s economic plan  
(C) Concerns on looser fiscal discipline  
(D) Either A or C  
(E) None of the above

**Directions (Q. 91-95):- Study the following information carefully and answer the given questions:**

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement. (All the numbers are two digit numbers).

**Input:** only 97 one boy 42 is 59 tall 76 than 39 65

**Step I:** 65 only 97 one 42 is 59 tall 76 than 39 boy

**Step II:** 59 65 only 97 one 42 tall 76 than 39 boy is

**Step III:** 76 59 65 only 97 42 tall than 39 boy is one

**Step IV:** 42 76 59 65 97 tall than 39 boy is one only

**Step V:** 97 42 76 59 65 than 39 boy is one only tall

**Step VI:** 39 97 42 76 59 65 boy is one only tall than Step VI is the last step of the above arrangement.

As per the rules followed in the steps given above, find out in each of the following questions the appropriate step for the given input.

Input for the questions are:

26 38 these fit 90 made 71 each 64 other 53

91. How many steps are required to get the final output?

- (A) 3 (B) 4 (C) 5 (D) 7  
(E) 6

92. Which word/ number would be at the 7th position from left end in step III?

- (A) 38 (B) these (C) 90 (D) 26  
(E) Are

93. Which step number should be the following output?

“90 38 71 53 64 26 these are each fit made other”

- (A) Step IV (B) Step V (C) Step VI (D) Step VII  
(E) There will be no such step

94. Which of the following would be step III?

- (A) 71 53 64 26 38 these 90 made other are each fit  
(B) 71 53 26 64 38 these 90 made other are each fit  
(C) 71 53 64 26 38 these 90 made are other each fit  
(D) 38 71 53 64 26 these 90 other are each fit made  
(E) None of these

95. Which word/ number would be at the fifth position from right end in step IV?

- (A) Made (B) 71 (C) are (D) Other  
(E) 90

**Directions (Q. 96-100):- Study the following information to answer these questions.**

Eight people viz, P, Q, R, S, T, U, V and W are sitting in a straight line facing North. Each one of them has passed a recruitment exam and must join the office on different months viz. January, February, March, April, May, June, July and August but not necessarily in the same order.

1) V sits third to the right of the person who joins in May. The person who joins in August sits second to the right of V. P and T are immediate neighbours of each other. Neither P nor T has joining dates either in May or August. Neither P nor T is an immediate neighbor of V.

2) W sits third to the right of the person whose joining date is in January. Neither P nor T has joining dates in January. W’s joining date is not August.

3) Only two people sit between T and the person whose joining date is in July. The person who’s joining date is in February sits to the immediate left of S.

4) Only one person sits between V and Q. R joins on one April. T joins after April. P joined after W. Person who joined in the month of May is sitting at extreme left.

96. Who amongst the following sits exactly between V and Q?

- (A) The person who’s joining date is in April  
(B) The person who’s joining date is in January  
(C) S  
(D) P  
(E) The person who’s joining date is in August

97. 'W' is related to 'July' in a certain way bases on the above arrangement. 'Q' is related to 'May' following the same pattern. ' \_\_\_\_\_ ' is related to 'June' following the same pattern.  
 (A) U (B) V (C) P (D) S  
 (E) R
98. Which of the following is true regarding S?  
 (A) Only two people sit to the left of S.  
 (B) S is sitting second to the right of the person whose joining date is in July.  
 (C) T and Q are immediate neighbours of S.  
 (D) S's joining date is in May.  
 (E) None is true
99. How many people sit between S and the person whose joining date is in April?  
 (A) None (B) One (C) Two (D) Three  
 (E) Four
100. On which of the following months does W join the office?  
 (A) April (B) June (C) July (D) February  
 (E) March

HR/MKT/AFO/IT

### QUANTITATIVE APTITUDE

**DIRECTION (Q. 101-105):-** What should come in place of the question mark (?) in the following question?

101.  $\frac{9}{13}$  of 2197 +  $\frac{3}{7}$  of 1155 = ?  
 (A) 2020 (B) 2016 (C) 2116 (D) 2061  
 (E) None of these
102.  $\frac{17}{24} \div \frac{68}{24} \times \frac{380}{95} = ?^{25}$   
 (A) 4 (B) 8 (C) 6 (D) 9  
 (E) None of these
103. Simplify:-  $\left|1 - \frac{1}{3}\right| \left|1 - \frac{1}{4}\right| \left|1 - 15 \dots 1 - 1n\right| = ?$   
 (A)  $2/n$  (B)  $1/n$   
 (C)  $3/n$  (D)  $n - \frac{1}{n}$   
 (E) None of these

104.  $\frac{5}{6} \div \frac{6}{7} \times ? - \frac{8}{9} \div 1\frac{3}{5} + \frac{3}{4} \times 3\frac{1}{3} = 2\frac{7}{9}$   
 (A)  $4/7$  (B)  $5/7$  (C)  $6/7$  (D)  $2/7$   
 (E) None of these

105.  $74 \times 76 \div 37 - 54 + 56 \times \frac{3}{28} = ?$   
 (A) 100 (B) 102 (C) 103 (D) 104  
 (E) None of these

106. If LCM of two numbers is thrice the larger number and difference between the smaller number and the HCF is 14. Then, find out the smaller number of the two numbers.  
 (A) 16 (B) 23 (C) 21 (D) 17  
 (E) None of these

107. Aditi's monthly income is equal to the cost of 34 kg of Kashews. Cost of 10 kg of Kashews is equal to the cost of 20 kgs of grapes. If cost of 12 kg of grapes is Rs. 1500, what is Aditi's annual income?  
 (A) Rs. 2 lac 10 thousand (B) Rs. 1 lac 2 thousand  
 (C) Rs. 2 lacs 2 thousand (D) Cannot be determined  
 (E) None of these

108. The sum of the ages of a father and son is 48 years. Five years ago, the product of their ages was 8 times the father's age at that time. The present age of son is?  
 (A) 12 years (B) 13 years  
 (C) 14 years (D) Can't be determined  
 (E) None of these

**DIRECTION (Q. 109-112):-** In the following question two equations are given. You have to solve these equations and determine relation between x and y.

109. I.  $x\sqrt{5x} = 25$   
 II.  $2y^2 - 9y - 5 = 0$   
 (A)  $x < y$   
 (B)  $x > y$   
 (C)  $x = y$  OR the relationship cannot be determined  
 (D)  $x \geq y$   
 (E)  $x \leq y$
110. I.  $x^2 - 5x - 14 = 0$   
 II.  $y^2 - 15y + 56 = 0$   
 (A)  $x < y$   
 (B)  $x > y$   
 (C)  $x = y$  OR the relationship cannot be determined  
 (D)  $x \geq y$   
 (E)  $x \leq y$

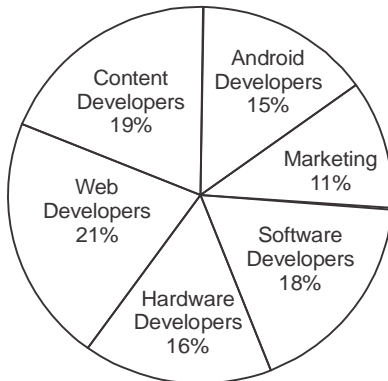
111. I.  $x^3 + 8x^2 + 20x + 16 = 0$   
 II.  $y^2 - 10y + 21 = 0$   
 (A)  $x < y$   
 (B)  $x > y$   
 (C)  $x = y$  OR the relationship cannot be determined  
 (D)  $x \geq y$   
 (E)  $x \leq y$

112. I.  $\sqrt{x} = \sqrt{\sqrt{729}}$   
 II.  $2y^2 + 58y + 108 = 0$   
 (A)  $x < y$   
 (B)  $x > y$   
 (C)  $x = y$  OR the relationship cannot be determined  
 (D)  $x \geq y$   
 (E)  $x \leq y$

**Directions (Q. 113-118):- Study the following Pie-chart carefully and answer the questions given below.**

**Survey conducted on 1500 people to find out various professionals in the company and percentage of professionals having only Bachelor's degree amongst them.**

**Various Professional = 1500**



**Percentage of Professional possessing only Bachelor's degree:-**

- Content Developers – 80%
- Web Developers – 60%
- Hardware Developers – 50%
- Software Developers – 70%
- Marketing – 40%
- Android Developers – 84%

(All others have at least a master's degree)

113. What is the respective ratio of the number of masters in Content Developers to the number of masters in Marketing in the company?  
 (A) 19 : 33 (B) 13 : 12 (C) 15 : 11 (D) 12 : 13  
 (E) None of these

114. Only Bachelor android developers are what per cent of the only bachelor web developers in the company?  
 (A) 92% (B) 98% (C) 95% (D) 100%  
 (E) None of these
115. What is the difference between the total number of masters and only bachelors professionals in the company?  
 (A) 284 (B) 462 (C) 54 (D) 164  
 (E) None of these
116. The total number of Hardware Developers in company are approximately, what per cent of the total number of Software developers in the company?  
 (A) 95 (B) 98 (C) 89 (D) 85  
 (E) 81
117. What is the respective ratio of the professionals having master's degree in Marketing and Hardware Development to the same professionals having bachelor's degree?  
 (A) 71 : 64 (B) 75 : 73 (C) 81 : 75 (D) 73 : 62  
 (E) None of these
118. What is the respective ratio of the professionals having master's degree in Android and Web Development to the professionals having only bachelor's degree in Software and Hardware Development?  
 (A) 1 : 4 (B) 5 : 3 (C) 1 : 5 (D) 1 : 2  
 (E) None of these

**Directions (Q. 119-123):- Study the following table carefully to answer the questions that follow.**

Number of women working in various departments of six different organizations –

Organization	Department					
	Prod.	HR	IT	Fin.	Mkt.	Mer.
P	155	250	320	405	150	50
Q	178	300	415	318	127	90
R	58	275	204	250	188	66
S	102	190	198	200	190	75
T	110	100	256	305	250	58
U	60	150	225	220	168	35

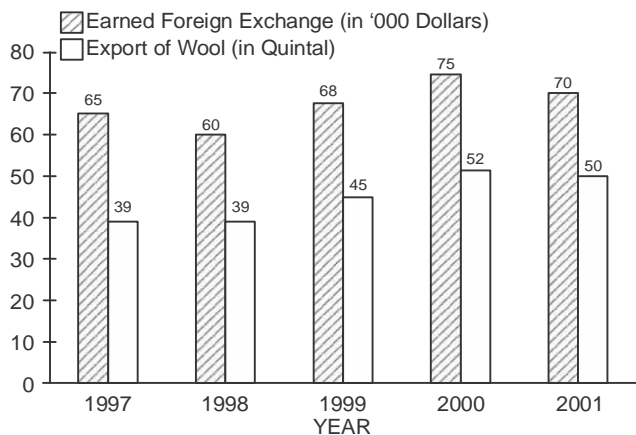
119. Number of women working in the Production department from organization P is what percent of the total number of women working in the HR departments from all organizations together? (rounded off to two digits after decimal)  
 (A) 12.25 (B) 19.16 (C) 21 (D) 15.02  
 (E) None of these



120. What is the approximate average number of women working in the Marketing department from all organizations together?  
(A) 226 (B) 283 (C) 312 (D) 308  
(E) 179
121. Which organization has the second highest number of women employees working in all the given departments together?  
(A) T (B) R (C) U (D) S  
(E) None of these
122. What is the respective ratio of the number of women working in the IT department from organisations P, Q and U together to the number of women working in the Production department of organisations P, U and T together?  
(A) 59 : 33 (B) 96 : 44 (C) 71 : 19 (D) 71 : 23  
(E) 192 : 65
123. If the women working in the Production department of organisation S were also to work in its Merchandising department, what would be the percentage of women employees working for the Merchandising department of organisation S?  
(A) 18.53 (B) 26.22 (C) 30.04 (D) 23.12  
(E) 15.87

**Directions (Q. 124-128):- Study the following bar diagram carefully and answer the questions given below it.**

**Export of Wool and Foreign Exchange Earned through the export**



124. If the exchange rate of American dollar is Rs. 20.75, Then the earned foreign exchange equivalent during five years approximately (in Rs.) will be  
(A) 650000 (B) 800000 (C) 9500000 (D) 7000000  
(E) 7500000
125. What was the approximate percentage of exported wool in 1998 of the total exported wool during the given years?  
(A) 10 (B) 17 (C) 20 (D) 25  
(E) 30

126. During which of the following years, the price of wool per quintal was minimum?  
(A) 1997 (B) 1998 (C) 1999 (D) 2000  
(E) 2001
127. What is the ratio of the price of exported wool per quintal in 1997 to that of 2000?  
(A) 3 : 5 (B) 4 : 5 (C) 5 : 6 (D) 6 : 7  
(E) None of these
128. As compared to 1998, the rate of wool per quintal decreased by how many dollars in 1999?  
(A) 33.5 (B) 38.35 (C) 44.56 (D) 57.43  
(E) None of these

**DIRECTION (Q. 129-130):- Find the next term in the following series:**

129. 5, 10, 17, 26, 37, ?  
(A) 65 (B) 48 (C) 50 (D) 52  
(E) None of these
130. 2, 4, 5, 15, 17, 68, 71, 355, 359, ?  
(A) 2124 (B) 2154 (C) 3136 (D) 4186  
(E) None of these

**DIRECTION (Q. 131-133):- Find the wrong term in the following number series:**

131. 8, 14, 26, 48, 98, 194, 386,  
(A) 98 (B) 26 (C) 48 (D) 14  
(E) 8
132. 105, 85, 60, 30, 0, -45, -90  
(A) 0 (B) 30 (C) -45 (D) 85  
(E) -90
133. 190, 166, 145, 128, 112, 100, 91  
(A) 100 (B) 166 (C) 145 (D) 128  
(E) 112
134. The adjacent sides of a parallelogram are 12cm and 14cm and angle between them is  $60^\circ$ . What is the area of the parallelogram?  
(A)  $168\sqrt{3} \text{ cm}^2$  (B)  $84\sqrt{3} \text{ cm}^2$   
(C)  $74\sqrt{3} \text{ cm}^2$  (D)  $324\sqrt{3} \text{ cm}^2$   
(E) None of these
135. Find the perimeter of a square whose area is the difference of the areas of two other squares whose perimeters are 80 m and 64 m respectively?  
(A) 48m (B) 36m (C) 42m (D) 84m  
(E) None of these
136. If the radius of a circle is diminished by 20%, then its area is diminished by  
(A) 72% (B) 40% (C) 36% (D) 20%  
(E) None of these

137. The length of a rectangle is twice the diameter of a circle. The circumference of the circle is equal to the area of a square of side 22 cm. What is the breadth of the rectangle if its perimeter is 668 cm?  
(A) 12 cm (B) 26 cm (C) 6 cm (D) 16 cm  
(E) None of these
138. Find the cost of the box which has size  $12\frac{1}{2}$  m by  $2\frac{3}{4}$  m by  $1\frac{1}{3}$  m at a rate of Rs. 50 per cubic m  
(A) Rs. 2257.50 (B) Rs. 2005.00  
(C) Rs. 2291.67 (D) Rs. 2357.50  
(E) None of these
139. In a bag, there are three types of coins – 1-rupee, 50 paise and 25-paise in the ratio of 7 : 8 : 20. Their total value is Rs. 400. The total number of coins is  
(A) 1200 (B) 961 (C) 744 (D) 875  
(E) 720
140. The average age of seven girls sitting in a row facing south is 24 years. If the average age of first three girls is 20 years and the average age of last three girls is 28 years, what is the age of the girl who is sitting in middle of the row?  
(A) 28 years (B) 29 years (C) 24 years (D) 31 years  
(E) None of these
141. A sum of money is divided into three parts. First part is Rs. 1000 more than second and Rs. 2000 more than third. Total interest generated in three years when first, second and third parts are invested at rates of 20%, 15% and 10% per annum in simple interest, respectively, is Rs. 7050. What was the total sum of money?  
(A) Rs. 12000 (B) Rs. 15000  
(C) Rs. 18000 (D) Rs. 24000  
(E) Rs. 30000
142. To buy a car, John took a loan. He repaid the loan in equal monthly instalments of Rs. 9000 for 3 years. The rate of interest is 24% per annum. What was the amount of loan he had taken? (Given that  $(1.02)^{36} = 2.04$ )  
(A) 230000 (B) 227198 (C) 223451 (D) 228560  
(E) 229412
143. Arun and Vaibhav invested Rs 3000 and Rs 4000 respectively into a business. Arun reinvested into the business his share of the first year's profit of Rs 2100, whereas Vaibhav did not reinvest. In what ratio should they share the second year's profit?  
(A) 39 : 40 (B) 12 : 27 (C) 27 : 29 (D) 41 : 39  
(E) None of these
144. A shopkeeper sold two washing machines for Rs. 8800 each. On one he gained 10 % and on other he lost 10 %. The shopkeeper's loss or gain in the transaction is –  
(A) 1 % loss (B) 4 % loss  
(C) No gain, no loss (D) 1 % gain  
(E) None of these
145. Three men undertake to complete a piece of work for Rs.1, 200. The first man can complete the work in 8 days, second man in 12 days and third man in 16 days. They complete the work with the help of a fourth man in 3 days. What does the fourth man get?  
(A) Rs.180 (B) Rs.200 (C) Rs.225 (D) Rs.250  
(E) None of these
146. Two pipes A & B can fill a cistern in  $45\frac{1}{2}$  min and 28 min respectively. Both pipes are opened. The cistern will be filled in just 20 min. if the B is turned off after:  
(A)  $9\frac{1}{28}$  min (B)  $28\frac{1}{9}$  min (C) 28 min (D) 25 min  
(E) None of these
147. Mark is 400 meters ahead of Matt. Matt is chasing Mark. The ratio of speeds of Matt and Mark is 6 : 5, and Matt is able to chase Mark in 50 seconds. In how much time can Matt chase Mark if the ratio of their speeds is 9 : 8?  
(A) 25 sec (B) 30 sec (C) 36 sec (D) 20 sec  
(E) Cannot be determined
148. A train takes 5 seconds to cross a pole and 30 seconds to cross a 500 metre long bridge. What will be the time taken by the train (in seconds) to cross a 170 metre long train coming at speed of 90 km/hr in the opposite direction?  
(A) 7 sec (B) 5 sec (C) 6 sec (D) 4.5 sec  
(E) 8 sec
149. It's known that Dhoni can walk 1 km in 24 minutes. Dhoni and Kohli decided to walk for some time after their practice, but Kohli starts his walk 6 minutes earlier than Dhoni. Kohli walks a distance of 5 km and turns back to travel 2 more km where he meets Dhoni. What is speed of Kohli?  
(A) 5.474 kmph (B) 5.385 kmph  
(C) 5.536 kmph (D) 5.5 kmph  
(E) 5.786 kmph
150. Sumit borrowed Rs. 11,000 at compound interest at the rate of 24% per annum for 1 year. What will be the approximate amount to be paid after 1 year? (It is given that interest is compound quarterly).  
(A) Rs. 17107.5 (B) Rs. 13807.75  
(C) Rs. 16737.25 (D) Rs. 13887.25  
(E) None of these



**Law/Rajbhasha Adhikari****GENERAL KNOWLEDGE**

101. In order to provide qualitative education to the students, which State Government has started Shala Siddhi Protsahan Yojana in 25000 schools of the state?  
(A) Uttar Pradesh (B) Punjab  
(C) Gujarat (D) Madhya Pradesh  
(E) Haryana
102. The Mechi River flows through -  
(A) India and Myanmar (B) India and Bhutan  
(C) India and Bangladesh (D) India and China  
(E) India and Nepal
103. The central government has set the target to bring high-speed digital connectivity to every village by  
(A) 2018 (B) 2019 (C) 2020 (D) 2021  
(E) 2022
104. Mawlynnong is a village in the state of -  
(A) Nagaland (B) Mizoram  
(C) Manipur (D) Meghalaya  
(E) Sikkim
105. Which of the following is the sale authority for issue of currency in India?  
(A) Government of India (B) Reserve Bank of India  
(C) Controller of Currency (D) All of the above  
(E) None of the above
106. Who has been appointed as the first Vice President of Azerbaijan?  
(A) Mikayil Jabbarov (B) Mehriban Aliyeva  
(C) Elmar Mammadyarov (D) Samir Sharifov  
(E) None of these
107. India and ADB Bank has signed \$ \_\_\_\_\_ million loan and grants to develop 800-km Visakhapatnam-Chennai Industrial Corridor.  
(A) 300 (B) 325 (C) 350 (D) 375  
(E) 380
108. The first regional centre of the New Development Bank was recently opened in  
(A) Delhi (B) Beijing  
(C) Johannesburg (D) Brasilia  
(E) Moscow
109. Yves Meyer is a renowned -  
(A) Scientist (B) Mathematician  
(C) Scientologist (D) Archaeologist  
(E) Historian
110. What was the theme of 'World Youth Skills Day' 2017?  
(A) 'Skills for Socio-Economic Growth'  
(B) 'Skills for MSME Sector'  
(C) 'Skills for the future of Work'  
(D) 'Skills Inculcation for Inclusive Growth'  
(E) 'Skills Inculcation for Sustainable Development'
111. How many AIFIs are regulated by the RBI presently?  
(A) 1 (B) 2 (C) 3 (D) 4  
(E) 5
112. New one rupee notes with a multicoloured look will soon be put in circulation by the Reserve Bank of India. The colour of One Rupee currency note shall be predominantly \_\_\_\_\_ on obverse and reverse in combination with others.  
(A) grey-orange (B) magenta-green  
(C) red-blue (D) orange-blue  
(E) pink-green
113. Which State Government, has launched a toll free 24/7 helpline number '181' for women in the state?  
(A) Maharashtra (B) Madhya Pradesh  
(C) Manipur (D) Nagaland  
(E) Andhra Pradesh
114. Which game is Neeraj Chopra related to?  
(A) Javelin throw (B) Wrestling  
(C) Tennis (D) Badminton  
(E) None of these
115. The United States in January had lifted a two decade economic embargo against which country?  
(A) Cuba (B) Sudan (C) Russia (D) Iran  
(E) ELibya
116. Under project 'Navika Sagar Parikrama', a team of women officers of the Indian Navy would circumnavigate the globe on an Indian-built sail boat named:  
(A) INSV Jalpari (B) INSV Tarini  
(C) INSV Naavika (D) INSV Durga  
(E) INSV Kaali
117. Consider the following statements about the South Asia Satellite -  
1. The South Asia Satellite is the GSAT-9 satellite  
2. Other than India, 6 other Asian countries will benefit from this satellite  
3. It was carrying 12 Ku band transponders  
Which of the above are correct?  
(A) Only 1 and 2 (B) Only 2 and 3  
(C) Only 1 and 3 (D) All of these  
(E) None of these

118. IRDAI had formed an eight member panel to review life insurance product norms. Who will be the head of the committee?  
 (A) Sai Srinivas (B) K S Gopalkrishnan  
 (C) Sandeep Bakshi (D) Shashikant Deshpande  
 (E) Amitabh Chaudhary
119. When is the International Day of Forests observed?  
 (A) March 17 (B) March 18  
 (C) March 19 (D) March 20  
 (E) March 21
120. Which of the following are results of devaluation of currency in an economy?  
 (A) Inflation will rise which will lead to price rise  
 (B) The Current Account Balance of Payment of the economy will improve  
 (C) Aggregate Demand will increase and real wages will fall  
 (D) Both 1 and 3  
 (E) 1, 2 and 3
121. With which country India has signed an MoU to enhance railway safety in the Indian Railways?  
 (A) USA (B) Israel (C) Canada (D) Japan  
 (E) Britain
122. How many Indian cities have been recently included in the UNESCO's list of World Heritage Sites?  
 (A) 1 (B) 2 (C) 3 (D) 4  
 (E) 5
123. Who among the following has won Wimbledon Championships 2017 in Men's Singles category?  
 (A) Roger Federer (B) Novak Djokovic  
 (C) Rafael Nadal (D) Andy Murray  
 (E) Stanislas Wawrinka
124. Taj Mahal has secured \_\_\_\_\_ position on Traveller's Choice list of top 10 Global Landmarks.  
 (A) 1st (B) 2nd (C) 3rd (D) 4th  
 (E) 5th
125. Mihai Tudose is the Prime Minister of -  
 (A) Bulgaria (B) Romania  
 (C) Ukraine (D) Slovakia  
 (E) Czechoslovakia
126. Which actress has been appointed as the ambassador for Skill India Campaign?  
 (A) Katrina Kaif (B) Vidya Balan  
 (C) Sonakshi Sinha (D) Priyanka Chopra  
 (E) Deepika Padukone
127. Which year has been decided for taking the First Light of the European Extremely Large Telescope?  
 (A) 2021 (B) 2022 (C) 2023 (D) 2024  
 (E) 2025
128. Sunil Kakar has been appointed as the Managing Director and Chief Executive Officer of -  
 (A) BHEL (B) IDBI  
 (C) IDFC Ltd. (D) ONGC  
 (E) SAIL
129. Which app was launched by the government for dissemination of earthquake parameters to the user community in timely manner for their safety?  
 (A) 'India Sandesh' (B) 'Bhoo-kamp India'  
 (C) 'India Quake' (D) 'India Tectonic'  
 (E) 'India Richter'
130. As per 'India Development Report' released by World Bank on May 29, 2017, India ranks \_\_\_\_\_ among 131 countries in terms of women participation in the workforce.  
 (A) 120 (B) 121 (C) 122 (D) 123  
 (E) 124
131. The 2017 Mobile World Congress was held at Barcelona. Who organizes this event?  
 (A) IMSO (B) GSMA (C) GPRS (D) ITU  
 (E) CTIA
132. The Sudirman Cup is associated with the game of -  
 (A) Football (B) Table-Tennis  
 (C) Tennis (D) Squash  
 (E) Badminton
133. Which of the following statements regarding Indian banking is correct?  
 (A) Base rate system was introduced in India on the recommendation of the Deepak Mohanty Committee  
 (B) Base Rate System was introduced by RBI with effect from 1st July 2012  
 (C) The Debt Recovery Tribunal have been constituted under Section 5 of the Recovery of Debts Due to Banks and Financial Institutions Act, 1993  
 (D) Brown Label ATMs are those where Hardware and cash management are looked after by the Sponsor Bank  
 (E) RBI has issued KYC Guidelines under Section 30(A) of the Banking Regulation Act, 1949
134. The financial assistance of loans of 10000 by a bank to very a small borrower will be called  
 (A) Business finance (B) Government finance  
 (C) Micro finance (D) Small finance  
 (E) KYC finance
135. ICICI has recently launched the app 'Mera iMobile' to provide agricultural information in \_\_\_\_\_ Indian languages for rural people without internet connection.  
 (A) 7 (B) 9 (C) 11 (D) 13  
 (E) 15

- 136.** Which powers of the banks has the recent amendments to the Banking Regulation Act of 1949 amended?  
 (A) Power of licensing a bank  
 (B) Power to deal with rising bad loans of the public sector  
 (C) More autonomy in credit-related decisions  
 (D) Both 1 and 2  
 (E) Both 1 and 3
- 137.** Which country is constructing world's first "forest cities" to fight air pollution and curb the production of toxic gases?  
 (A) Japan (B) China  
 (C) Britain (D) Norway  
 (E) Brazil
- 138.** Reason for cost push inflation is  
 (A) increase in wage rate  
 (B) increase in interest rate  
 (C) increase in the price of raw material  
 (D) increase in indirect tax  
 (E) decrease in cost of production
- 139.** Consider the following statements about Forex Cards –  
 1. It acts as a replacement to Travel Currency Cards.  
 2. A single Forex Cards can be operated across multiple currencies.  
 3. The amount loaded on the Forex Card has to be in accordance with the FEMA regulations  
 Which of the above are correct?  
 (A) Only 1 and 2 (B) Only 2 and 3  
 (C) Only 1 and 3 (D) All of the above  
 (E) None of these
- 140.** The famous footballer has been appointed recently as the goodwill ambassador for -  
 (A) UNICEF  
 (B) UNESCO  
 (C) Handicap International  
 (D) Doctors Without Borders  
 (E) White Helmets
- 141.** In which year was the National Housing Bank set up?  
 (A) 1985 (B) 1986 (C) 1987 (D) 1988  
 (E) 1989
- 142.** What is the 'protonuclear transfer' related to?  
 (A) Weapons technology  
 (B) New form of electricity generation  
 (C) A new IVF technology  
 (D) A new system of disbursing funds to welfare-scheme targeted beneficiaries  
 (E) A new technology to study the 'God Particle'
- 143.** India's first vertical garden has been set up in -  
 (A) Mumbai (B) Delhi  
 (C) Bengaluru (D) Hyderabad  
 (E) Kolkata
- 144.** NASA has recently discovered 7 new exoplanets orbiting around a dwarf star called TRAPPIST-1. These exoplanets are about the size of -  
 (A) Venus (B) Jupiter (C) Mars (D) Mercury  
 (E) Earth
- 145.** Which of the following is one of the indicators of Human Development Index (HDI)?  
 (A) Life expectancy at birth  
 (B) Total cost of the agricultural land with a family  
 (C) Total area of the agricultural land with a family  
 (D) Availability of perennial source of water for irrigation  
 (E) Nature of employment, casual permanent or semi-permanent
- 146.** Who among the following took charge as Executive Director, Insolvency and Bankruptcy Board of India (IBBI)?  
 (A) Ms. Sheena Malhotra (B) Ms. Mamta Suri  
 (C) Ms. Neha Pujara (D) Ms. Devika Bhardwaj  
 (E) Ms. Sarita Menon
- 147.** In India, the National Income is measured on the basis of  
 (A) flow of goods only  
 (B) number of employed youth only  
 (C) volume of tax collected per annum  
 (D) earning of people working in PSUs and government jobs  
 (E) All of the above
- 148.** Which bank has launched Radio Frequency Identification (RFID) enabled card to offer prompt service to customers of the bank?  
 (A) Axis Bank (B) ICICI Bank  
 (C) SBI (D) Dena Bank  
 (E) UCO Bank
- 149.** Which Chief Minister who has been selected for the prestigious Agriculture Leadership Award-2017?  
 (A) Mamta Banerjee (B) Pinarayi Vijayan  
 (C) Mukul Sangma (D) K C Rao  
 (E) Chandrababu Naidu
- 150.** As per 'Global Infrastructure Outlook' released by Global Infrastructure Hub (GIH), India will need investments to the tune of around USD \_\_\_\_\_ trillion till 2040 to develop infrastructure to improve economic growth and community wellbeing.  
 (A) 3.0 (B) 3.5 (C) 4.0 (D) 4.5  
 (E) 5.0

**ANSWER KEY**

1. (D) 2. (B) 3. (C) 4. (E) 5. (D) 6. (C) 7. (E) 8. (D) 9. (D) 10. (D)  
 11. (A) 12. (E) 13. (A) 14. (A) 15. (A) 16. (A) 17. (D) 18. (B) 19. (E) 20. (E)  
 21. (A) 22. (A) 23. (B) 24. (E) 25. (B) 26. (B) 27. (E) 28. (B) 29. (C) 30. (B)  
 31. (C) 32. (B) 33. (C) 34. (C) 35. (E) 36. (A) 37. (D) 38. (B) 39. (C) 40. (D)  
 41. (C) 42. (B) 43. (E) 44. (A) 45. (D) 46. (B) 47. (E) 48. (C) 49. (A) 50. (D)  
 51. (B) 52. (C) 53. (E) 54. (E) 55. (D) 56. (D) 57. (E) 58. (A) 59. (B) 60. (E)  
 61. (C) 62. (C) 63. (D) 64. (A) 65. (E) 66. (B) 67. (D) 68. (D) 69. (D) 70. (A)  
 71. (D) 72. (E) 73. (A) 74. (E) 75. (E) 76. (C) 77. (A) 78. (E) 79. (D) 80. (E)  
 81. (D) 82. (C) 83. (C) 84. (C) 85. (C) 86. (A) 87. (A) 88. (A) 89. (B) 90. (B)  
 91. (E) 92. (C) 93. (B) 94. (A) 95. (D) 96. (A) 97. (C) 98. (B) 99. (C) 100. (D)  
 101. (B) 102. (E) 103. (A) 104. (C) 105. (D) 106. (C) 107. (B) 108. (B) 109. (D) 110. (E)  
 111. (A) 112. (B) 113. (A) 114. (D) 115. (D) 116. (C) 117. (D) 118. (E) 119. (A) 120. (E)  
 121. (E) 122. (E) 123. (A) 124. (D) 125. (B) 126. (E) 127. (E) 128. (E) 129. (C) 130. (B)  
 131. (C) 132. (A) 133. (D) 134. (B) 135. (A) 136. (C) 137. (B) 138. (C) 139. (D) 140. (C)  
 141. (B) 142. (E) 143. (A) 144. (A) 145. (C) 146. (B) 147. (E) 148. (C) 149. (B) 150. (D)

**LAW/RAJBHASHAADHIKARI**

101. (D) 102. (E) 103. (A) 104. (D) 105. (B) 106. (B) 107. (D) 108. (C) 109. (B) 110. (C)  
 111. (D) 112. (E) 113. (C) 114. (A) 115. (B) 116. (B) 117. (D) 118. (E) 119. (E) 120. (E)  
 121. (D) 122. (E) 123. (A) 124. (E) 125. (B) 126. (D) 127. (D) 128. (C) 129. (C) 130. (A)  
 131. (B) 132. (E) 133. (A) 134. (C) 135. (C) 136. (B) 137. (B) 138. (C) 139. (A) 140. (C)  
 141. (D) 142. (C) 143. (C) 144. (E) 145. (A) 146. (B) 147. (E) 148. (E) 149. (D) 150. (D)

**HINTS & SOLUTION****DIRECTION (51-54):-**

Floor	Persons	Rank
8	Secretary General	1
7	Policeman	7
6	Manager	5
5	Clerk	8
4	Major	4
3	CEO	3
2	Judge	2
1	Income Tax Officer	6

51. (A) 52. (C)

53. (E) 54. (E)

55. (D) On combining:  $X = Y > Z \leq A = Q > R \geq S < W$   
 Therefore, only conclusions III is true.

56. (D) On combining:  $P = L \geq M = O < N = R > H \leq J = B$   
 Therefore, only III and IV are true.

57. (E) On combining:  $A = C > D = J \leq K = F \geq P < S = W$   
 Therefore, all are true.

58. (A) On combining:  $P \geq Q = D \neq S = F < E < T > R$   
 Therefore, None is true.

59. (B) On combining:  $X \geq Y = U = B > Z \leq Q$  and  $K = B > Z$   
 Therefore, only conclusion I is true.

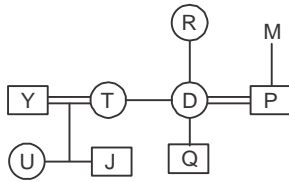
**DIRECTION (60-64):-**

Number	Persons	Colours	Height
1	E	Red	
2	C	Blue	165 cm
3	A	Orange	
4	D	Green	
5	B/F	Pink	155 cm
6	B/F	Yellow	

60. (E) 61. (C) 62. (C) 63. (D)

64. (A)

**DIRECTION (65-69):-**



**Ordering and ranking according to age -**

**M > R > T > Y > P > D > J > U > Q**

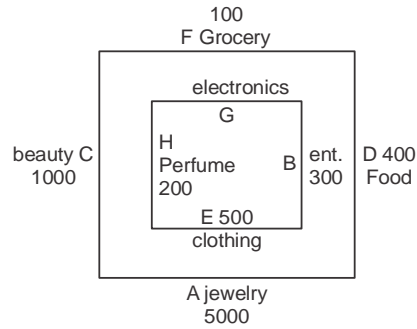
- 65. (E) 6th eldest person in the family is D and eldest person is M  
Here, the gender of M is not mentioned thus, the relation between M and D cannot be determined.
- 66. (B) Hence, Q is the youngest person in the family.
- 67. (D) Hence, the age of T is 65 in the gap of 75 and 60 only one age fix
- 68. (D) Hence, U is the niece of P.
- 69. (D) Hence, Q is the grandson of M

**DIRECTION (70-74):-**

Rule	Condition	Result
1	If the first element is a vowel and last element is a consonant	Both elements will be coded as the code for consonant
2	If the first element is a number and last element is also a number	Both will be coded as the code for first element
3	If second element is an odd number and last element is an even number	Both will be coded as X

- 70. (A) Here, no condition applies.  
Therefore, g&lt; KI79 will be coded as OVDKCEL.
- 71. (D) Here, 2<sup>nd</sup> conditions applies.  
Therefore, 15<{!~7 will be coded as MZDQWGM.
- 72. (E) Here, 3<sup>rd</sup> rule applies.  
Therefore, <5+}!~6 will be coded as XZYFWGX.
- 73. (A) Here, 2<sup>nd</sup> rule applies.  
Therefore, 2<+gij9 will be coded as UDYOCIU.
- 74. (E) Here, 1<sup>st</sup> rule applies.  
Therefore, i&{2}+1g will be coded as OVQUFYMO

**DIRECTION (75-79):-**



- 75. (E)                      76. (C)                      77. (A)
- 78. (E)                      79. (D)
- 80. (E)

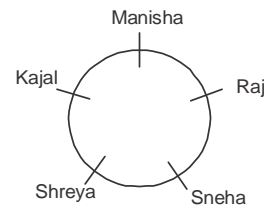
Monday	New Zealand
Tuesday	Africa
Wednesday	
Thursday	
Friday	Australia
Saturday	
Sunday	India

Hence, both statement I and II are required to answer the question

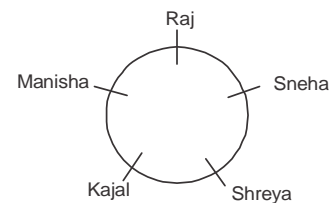
- 81. (D)
- |   |     |
|---|-----|
| 6 | A/D |
| 5 | C   |
| 4 | E   |
| 3 | B   |
| 2 | A/D |
| 1 | F   |

Hence, Statement I required to answer the question

- 82. (C) From statement I:



From statement II:



Hence, either statement I or II is required to answer the question

83. (C) R studies in 6<sup>th</sup> standard.  
Thus, only statement I and II are sufficient to answer the question
84. (C) He arrivals on Thursday. Hence, only statement III and I are required to answer the question
85. (C)
86. (A)
87. (A)
88. (A)
89. (B)
90. (B)

**DIRECTION (91-95):-**

Input: are 26 38 these fit 90 made 71 each 64 other 53

Step I: 64 26 38 these fit 90 made 71 each other 53 are

Step II: 53 64 26 38 these fit 90 made 71 other are each

Step III: 71 53 64 26 38 these 90 made other are each fit

Step IV: 38 71 53 64 26 these 90 other are each fit made

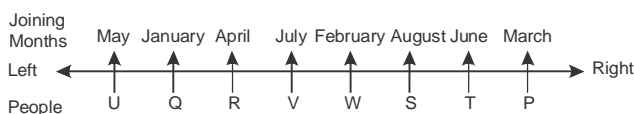
Step V: 90 38 71 53 64 26 these are each fit made other

Step VI: 26 90 38 71 53 64 are each fit made other these

So, step VI is last step of given input.

91. (E) Hence, 6 steps are required to get the final output
92. (C) Number "90" would be at the 7th position from left end in step III.
93. (B) Thus, this combination fit in Step V of output.
94. (A) Step III: 71 53 64 26 38 these 90 made other are each fit
95. (D) The word 'other' is in the fifth position from right end in step IV.

**DIRECTION (96-100):-**



96. (A)
97. (C)
98. (B)
99. (C)
100. (D)
101. (B)  $\frac{9}{13} \times 2197 + \frac{3}{7} \times 1155 = ?$   
 $\Rightarrow 9 \times 169 + 3 \times 165 = ?$   
 $\Rightarrow 1521 + 495 = ?$   
 $\Rightarrow ? = 2016$

102. (E)  $\frac{17}{24} \div \frac{68}{24} \times \frac{380}{95} = ?^{25}$

$\frac{1}{4} \times \frac{380}{95} = ?^{25}$

$1 = ?^{25}$

$? = 1$

103. (A) Hence the question will transform into

$\frac{2}{3} \times \frac{3}{4} \times \frac{4}{5} \times \dots \times \frac{n-n}{n}$

The Numerator of the First term and the denominator of the last term will be left out rest all will be cancelled by each other. So answer will

$be = \frac{2}{n}$

104. (C)  $\frac{5}{6} \div \frac{6}{7} \times ? - \frac{8}{9} \div \frac{8}{5} + \frac{3}{4} \times \frac{10}{3} = \frac{25}{9}$

$\frac{35}{36} \times ? - \frac{5}{9} + \frac{5}{2} = \frac{25}{9}$

$\frac{35}{36} \times ? = \frac{15}{18}$

$? = \frac{6}{7}$

105. (D)  $74 \times 76 \div 37 - 54 + 56 \times \frac{3}{28} = ?$

$$? = 2 \times 76 - 54 + 6$$

$$? = 152 - 54 + 6$$

$$? = 104$$

106. (C) Let the larger number be  $x$  and the smaller number be  $y$ .

It is given that LCM is thrice of the larger number,

Therefore,  $LCM = 3x$  ..... (i)

It is also given that difference between the smaller number and the HCF is 14,

Therefore,  $y - HCF = 14$

$HCF = y - 14$  ..... (ii)

product of two numbers =  $LCM \times HCF$

Therefore,  $x \times y = 3x \times (y - 14)$

(from (i) and (ii))

$$y = 3(y - 14)$$

$$2y = 42$$

$$y = 21$$

Hence, the smaller number is 21.

107. (B) 10 kg Kashews = 20 kg of grapes

$\therefore$  1 kg Kashew = 2 kg grapes

$\therefore$  34 kg Kashews = 68 kg grapes.

Hence, monthly income of Aditi = cost of 68 kg grapes

Cost of 12 kg of grapes = 1500

$\therefore$  1 kg of grape =  $1500/12$

$\therefore$  68 kg of grapes =  $(1500/12) \times 68 = \text{Rs. } 8500$

$\Rightarrow$  Month income of Aditi = Rs. 8500

$\therefore$  Annual income of Aditi =  $8500 \times 12 = \text{Rs. } 1$  lakh 2 thousand

108. (B) As per the given information, five years ago:

(Father's age 5 years ago)  $\times$  (son's age 5 years ago) =  $8 \times$  (father's age 5 years ago)

$\therefore$  son's age 5 years ago = 8

$\therefore$  son's present age =  $8 + 5 = 13$

109. (D) I.  $x\sqrt{5x} = 25$

$$\Rightarrow 5x^3 = 625$$

$$\Rightarrow x = 5$$

$$\text{II. } \Rightarrow (y - 5)(2y + 1) = 0$$

$$\text{Then, } y = +5, -\frac{1}{2}$$

$\therefore$  We can see that  $x \geq y$ .

110. (E) I.  $(x - 7)(x + 2) = 0$

Then,  $x = +7$  or  $x = -2$

II.  $(y - 7)(y - 8) = 0$

Then,  $y = +7, +8$

$\therefore$  So, we can observe that  $x \leq y$ .

111. (A) I.  $(x + 2)(x + 4)(x + 2) = 0$

Then,  $x = -2, 2, -4$

II.  $(y - 3)(y - 7) = 0$

Then,  $y = 3, 7$

112. (B) I.  $x = \sqrt{729}$

$x = +27$

II.  $(y + 27)(2y + 4) = 0$

Then,  $y = -27, -2$

$\therefore$  So, we can observe that  $x > y$

113. (A) % of number of masters in Content Developers = 20% of 19%

% of number of masters in Marketing = 60% of 11%

Required Ratio =  $(20 \times 19) : (60 \times 11) = 19 : 33$

114. (D) Required % =  $(84\% \text{ of } 15\%) / (60\% \text{ of } 21\%) \times 100$

$$= (0.84 \times 0.15) / (0.6 \times 0.21) \times 100$$

$$= 100\%$$

115. (B) % of only bachelor professionals

=  $[80\% \text{ of } 19\% + 60\% \text{ of } 21\% + 50\% \text{ of } 16\% + 70\% \text{ of } 18\% + 40\% \text{ of } 11\% + 84\% \text{ of } 15\%]$

$$= 0.6540 \times 100\% = 65.40\%$$

% of masters professionals

$$= 100 - 65.40\% = 34.6\%$$

Required difference in % =  $65.40 - 34.6 = 30.8\%$

Required difference =  $30.8\% \text{ of } 1500 = 462$

116. (C) Required % =  $16/18 = 88.89\%$  or  $89\%$

117. (D) Masters in Marketing + masters in hardware development

$$= 60\% \text{ of } 11\% \text{ of } 1500 + 50\% \text{ of } 16\% \text{ of } 1500$$

$$= 99 + 120 = 219$$

Bachelors in Marketing + Bachelors in hardware development

$$= 40\% \text{ of } 11\% \text{ of } 1500 + 50\% \text{ of } 16\% \text{ of } 1500$$

$$= 66 + 120 = 186$$

Therefore, required ratio =  $219 : 186 = 73 : 62$

118. (E) Masters in Android Development + masters in Web development  
 = 15% of 16% of 1500 + 40% of 21% of 1500  
 = 162

Bachelors in Software + Bachelors in hardware development  
 = 70% of 18% of 1500 + 50% of 16% of 1500 = 309  
 Therefore, required Ratio = 162 : 309 = 54 : 103

DIRECTION (119-123):-

Department	Production	HR	IT	Finance	Marketing	Merchandising	
Organization							Total
P	155	250	320	405	150	50	1330
Q	176	300	415	318	127	90	1428
R	58	275	204	250	188	66	1041
S	102	190	198	200	190	75	955
T	110	100	256	305	250	58	1079
U	60	150	225	220	168	35	858
Total	663	1265	1618	1698	1073	374	

119. (A) Number of women working in Production department of organization P = 155

Number of women working in the HR department from all organizations = 1265

% of total women working in the HR department from all organizations working in HR department of organization P

$$= \frac{155}{1265} \times 100 = 12.5\%$$

120. (E) Number of women working in the marketing department from all organizations together = 1073

Average number of women working in the marketing department from all organizations together

$$= 1073/6 = 178.83 \text{ H}^n 179$$

121. (E) Clearly, organization P has the second highest number of female employees among the given organizations

122. (E) Number of women working in IT department of P, Q and U together = 320 + 415 + 225 = 960

Number of women working in Production department of P, U and T together = 155 + 60 + 110 = 325

$$\text{Required Ratio} = 960/325 = 192 : 65$$

123. (A) ∴ Total number of women working in the Merchandising department of organization S = 102 + 75 = 177

Total number of women working in organization S = 955

∴ % of women working in organization S working in merchandising department

$$= \frac{177}{955} \times 100 = 1853\%$$

124. (D) ∴ Total foreign exchange earned during five years (in US Dollars) = 65000 + 60000 + 68000 + 75000 + 70000 = 338000

∴ Total foreign exchange earned during five years (in Rs.) = 338000 × 20.75 = Rs. 7013500 H<sup>n</sup> Rs. 7000000

125. (B) ∴ Amount of wool exported in 1998 = 39

∴ Total wool exported during the given five year = 39 + 39 + 45 + 52 + 50 = 225 quintal

$$\therefore \text{Required percentage} = \frac{39}{225} \times 100 = 17.33\%$$

126. (E) ∴ Price of the wool per quintal is minimum in the year 2001

127. (E) ∴ Price of exported wool per quintal in 1997 = 65000/39

∴ Price of exported wool per quintal in 2000 = 75000/52

$$\therefore \text{Required ratio} = \frac{65000}{75000} = \frac{39}{52} = \frac{52}{45}$$

128. (E) ∴ Decrease in price = 1538.46 – 1511.11 = \$ 27.35

129. (C) The sequence is 2<sup>2</sup> + 1, 3<sup>2</sup> + 1, 4<sup>2</sup> + 1, 5<sup>2</sup> + 1, 6<sup>2</sup> + 1,  
 ∴ Missing term = 7<sup>2</sup> + 1 = 50.



130. (B) The pattern of the given series is as:  
 $\Rightarrow 2 \times 2 = 4$  and  $4 + 1 = 5$ ,  
 $\Rightarrow 5 \times 3 = 15$  and  $15 + 2 = 17$ ,  
 $\Rightarrow 17 \times 4 = 68$  and  $68 + 3 = 71$ ,  
 $\Rightarrow 71 \times 5 = 355$  and  $355 + 4 = 359$ ,  
Hence,  $359 \times 6 = 2154$
131. (C) Each term, except 48 in the series is less than twice the preceding term by 2.  
 $\Rightarrow 26 \times 2 - 2 = 50$   
 $\therefore$  The correct term is 50.
132. (A) The sequence is:  
-20, -25, -30, -35, -40, -45.  
So '0' is the wrong term.
133. (D) Go on subtracting 24, 21, 17, 16, 12, 9 from the numbers to get the next number. Clearly, 128 is wrong.  
If 127 was in place of 128 then the all the terms obtained from the difference of the numbers will be in A.P
134. (B) Area of a parallelogram = product of two adjacent sides  $\times$  sine of angle between them  
 $\Rightarrow$  Area of the required parallelogram =  $12 \times 14 \times \sin 60^\circ \text{ cm}^2$   
 $= 168 \times \frac{\sqrt{3}}{2} \text{ cm}^2 = 84\sqrt{3} \text{ cm}^2$
135. (A)  $\Rightarrow$  Perimeter of a square =  $4a$ ,  
 $\therefore$  Side of 1<sup>st</sup> square =  $(80/4) = 20 \text{ m}$   
 $\therefore$  Side of 2<sup>nd</sup> square =  $(64/4) = 16 \text{ m}$   
 $\Rightarrow$  Area of 1<sup>st</sup> Square =  $20^2 = 400 \text{ m}^2$   
 $\Rightarrow$  Area of 2<sup>nd</sup> square =  $(16)^2 = 256 \text{ m}^2$   
 $\therefore$  Difference of area of two squares =  $400 - 256$   
 $\therefore$  Area of 3<sup>rd</sup> square =  $144 \text{ m}^2$   
 $a = 12 \text{ m}$   
Perimeter =  $4a = 4 \times 12 = 48 \text{ m}$
136. (C) Reduced area =  $-r - r + \frac{r \times r}{100}$   
 $-20 - 20 + \frac{20 \times 20}{100} = -36\%$
137. (B)  $2(l + b) = 668$   
 $\therefore l = (334 - b)$   
And, length of the rectangle = Twice the diameter of the circle  
 $\Rightarrow 334 - b = 2 \times d = 2 \times 2r = 4r$   
 $\therefore r = (334 - b)/4$

Area of square = circumference of circle,

$$\Rightarrow (22)^2 = 2\pi r$$

$$484 = 2 \times \frac{22}{7} \times \frac{334 - b}{4}$$

$$\Rightarrow b = 334 - 308 = 26 \text{ cm.}$$

138. (C) Volume of a box,  $V = \text{length} \times \text{breadth} \times \text{height}$

$$\Rightarrow V = \frac{25}{2} \times \frac{11}{4} \times \frac{4}{3}$$

$$\Rightarrow V = 45.83 \text{ m}^3$$

Now, cost of the box = Volume of the box  $\times$  rate per cubic meter

$$\Rightarrow \text{Cost} = 45.83 \times 50 = \text{Rs. } 2291.67$$

139. (D) Let Number of coin of 1 rupee =  $7x$ , 50 paise =  $8x$  and 25 paise =  $20x$ , where  $x$  be any natural number  
 $\Rightarrow$  Total money in Rs =  $(7x \times 1) + (8x \times \frac{1}{2}) + (20x \times \frac{1}{4})$

$$\Rightarrow 16x = 400$$

$$\Rightarrow x = 25$$

Total number of coins =  $7x + 8x + 20x$

$$= 175 + 200 + 500 = 875$$

140. (C) Age of girl sitting in the middle = (total age of seven girls) - (total age of first three girls + total age of last three girls)

$$= (24 \times 7) - (3 \times 20 + 3 \times 28)$$

$$= 24 \text{ years}$$

141. (B) Let first part be Rs.  $T$ , second part be Rs.  $(T - 1000)$ , and third part be Rs.  $(T - 2000)$ .

$$\text{Total interest generated} = [(T \times 20 \times 3)/100] + [(T - 1000) \times 15 \times 3/100] + [(T - 2000) \times 10 \times 3/100]$$

$$\Rightarrow 7050 = 0.6T + 0.45T - 450 + 0.3T - 600$$

$$\Rightarrow T = 6000$$

$$\text{Total sum of money} = T + T - 1000 + T - 2000 = 3T - 3000 = 18000 - 3000 = 15000$$

$$\Rightarrow \text{Total sum of money is Rs. } 15000.$$

142. (E) Let loan amount be Rs.  $P$ .

Rate of interest = 24% per annum = 2% per month = 0.02 per month

Number of monthly installments =  $3 \times 12 = 36$

We know, Equal monthly installment =

$$\frac{P \times R \times (1 + R)^N}{(1 + R)^N - 1}$$

$$9000 = \frac{P \times 0.02 \times 1.02^{36}}{1.02^{36} - 1}$$

As per given information,  $(1.02)^{36} = 2.04$

$$\Rightarrow P = 229412$$

$\Rightarrow$  Loan amount taken is Rs. 229412

143. (A) Ratio of first year's profit of Arun and Vaibhav =  $3000 \times 1 : 4000 \times 1$

$$= 3 : 4$$

$\Rightarrow$  Arun's profit of first year =  $3 \times 2100/7 = \text{Rs } 900$

Now, for the second year -

Ratio of their profit =  $(3000 + 900) \times 12 : 4000 \times 12$

$$= 39 : 40$$

Hence, the require ratio is 39 : 40.

144. (A) Loss % =  $\left(\frac{x}{10}\right)^2 = \left(\frac{10}{10}\right)^2 = 1\%$

145. (C) Let, the fourth man can do the work in  $y$  days.

Since, they together can do the work in 1

$$\text{day} = \frac{1}{12} + \frac{1}{8} + \frac{1}{16} + \frac{1}{y} = \frac{13y + 48}{48y}$$

Now, according to the question,

$$\frac{48y}{13y + 48} = 3$$

$$y = 16 \text{ days}$$

$$\Rightarrow \text{The fourth man gets} = \frac{1/16}{\frac{1}{8} + \frac{1}{12} + \frac{1}{16} + \frac{1}{16}} \times 1200$$

$$= 225$$

146. (B) Let say B is turned off after  $x$  minutes.

Fraction filled in 1 min by A =  $2/45$

Fraction filled in 1 min by B =  $1/28$

$$\Rightarrow x \left( \frac{2}{45} + \frac{1}{28} \right) + \frac{2}{45} (25 - x) = 1$$

$$= \frac{x}{28} + 20 \times \frac{2}{45} = 1$$

$$\Rightarrow x = 28/9 \text{ min}$$

Hence, the cistern will be filled in just 20 min. if the B is turned off after 28/9 minutes

147. (E) Let speed of Matt be  $6T$  m/sec and that of Mark be  $5T$  m/sec.

Relative speed of Matt with respect to Mark =  $(6T - 5T)$  m/sec =  $T$  m/sec

We know, Distance = Speed  $\times$  Time

$$\Rightarrow 400 = T \times 50$$

$$\Rightarrow T = 8$$

With this, we can find speeds of Mark and Matt.

But, when the ratios of their speeds become 9 : 8, we cannot be sure whether their speeds are 18 m/sec and 16 m/sec, or 36 m/sec and 32 m/sec, and so on

148. (C) Let  $L$  and  $v_t$  be the length and speed of train respectively.

When a train crosses a pole, it travels a distance equal to its own length.

$$\text{Then, } L/v_t = 5$$

When a train crosses a bridge, it travels a distance equal to its own length and the length of the bridge.

$$(L + 500)/v_t = 30$$

$$\Rightarrow \frac{L}{v_t} + \frac{500}{v_t} = 30$$

$$\Rightarrow v_t = 500/25 = 20 \text{ m/s}$$

$$L = 5 \times v_t = 5 \times 20 = 100 \text{ m.}$$

Speed of the second train =  $90 \text{ km/h} = 90 \times 5/18 = 25 \text{ m/s}$

When a train passes another train, it travels a distance equal to the sum of lengths of both trains at the relative speed.

Since the trains are traveling in opposite directions, Relative speed =  $20 + 25 = 45 \text{ m/s}$

Distance to be travelled =  $100 + 170 = 270 \text{ m}$

Time taken to cross =  $270/45 = 6 \text{ seconds}$

149. (B) Total distance travelled by Kohli is 7 km

Total time taken by Dhoni to walk 3 km is =  $3 \times 24 = 72 \text{ minutes} = 1.2 \text{ hrs}$

But Dhoni starts after 6 minutes Kohli has started,

$\Rightarrow$  Total time taken for them to meet is  $72 + 6 = 78 \text{ minutes} = 1.3 \text{ hrs}$

$\Rightarrow$  Kohli walks 7 km in this time

Speed of Kohli is given by =  $7/1.3 = 5.385 \text{ kmph}$

$\Rightarrow$  Speed of Kohli is 5.385 kmph.

150. (D) Since, the interest is to be compounded quarterly,

Finding quarterly rate of interest =  $24/4 \% = 6\%$  per quarter, ie, 6% per quarter.

Hence, there will be 4 compounding, each after 3 months.

$$\Rightarrow \text{Required amount} = P \times \left(1 + \frac{6}{100}\right)^4$$

$$= \text{Rs. } 13887.25$$



# IBPS CLERK (PRE)

(Practice Test Paper)

## ENGLISH LANGUAGE

**Directions (Q. 1-5):-** Read the passage given below carefully and then answer the questions given below the passage.

As a medium of literary expression, the common language is inadequate. Like the man of letters, the scientist finds it necessary to "to give purer a sense to the words of tribe". But the purity of scientific language is not the same as the purity of literary language. The aim of the scientist is to say only one thing at the same time and to say it unambiguously and with the greatest possible clarity. To achieve this, he simplifies and jargonizes. In other words, he uses the vocabulary and syntax of common speech in such a way that each phrase is susceptible to only one interpretation; and too imprecise for his purpose he invites a new technical language, or jargon especially designed to express the limited meaning with which he is professionally concerned. At its most perfectly pure form, scientific language ceases the matter of words and terms into mathematics. The literary artist purifies the language of the tribe in a radically different way. The scientist's aim, as we have seen, is to say one thing, and only one thing at a time. This, most emphatically, is not the aim of the literary artist. Human life is lived simultaneously on many levels and has many meanings. Literature is a device for reporting the multifarious facts and expressing their various significances. When the literary artist undertakes to give a pure sense to the words of his tribe, he does so with the express purpose of creating a language capable of conveying, not single meaning of some particular science, but the multiple significance of the human experience, its most private as well as on its more public levels.

- The passage highlights the difference between:
  - The language of science and of literature
  - The language of the tribe and that of a civilized man.
  - Jargon and the language of common man.
  - The central purpose of science and literature.
  - The culture and people.

- The word 'jargon' in the passage means:
  - Difficult language
  - Technical language
  - Language with limited meaning
  - Mathematical language
  - None of the above
- The language of science is:
  - Foolish
  - Ambiguous
  - Verbose
  - Precise
  - None of the above
- The purpose of literature according to the passage is to:
  - Express views privately as well as publicly
  - Report multifarious facts of life
  - View life from various planes
  - Both 2 and 3
  - None of the above
- The word 'unambiguously' in the given passage can be best replaced by
  - Vaguely
  - Dubiously
  - Explicitly
  - Presently
  - Amiably

**Directions (Q. 6-12):-** In the following passage, some of the words have been highlighted in bold. First read the passage and try to understand what it is about. Then replace the highlighted words with the correct option in order to make grammatical and contextual sense. In case the highlighted word is correct as it is, mark 'No Improvement' as the right answer.

Monarch butterflies depend on milkweed. They lay their eggs on milkweed, and their caterpillars eat only the leaves of the plant. No milkweed means no monarchs. So, the best way to help \_\_\_\_ (A) \_\_\_\_ death monarch populations - and to

preserve their epic, multi-generational migration - is to plant milkweed. Seems simple, right? But the reality is far more complicated. Milkweed is slightly \_\_\_\_\_ (B) \_\_\_\_\_ intoxicated - the plant evolved its noxious substances to keep herbivores from chowing down on the leaves. But monarch butterflies evolved \_\_\_\_\_ (C) \_\_\_\_\_ tolerance. In fact, they \_\_\_\_\_ (D) \_\_\_\_\_ arm themselves with the stuff. Monarchs sequester these toxins as an anti-predator defence and anti-parasite defence. So, by \_\_\_\_\_ (E) \_\_\_\_\_ consumption the toxin, the caterpillars become toxic themselves. That keeps them safe - as long as they don't ingest too much of the poison. The problem is there are different types of milkweed. And one that's \_\_\_\_\_ (F) \_\_\_\_\_ localize to the tropics is now growing in the southern U.S. As these plants sense warming temperatures, they produce more of the toxin - so much more that the monarch butterflies begin to \_\_\_\_\_ (G) \_\_\_\_\_ suffer.

6. A

- (A) declining (B) dwindle  
(C) diminished (D) disdain  
(E) No Improvement

7. B

- (A) poison (B) aggressive  
(C) venomous (D) lethally  
(E) No Improvement

8. C

- (A) immune (B) vulnerability  
(C) safety (D) suffrage  
(E) No Improvement

9. D

- (A) equipped (B) bracing  
(C) fortification (D) explode  
(E) No Improvement

10. E

- (A) devour (B) absorbed  
(C) exhaling (D) ingesting  
(E) No Improvement

11. F

- (A) indigenously (B) growing  
(C) native (D) relocated  
(E) No Improvement

12. G

- (A) dying (B) extinct  
(C) perished (D) yield  
(E) No Improvement

**Directions (Q.13-18) :- In the following question out of the five alternatives, select the alternative which best expresses the meaning of the idiom/phrase.**

13. Its an old trick I learned a long time ago, sometime I'll teach you, but right now we have a bigger fish to fry.  
(A) Can do much better than this  
(B) Capable but not willing to  
(C) Unable to set priorities  
(D) Unable to take a big decision  
(E) Have other more important matters to attend to.
14. Why is even his own family giving him the cold shoulder?  
(A) Do someone a favour  
(B) Make someone feel special  
(C) Make someone unhappy  
(D) A show of intentional unfriendliness  
(E) Unintentionally hurting someone
15. Getting married into the renowned business family in the town, she found a place in the sun.  
(A) Under the limelight  
(B) A position of favor or advantage.  
(C) Face criticism  
(D) An unfavorable situation  
(E) A big responsibility
16. His music became a smash hit in a week's time.  
(A) Hit someone hard  
(B) Music, films which are very successful  
(C) Completely shocked by something  
(D) A big blunder  
(E) Creating havoc
17. The tourism in the north eastern region was on the pig's back before the terror attacks hit it.  
(A) A doubtful situation  
(B) An unstable situation  
(C) Being entirely dependent on something or someone  
(D) Running around without purpose  
(E) In a very fortunate situation

**DIRECTIONS (Q.18-22):- In each of the following questions, a sentence is given, divided into 5 parts. Part (E) is grammatically correct. Out of the other four parts, only one part has an error. Mark the option containing the part which has an error. If none of the parts have errors, mark 'No error' as your answer. If all the parts have errors, mark 'All have errors' as your answer.**

18. Other witnesses said (A)/ that the initial quake grew in intensity (B)/ over several seconds, (C)/ rattling windows and doors, (D)/ and there were many aftershocks (E).
- (A) A (B) C  
(C) D (D) All have errors  
(E) No error
19. Major investments made (A)/ in the urban metro rail system (B)/ is yielding poor results (C)/ in the absence of (D)/ last-mile connectivity services (E).
- (A) A (B) C  
(C) D (D) No error  
(E) All have errors
20. A day after Congo declared (A)/ an outbreak, WHO and the Ministry of Health (B)/ set up a specialised (C)/ cold chain to storing the vaccine (D)/ in the provincial capital Mbandaka (E).
- (A) A (B) C (C) D (D) No error  
(E) All have errors
21. The U.S. has been proven (A)/ as an isolationist and has never truly (B)/ embrace the idea (C)/ of a multilateral system in which (D)/ its leadership could be contested (E).
- (A) A (B) B  
(C) C (D) All have errors  
(E) No error
22. Average sea levels may rise by up to 30 feet (A)/ in the world if humans continue to burn fossil fuels (B)/, not to mention temperatures breach the threshold of (C)/ 2 degrees Celsius above pre-industrial levels, (D)/ says new research (E).
- (A) A (B) C (C) B (D) No error  
(E) All have errors

**DIRECTIONS (Q.23-27):-** The following question consists of a sentence(s) with one blank only. You are given six words as answer choices and from the six choices you have to pick up two correct answers, either of which will make the sentence meaningfully complete.

23. A number of countries have adopted, or are considering, various forms of legislated action to \_\_\_\_\_ junk food consumption as it's causing many health-related issues.
- A. Curb B. Analyse C. Arch D. Limit  
E. Consider F. Increase
- (A) A and B (B) B and D  
(C) A and D (D) E and F  
(E) D and E

24. Single parenting has become a trend in the United States and some other countries but the morality and advisability of single motherhood has long been \_\_\_\_\_.
- A. Denied B. Disputed C. Debated D. Drawn  
E. Dampened F. Pursued
- (A) B and C (B) A and B  
(C) C and D (D) E and F  
(E) B and F
25. The vast range flora and fauna of the Himalayas \_\_\_\_\_ with climate, rainfall, altitude, and soils in different regions.
- A. Vary B. Awry C. Fracture D. Break  
E. Differ F. Puncture
- (A) A and B (B) C and D  
(C) A and E (D) E and F  
(E) A and F
26. The Mountain Kailash of the Himalayas is a \_\_\_\_\_ peak to the Hindus and is where the Lord Shiva is believed to live.
- A. Sacred B. Holy C. Scared D. Fragmented  
E. Wound F. Ridiculous
- (A) A and B (B) B and D  
(C) C and E (D) E and F  
(E) A and F
27. On-campus jobs are the \_\_\_\_\_ choice for students who look for employment who need to make extra money to get through the semester.
- A. Awful B. Clear C. Ideal D. Serene  
E. Perfect F. Deadly
- (A) C and E (B) A and D  
(C) A and B (D) B and F  
(E) E and F

**DIRECTIONS (Q.28-30):-** In the given questions, a sentence has been broken into four parts and the parts are jumbled. Choose the option which provides the correct way to re-arrange the parts to form a grammatically and contextually meaningful sentence. If all the parts are correctly placed, mark E as your answer.

28. Restaurant partners on its platform and (A)/ a delivery fleet of over 40,000 in Bengaluru, Delhi (B)/ Mumbai, Pune, Hyderabad and Kolkata (C)/ Swiggy claims to have more than 35,000 (D)
- (A) ACBD (B) BDCA (C) CDBA (D) DABC  
(E) No re-arrangement required

29. Users to adjust the size of the app window (A)/ and move it to any part of the screen unlike the (B)/ the picture-in-picture mode feature in Android Oreo allows (C)/ not-so-convenient split screen option in Android Nougat (D)
- (A) ABDC (B) CABD (C) BCDA (D) DBCA  
(E) No re-arrangement required
30. Growth as well as the (A) /we look forward to having Cleartrip (B)/ evolving travel needs of our customers (C)/ continue to support the economic (D)
- (A) BACD (B) CBAD (C) BDAC (D) CADB  
(E) No re-arrangement required

### REASONING ABILITY

**Directions (Q. 31-35):- Study the following information carefully and answer the given questions.**

Six persons - M, N, O, P, Q and R - stay on different floors of a six-storey building (ground floor is numbered as floor 1 and top floor is numbered as floor 6). Each of them is in a different profession, via Singer, Dancer, Physician, Teacher, Choreographer and Manager.

P is a Physician but stays neither on floor 2 nor on floor 5. N is neither a Teacher nor a Choreographer but stays on floor 6. The Choreographer doesn't stay below the floors of the Teacher but stays below the floor of the Dancer. The Manager stays either on floor 1 or on floor 4. Q doesn't stay on an odd-numbered floor. M, who stays on floor 4, is either a Choreographer or a Teacher. Either O or R is a Dancer.

31. If R stays on floor 1, what is the profession of O?
- (A) Physician (B) Dancer (C) Manager (D) Teacher  
(E) Can't be determined
32. Dancer stays on which floor?
- (A) 1 (B) 5 (C) 4 (D) 6  
(E) Can't say exactly
33. Which of the following combinations is definitely true?
- (A) O - Manager - Floor 1 (B) P - Physician - Floor 5  
(C) Q - Teacher - Floor 2 (D) R - Dancer - Floor 5  
(E) None of these
34. Which of the following combinations is definitely false?
- (A) M - Choreographer - Floor 2  
(B) N - Singer - Floor 6  
(C) Q - Teacher - Floor 2  
(D) P - Physician - Floor 3  
(E) None of these
35. Who stays on floor 3?
- (A) Dancer (B) Physician  
(C) Singer (D) Teacher  
(E) Manager

**DIRECTIONS (Q. 36-40):- 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 statements is sufficient to answer the question:**

36. Point P is in which direction with respect to point T?
- I. Point S is north of T, and Point P is north of Q, which is west of R. Point S is northeast of point R, which is in same line of Q and T.
- II. Point R is south of point Q, which is southeast of P. Point T is north of S, which is west of point R.
- (A) If the data in Statement I alone is sufficient to answer the question, while the data in Statement II alone is not sufficient to answer the question.
- (B) If the data in Statement II alone is sufficient to answer the question, while the data in Statement I alone is not sufficient to answer the question.
- (C) If the data either in Statement I alone or in Statement II alone is sufficient to answer the question.
- (D) If the data in both the Statements I and II together are not sufficient to answer the question.
- (E) If the data in both the Statements I and II together are necessary to answer the question
37. Each of the persons Ram, Rahim, Rehman, Rajesh and Raju lives in one of the four cities. Bengaluru, Hyderabad, Chennai and Kolkata. Who among them definitely lives in Chennai?
- I. Neither Ram nor Rahim lives in Bengaluru. Either Rehman or Raju lives in Hyderabad. Either Raju or Rajesh lives in Kolkata.
- II. Raju does not live in Bengaluru and Rahim does not live in Chennai.
- Read both the statements and mark your answer as:
- (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 given 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

38. In a family of 6 persons A, B, C, D, E and F how is F related to C's nephew? Each child has either both or none of his/her parents alive.

**Statement I:** F was the only daughter-in-law of C's mother.

**Statement II:** F's husband is the only sibling of C.

- (A) If the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question
- (B) If the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question
- (C) If the data either in statement I alone or in statement II alone is sufficient to answer the question
- (D) If the data given in both statements I and II together is not sufficient to answer the question
- (E) If the data in both statements I and II together is necessary to answer the question
39. Two statements numbered I and II given below. You have to decide whether the data provided in the statements are sufficient to answer the question.

Six friends A, B, C, D, E & F are sitting in a row facing north.

Who sits to the immediate right of B?

**Statement I:** B is 3rd to right of C. E is to the immediate left of D. A is towards left of F but not to the immediate left.

**Statement II:** E is 2nd to right of A. more than 2 person sit between A & F. C is 2nd to left of D who is not adjacent to F.

- (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 given in both statements I and II together are not sufficient to answer the question and
- (E) If the data in both statements I and II together are necessary to answer the question.
40. Two statements numbered I and II given below. You have to decide whether the data provided in the statements are sufficient to answer the question.
- 6 friends A, B, C, D, E & F lives on different floors of a 6-storey building. Ground floor of building is numbered 1, above it floor 2 & the topmost floor is numbered 6. C lives immediately above B. 2 people live between E & D.

How many people live between C & E?

**Statement I:** D lives above F but below E.

**Statement II:** E lives above C but below 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 given in both statements I and II together are not sufficient to answer the question and
- (E) If the data in both statements I and II together are necessary to answer the question.

**Directions (Q. 41-45):- study the following information carefully , and answer the questions below.**

**The following questions are based on the four - digit numbers given below.**

**2623 3594 2547 3968 4195**

41. If the second and fourth digits of each of the numbers are added the resulting sum of which of the following numbers will not be exactly divisible by 3?
- (A) 2623 (B) 3594 (C) 2547 (D) 3968 (E) 4195
42. If 4 is added to the first digit of each number and then the positions of the first and the fourth digits are interchanged with third and second digits respectively, which of the following will be the highest number?
- (A) 2623 (B) 3594 (C) 2547 (D) 3968 (E) 4195
43. If the positions of the third and the second digit within each number are interchanged, which of the following will be the fourth highest number?
- (A) 2623 (B) 3594 (C) 2547 (D) 3968 (E) 4195
44. If we subtract 1 from all the digits of all the numbers, then how many even numbers are there?
- (A) 3 (B) 2 (C) 4 (D) 5 (E) 1
45. If in each number four digits arranged in ascending order, which of the following will be the highest?
- (A) 2623 (B) 3594 (C) 2547 (D) 3968 (E) 4195

**Directions(Q. 46-50):- Study the following information carefully and answer the given questions.**

The eight-storey building has either 1-BHK or 2-BHK flat only. The floors are numbered from 1 to 8 from bottom to top. 8 persons A, B, C, D, E, F, G and H are living in the building. G lives on the odd numbered floor and on the floor above C. C lives on the floor number 4 in 2-BHK flat. All prime numbered floors have same type of flats. Not more than 2 consecutive floors have same type of flats. Number of 1-BHK flats and number of 2-BHK flats are same. D lives in 2-BHK flat and lives on the floor immediately below B. B lives on the floor immediately below A, who lives in 1-BHK flat. Either E or F lives below G. H does not live on the floor adjacent to F. H lives on the floor below E.

46. Who lives on the 6th floor?  
 (A) E (B) H (C) F (D) G  
 (E) B
47. Who among the following live on the floor above H?  
 (A) Only F (B) Only E  
 (C) Only G (D) Both F and G only  
 (E) E, F and G only
48. How many persons live between F and D?  
 (A) 3 (B) 1 (C) 2 (D) 4  
 (E) 6
49. Who among the following does not live on even numbered floor?  
 (A) C (B) D (C) E (D) F  
 (E) B
50. Find the odd one out.  
 (A) A (B) C (C) B (D) H  
 (E) G

**Directions(Q. 51-52):- Study the following information carefully and answer the questions given below:**

There are seven members A, B, C, D, E, F and G in the family. There are three generations of the family. There is also one married couple in the family. B is husband of A. C is daughter of A and D is brother of C. E is grandson of A. F is daughter of C but not E's sibling. G is brother of F.

51. Who is G to B?  
 (A) Father (B) Grandfather  
 (C) Grandmother (D) Cousin  
 (E) Grandson
52. Who is E to F ?  
 (A) Brother (B) Uncle  
 (C) Brother - in - law (D) Cousin  
 (E) Father

53. In which of the following expressions does the expression ' $D \leq U$ ' to definitely hold true?

- (A)  $E \geq D \leq V = P < W \leq U$   
 (B)  $T \geq U \geq N = F \leq J \geq D$   
 (C)  $D \geq C > Z \geq B = O \leq U$   
 (D)  $G \geq D = J < B \leq W \leq U$   
 (E)  $U \geq L = G \geq X = Y \geq D$

54. In each of the following questions assuming the given statements to be true, find which of the following conclusion I and II given below is/are definitely true and given your answer accordingly.

**Statements:**

$$X = C, C \leq G, G < S, S > G$$

**Conclusions:**

$$\text{I. } X = G \quad \text{II. } X < G$$

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

55. In this question, relationship between different elements is shown in the statements. These Statements are followed by two conclusions.

**Statements:**

$$M > V \geq H; X < V < R$$

**Conclusions:**

$$\text{I. } M > X \quad \text{II. } H < R$$

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

**Directions (Q. 56-58):- Study the following information , and answer the questions carefully.**

Point B is 8m east of point A. Point B is 4m north of point C. Point D is 5m west of point C. Point D is 8m south of point E. Point F is 9m east of point E. Point F is 7m north of point G. Point H is 12m west of point G. Point H is 4m north of point I. Point J is 7m east of point I

56. What is the direction of I with respect to B ?  
 (A) North (B) Southwest  
 (C) West (D) South  
 (E) Northwest
57. What is the distance between points A & H ?  
 (A) 2m (B) 3m (C) 4m (D) 5m  
 (E) None of these



58. What is the direction of point A with respect to point G ?
- (A) North (B) Southwest  
(C) West (D) South  
(E) Northwest

**Directions(Q. 59-60):-** Some statements are given followed by some conclusions. You have to consider the statements to be true even if they seem to be at variance from commonly known facts. You have to decide which of the following conclusions if any, follow from the given statements:

**59. Statements:**

- All dumbbell is gym.  
No dumbbell is machine.  
Some machine is workout.

**Conclusions:**

- I. Some gym are not machine.  
II. All workout being dumbbell is a possibility.  
III. All workout being gym is a possibility.

- (A) Only (I) and (III) follow  
(B) Only (III) follow  
(C) Either (I) or (II) follow  
(D) All follow  
(E) None of these

**60. Statements:**

- All stones are marbles.  
Some marbles are fabrics.  
No fabric is cosmetics.

**Conclusions:**

- I. Some cosmetics are stones.  
II. Some fabrics are stones.  
III. No cosmetic is stone.

- (A) Only I follows  
(B) Only III follows  
(C) Only either I or III follows  
(D) Only II follows  
(E) None of these

**Direction(Q. 61-65):-** Study the following information carefully and answer the question given below.

In a jungle, eight elves Oni, Moni, Roni, Shoni, Loni, Doni, Foni and Honi are sitting to pray around a circular table (Facing the centre) with equal distance between each other, but not necessarily in the same order. Honi is sitting to the immediate left of Roni. Only one elf is sitting between Loni and Roni.

Oni is sitting 3rd to the right of Loni. Only 3 elves are sitting between Oni and Doni. Shoni is sitting second to the left of Doni. Foni is not sitting immediately next to Oni.

61. Which of the following statement is true with respect to the given arrangement?
- (A) Shoni is sitting second to the right of Loni  
(B) Only 2 elves are sitting between Foni and Roni  
(C) Only 3 elves are sitting between Foni and Honi  
(D) Moni is sitting to the immediate left of Shoni  
(E) None of these
62. Which of the following pairs represents both elves are sitting immediately next to Foni?
- (A) Shoni – Doni (B) Oni - Moni  
(C) Moni – Roni (D) Shoni - Loni  
(E) None of these
63. Which one of the following does not belong to the group?
- (A) Foni-Roni (B) Loni-Moni  
(C) Oni-Doni (D) Shoni-Moni  
(E) None of these
64. Which elf is sitting fourth to the left of Moni?
- (A) Foni (B) Loni (C) Roni (D) Oni  
(E) None of these
65. Going clockwise which elf is the 7th starting from Moni?
- (A) Shoni (B) Doni (C) Oni (D) Foni  
(E) None of these

## QUANTITATIVE APPTITUDE

**DIRECTIONS (Q. 66-69):-** In the given question, two equations numbered I and II are given. You have to solve both the equations and mark the appropriate answer

66. I)  $x - \sqrt{144} = 0$   
II)  $y^2 - 196 = 0$   
(A)  $x > y$  (B)  $x \geq y$   
(C)  $x < y$  (D)  $x \leq y$   
(E)  $x = y$  or the relationship cannot be established
67. I)  $x^2 - 42 = 214$   
II)  $y - \sqrt{196} = 0$   
(A)  $x > y$  (B)  $x \geq y$  (C)  $x < y$  (D)  $x \leq y$   
(E)  $x = y$  or the relationship cannot be established
68. I)  $x^2 - 15x + 56 = 0$   
II)  $y^2 - 4y - 5 = 0$   
(A)  $x > y$  (B)  $x \geq y$  (C)  $x < y$  (D)  $x \leq y$   
(E)  $x = y$  or the relationship cannot be established

69. I)  $+6x + 9 = 0$   
 II)  $+4y + 4 = 0$   
 (A)  $x > y$  (B)  $x \geq y$  (C)  $x < y$  (D)  $x \leq y$   
 (E)  $x = y$  or the relationship cannot be established
70. From a container of milk, 4 liters of milk is replaced with 4 liters of water. This process is repeated again. Thus in two attempts the ratio of milk and water became 64 : 17. The total amount of milk in the container was :  
 (A) 36 litres (B) 45 litres  
 (C) 40 litres (D) 25 litres  
 (E) None of these
- Directions (Q. 71-75):- Find the next term in the series.**
71. 14, 14, 28, 84, 336, ?  
 (A) 396 (B) 416 (C) 1566 (D) 1596  
 (E) 1680
72. 2491, 2391, 2310, 2246, 2197, ?  
 (A) 2161 (B) 2241 (C) 2189 (D) 2237  
 (E) 2199
73. 3, 9, 21, 41, 71, ?  
 (A) 125 (B) 139 (C) 101 (D) 113  
 (E) 127
74. 40320, 5760, 960, 192, 48, ?  
 (A) 78 (B) 104 (C) 36 (D) 16  
 (E) 88
75. 77, 77, 154, 231, 385, 616, ?  
 (A) 916 (B) 892 (C) 758 (D) 974  
 (E) 1001
76. A merchant marks his goods up by 75% above his cost price. What is the maximum % discount that he can offer so that he ends up selling at no profit or loss?  
 (A) 42.85% (B) 58.54% (C) 66.67% (D) 79.85%  
 (E) None of these
77. Two trains A and B are running in the same direction at 36 km/h and 54 km/h, respectively. It takes 2 minutes for train B to completely overtake train A. If the length of train A is 250 m, find the length of the other train.  
 (A) 300 metres (B) 450 metres  
 (C) 400 metres (D) 350 metres  
 (E) none of these
78. A part of Rs. 12000 is lent to Ram at 7% per annum and the rest was lent to Shyam at 3% per annum. If the total simple interest received from both parts in 5 years was Rs. 2000. How much amount was lent to Ram?  
 (A) 3500 (B) 1000 (C) 2000 (D) 3000  
 (E) 2500
79. Ashley is twice as good as Jake and together they complete a piece of work in 20 days. In how many days will Ashley alone finish the work?  
 (A) 10 days (B) 13 days (C) 17 days (D) 30 days  
 (E) 32 days
80. A large cube is formed from the material obtained by melting three smaller cubes of 3, 4 and 5 cms side. What is of the ratio the total surface areas of the smaller cubes and the large cube?  
 (A) 2 : 1 (B) 3 : 2 (C) 25 : 18 (D) 27 : 20  
 (E) 4 : 3
81. During the sale, a shopkeeper offers a discount of 40%. But after Christmas, he offers an additional discount of 25%. If the original price of an article be 'P', find the price after Christmas.  
 (A)  $55 \times P/100$  (B)  $45 \times P/100$   
 (C)  $35 \times P/100$  (D)  $85 \times P/100$   
 (E)  $32.5 \times P/100$
82. If Arif, Aamir and Atif invested their money in the ratio 3:4:3 for time periods in the ratio 1:3:2 and the profit at the end of the year is Rs 28,000, what is the difference between Aamir's and Arif's share?  
 (A) Rs 10,000 (B) Rs 12,000  
 (C) Rs 15,000 (D) Rs 18,000  
 (E) Rs 8,000
83. If ratio of 25% of A to 50% of B to 75% of C to D is 4:3:2:1 and the half of their sum is equal to 77, what is the value of  $(A - B + 30)/(C - D - 1)$ ?  
 (A) 4 (B) 6 (C) 8 (D) 10  
 (E) 2
84. Volumes of milk and water in two vessels A and B of equal volume are in the ratio of 4:3 and 2:3 respectively. In what ratio both the liquids should be mixed to obtain a new mixture in which the ratio of milk to that of the total water is 1:1?  
 (A) 7:5 (B) 1:2 (C) 1:1 (D) 1:3  
 (E) 4:3
85. Kajal borrowed Rs 50000 from Federal bank @ 12% per annum for two years at simple interest and lends the same money to Mahesh at rate of 15% for two years but he charged compound interest. What is the overall gain made by Kajal?  
 (A) Rs 3850 (B) Rs 4450  
 (C) Rs 4125 (D) Rs 4700  
 (E) None of These

**Directions (Q. 86-90):-** Below is given a table that shows the increase in sales of some companies in some years. Based on this information, answer the questions that follow :

	P	Q	R	S
Sales in 2013	12000	10000	15000	20000
Growth in 2014	10%	15%	-	10%
Growth in 2015	20%	10%	-	20%
Growth in 2016	10%	-	10%	-
Sales in 2016	-	16951	23760	29040

86. By how much is sales of P in 2016 is less than that of S?  
(A) 10800 (B) 11000 (C) 11228 (D) 11616  
(E) 12000
87. If R has equal percentage of growth in 2014 and 2015, then who had maximum sales in 2015?  
(A) P (B) Q (C) R (D) S  
(E) Cannot be determined
88. What is the growth percentage for Q in year 2016?  
(A) 30 (B) 32 (C) 34 (D) 35  
(E) 36
89. If P is supposed to have a 25% growth in 2017, then what will be its sales in 2017?  
(A) 20020 (B) 21780 (C) 22680 (D) 23420  
(E) 24720
90. If R has equal percentage of growth in 2014 and 2015, then find the sales of R in 2014?  
(A) 12000 (B) 15000 (C) 18000 (D) 24000  
(E) 20000

**Directions (Q. 91-95):-** What approximate value will come in place of question mark (?) in the following questions? (You are not expected to calculate the exact value.)

91.  $(34.98)^2 - 4.93 = ? \times 20.03$   
(A) 196 (B) 121 (C) 1 (D) -59  
(E) 61
92.  $(?)^2 + 7.95^3 = 31.03^2 - 10.03$   
(A) 25 (B) 17 (C) 5 (D) 21  
(E) 29
93.  $29.03 \times \sqrt{225.05} = ? \times \sqrt{21024.98}$   
(A) 12 (B) 6 (C) 3 (D) 9  
(E) 15
94.  $49.87\% \text{ of } 1289.93 + \sqrt{441.13} = 628.14 + ?$   
(A) -4 (B) 38 (C) 59 (D) 45  
(E) 108
95.  $74.97\% \text{ of } (?)^2 = 165.94 + 682.10 \div 2.12$   
(A) 41 (B) 26 (C) 46 (D) 31  
(E) 76

96. The LCM of two numbers is 2436 and their ratio is 4 : 3. What is the HCF of these numbers?  
(A) 87 (B) 88  
(C) 89 (D) Cannot be determined  
(E) None of these
97. If 40% of  $m = n$  and 60% of  $n = 180$  then, find the value of 85% of  $(m - n)$ .  
(A) 405.1 (B) 450.6 (C) 835.6 (D) 658.5  
(E) 382.5
98. When 3675 is divided by the square of a number and the answer so obtained is multiplied by 37, the final answer obtained is 2775. What is the number?  
(A) 7 (B) 36 (C) 49 (D) 6  
(E) None of these
99. A bottle full of Brandy contains 40% alcohol. A part of this Brandy was replaced by another one having 19% alcohol and the percentage now became 26%. What was the quantity of Brandy replaced?  
(A)  $2/3$  (B)  $1/3$  (C)  $1/2$  (D)  $5/6$   
(E)  $4/7$
100. In the given question, two equations numbered I and II are given. You have to solve both the equations and mark the appropriate answer  
I)  $x - 3 = 0$  II)  $y^2 - 10y + 24 = 0$   
(A)  $x > y$  (B)  $x \geq y$  (C)  $x < y$  (D)  $x \leq y$   
(E)  $x = y$  or the relationship cannot be established



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**ANSWER KEY**

1. (A) 2. (C) 3. (D) 4. (D) 5. (C) 6. (A) 7. (C) 8. (E) 9. (E) 10. (D)  
 11. (C) 12. (E) 13. (E) 14. (D) 15. (B) 16. (B) 17. (E) 18. (E) 19. (B) 20. (C)  
 21. (C) 22. (B) 23. (C) 24. (A) 25. (C) 26. (A) 27. (A) 28. (B) 29. (B) 30. (C)  
 31. (B) 32. (B) 33. (C) 34. (A) 35. (B) 36. (A) 37. (E) 38. (B) 39. (C) 40. (C)  
 41. (D) 42. (E) 43. (C) 44. (A) 45. (D) 46. (A) 47. (E) 48. (E) 49. (B) 50. (B)  
 51. (E) 52. (D) 53. (E) 54. (C) 55. (E) 56. (B) 57. (E) 58. (E) 59. (A) 60. (C)  
 61. (D) 62. (A) 63. (D) 64. (B) 65. (A) 66. (E) 67. (E) 68. (A) 69. (C) 70. (A)  
 71. (E) 72. (A) 73. (A) 74. (D) 75. (E) 76. (A) 77. (D) 78. (B) 79. (D) 80. (C)  
 81. (B) 82. (B) 83. (D) 84. (A) 85. (C) 86. (D) 87. (D) 88. (C) 89. (B) 90. (C)  
 91. (E) 92. (D) 93. (C) 94. (B) 95. (B) 96. (E) 97. (E) 98. (A) 99. (A) 100. (C)

**HINTS & SOLUTION**

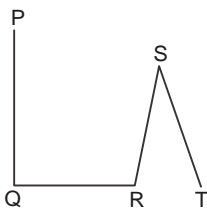
**31-35**

Floor	Person	Profession
6	N	Singer
5	O/R	Dancer
4	M	Choreographer
3	P	Physician
2	Q	Teacher
1	R/O	Manager

31. (B)  
 32. (B)  
 33. (C)  
 34. (A)  
 35. (B)

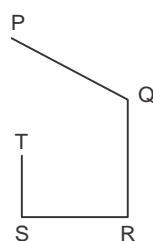
36-40

36. (A) I.



P is northwest of point T.

II.

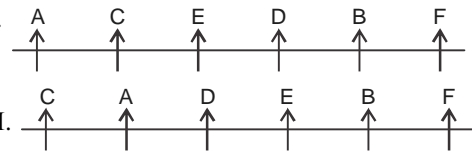


Exact length of neither SR nor TS is known

37. (E)

38. (B)

39. (C) I.



40. (C) I.

Floor No.	Person	Person
6	A	E
5	E	C
4	C	B
3	B	D
2	D	A/F
1	F	F/A

II.

Floor No.	Person	Person	Person
6	D	A	F/A
5	A/F	E	A/F
4	F/A	C	E
3	E	B	C
2	C	D	B
1	B	F	D
	Case 1	Case 2	Case 3

41-45

41. (D) On adding second  
 And fourth digits  
 $2\ 6\ 2\ 3 - 9$

$$3 \underline{5} 9 \underline{4} - 9$$

$$2 \underline{5} 4 \underline{7} - 12$$

$$3 \underline{9} 6 \underline{8} - 17$$

$$4 \underline{1} 9 \underline{5} - 6$$

17 is not Divisible by 3.

⇒ 3968

42. (E) Adding 4 to the first digit:

6623 7594 6547 7968 8195

Interchanging first and the third digit:

2663 9574 4567 6978 9185

Interchanging fourth and second digit

2366 9475 4765 6879 9581

9581 is the Highest number which came from 4195

43. (C) Interchanging second and the third digit:

2263 3954 2457 3698 4915

2457 is fourth highest number which resulted from 2547.

44. (A) On Subtracting 1 from all the digits:

1512 2483 1436 2857 3084

Now there are three even numbers in the series 3 even numbers is the right.

45. (D) Each No. Four digit are arranged in ascending order.

2236 3459 2457 3689 1459

3689 number as the highest number.

⇒ 3968 is correct.

46-50

Floor	Person	Flats
8	F	2 - BHK
7	G	1 - BHK
6	E	2 - BHK
5	H	1 - BHK
4	C	2 - BHK
3	A	1 - BHK
2	B	1 - BHK
1	D	2 - BHK

46. (A)

47. (E)

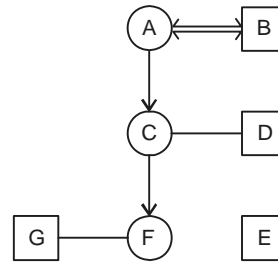
48. (E)

49. (B)

50. (B)

51-52

51. (E) G is Grandson of B



52. (D) E & F are cousins

53-55

53. (E) 1.  $E \geq D \leq V = P < W \leq U$  (False)

2.  $T \geq U \geq N = F \leq J \geq D$  (False)

3.  $D \geq C > Z \geq B = O \leq U$  (False)

4.  $G \geq D = J < B \leq W \leq U$  (False)

5.  $U \geq L = G \geq X = Y > D$  (True)

54. (C) I.  $X = G$  (Not definitely true)

( $X = C \leq G < S \rightarrow X \leq G$ )

II.  $X < G$  (Not definitely true)

( $X = C \leq G < S \rightarrow X \leq G$ )

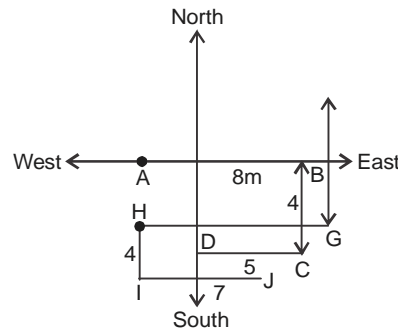
55. (E) On combining

$M > V \geq H, M > V > X; R > U \geq H$

I.  $M > X$  (True)

II.  $H < R$  (True)

56-58



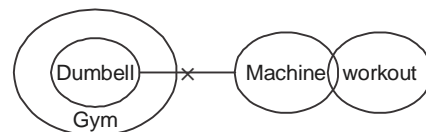
56. (B)

57. (B)

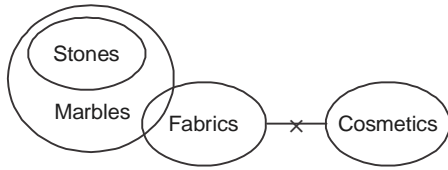
58. (E)

59-60

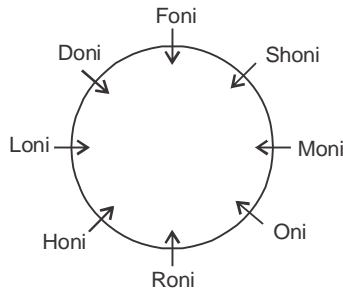
59. (A)



60. (C)



61-65



61. (D)

62. (A)

63. (D)

64. (B)

65. (A)

66-70

66. (E) I.  $x = \sqrt{144} = 12$

II.  $y^2 = 196 = 0$

$y^2 = 196$

$y = +14$

$y = -14$

67. (E) I.  $x^2 - 42 = 214$

$x^2 = 214 + 42 = 256$

$x = \sqrt{256} = \pm 16$

II.  $y - \sqrt{196} = 0$

$Y = \sqrt{196} = 14$

68. (A) I.  $x = 7, x = 8$

II.  $y = 5, y - 1$

69. (C) I.  $x = -3$

II.  $y = -2$

70. (A) Ratio of milk and water = 64 : 17

∴ Ratio of remaining milk and initial milk

= 64 : (64 + 17) = 64 : 81

Let total amount of container = K liter

$\frac{\text{remaining milk}}{\text{initial milk}}$   
∴

$= \left(1 - \frac{\text{quantity taken out}}{\text{total amount}}\right)^4$

= [Where n = number of attempts]

$= \frac{64}{81} = \left(1 - \frac{4}{k}\right)^2$

$= \frac{8}{9} = 1 - \frac{4}{k} = \frac{8}{9} = 1 - \frac{8}{9}$

$= \frac{4}{K} = \frac{1}{9} = K = 36$

∴ Total amount of the container = 36 litres.

71-75

71. (E)  $14 \times 1 = 14$

$14 \times 2 = 28$

$28 \times 3 = 84$

$84 \times 4 = 336$

$336 \times 5 = 1680$

72. (A)  $2491 - 10^2 = 2391$

$2391 - 9^2 = 2310$

$2310 - 8^2 = 2246$

$2246 - 7^2 = 2197$

$2197 - 6^2 = 2161$

73. (D)  $3 + (2 \times 3) = 9$

$9 + (3 \times 4) = 21$

$21 + (4 \times 5) = 41$

$41 + (5 \times 6) = 71$

$71 + (6 \times 7) = 113$

74. (D)  $40320 \div 7 = 5760$

$5760 \div 6 = 960$

$960 \div 5 = 192$

$192 \div 4 = 48$

$48 \div 3 = 16$

75. (E)  $77 + 77 = 154$

$77 + 154 = 231$

$154 + 231 = 385$

$231 + 385 = 616$

$385 + 616 = 1001$

76. (A) Let the CP of the Article = Rs. 100

∴ The merchant would have marked it to Rs. 100

+ 75% of Rs. 100

= 100 + 75 = Rs. 175

If he sells it at no. profit or loss, he sells it at the cost Price.

i.e. he offers a discount of Rs. 75 on his SP of Rs. 175

$$= \text{His \% Discount} = \left( \frac{75}{175} \right) \times 100$$

$$\Rightarrow 42.85\%$$

77. (D) Relative speed =  $54 - 36 = 18$

Let the length of train B =  $x$

According to Question

$$\text{We know that speed} = \frac{\text{Dis tan ce}}{\text{Time}}$$

$$\Rightarrow 18 \times \frac{5}{18} = \frac{250 + x}{120}$$

$$x = 350$$

78. (B) Total amount lent = Rs. 12000

Rate of interest for Ram = 7%

Rate of interest forshyam = 3%

T = 5 years

Total SI received = Rs. 2000

Let the amount lent to Ram be Rs.  $x$

Amount lent to shyam = Rs.  $(12000 - x)$

$$= (x \times 7 \times 5)/100 + \{(12000 - x) \times 3 \times 5\}/100$$

$$= 35x + 180000 - 15x = 200000$$

$$= 20x = 20000$$

$$= x = \text{Rs. } 1000$$

$\therefore$  The amount lent to Ram = Rs. 1000

79. (D) Let take can finish the price of work alone in  $x$  days

$\therefore$  Ashley can alone finish the work in  $\frac{x}{2}$  days

$$\text{In 1 Day take can do work} = \frac{1}{x}$$

$$\text{In 1 day Ashley can do work} = 1/(x - 2) = \frac{2}{x}$$

$$= \frac{1}{x} + \frac{2}{x} = \frac{1}{20}$$

$$= \frac{3}{x} = \frac{1}{20}$$

$$\Rightarrow x = 60$$

Ashley alone can finish the work in  $\frac{60}{2}$

$$\Rightarrow 30 \text{ days.}$$

80. (C) Volume of cube =  $a^3$

Volume of cubes of 3cm, 4cm & 5cm

$$\text{Sides } 3^3 + 4^3 + 5^3 \text{ cm}^3$$

$$= 27 + 64 + 125 = 216 \text{ cm}^3$$

Surface are of the smaller

$$\text{Cubes} = 6(9 + 16 + 25)$$

$$= 6 \times 50$$

$$= 300 \text{ cm}^2$$

The large cube is obtained by melting the three smaller cubes,

Volume of larger cube = sum of volumes of three smaller cubes =  $216 \text{ cm}^3$

$$\text{Side of larger cube } a = \sqrt[3]{216} \text{ cm} = 6 \text{ cm}$$

$$\text{Surface are of larger cube} = 6 \times a^2 \text{ cm}^2$$

$$\text{Where } a = \text{Length of each side of a cube} = 6 \times 6^2 = 216 \text{ cm}^2$$

$$\therefore \frac{\text{Surface area of smaller cubes}}{\text{Surface area of large cube}} = \frac{300}{216}$$

$$\Rightarrow \frac{25}{18}$$

81-85

81. (B) Single equivalent discount =  $a + b - \frac{ab}{100}$

$$\Rightarrow 40 + 25 - 40 \times \frac{25}{100}$$

$$\Rightarrow 55\%$$

$$\Rightarrow \text{Selling Price} = \left( \frac{45}{100} \right) \times P$$

82. (B) Profit will be shared in the Ratio  $(3 \times 1)$ :

$$(4 \times 3) : (3 \times 2) \text{ or } 1 : 4 : 2$$

Difference of Aamir's and Arif's share

$$= (417) \times 28000 - (1/7) \times 28000$$

$$\Rightarrow \text{Rs. } 12,000$$

83. (D) 25% of A : 50% of B : 75% of C : D = 4 : 3 : 2 : 1

$$\Rightarrow \left( \frac{25A}{100} \right) : \left( \frac{50B}{100} \right) : \left( \frac{75C}{100} \right) : D = 4 : 3 : 2 : 1$$

$$\Rightarrow A : 2B : 3C : 4D = 4 : 3 : 2 : 1$$

Let them be  $4k, 2k, 2k$  and  $k$

$$\Rightarrow A = 4K, B = \frac{3k}{2}, c = \frac{2k}{3}, D = \frac{k}{4},$$

$$\Rightarrow (1/2) \times (A + B + C + D) = 77$$

$$\Rightarrow 4k + \frac{3k}{2} + \frac{2k}{3} + \frac{k}{4} = 154$$

Multiply both sides by 12

$$48k + 18k + 8k + 3k = 154 \times 12$$

$$\Rightarrow 77k = 154 \times 12$$

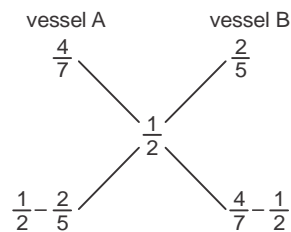
$$\Rightarrow k = 24$$

$$\therefore A = 96, B = 36, C = 16 \text{ and } D = 6$$

$$\therefore (A - B + 30)(C - D - 1) = (96 - 36 + 30)/(16 - 6 - 1)$$

$$= \frac{90}{9} \Rightarrow 10$$

84. (A) In the final mixture ratio of milk and water = 1 : 1



$$\text{Hence required ratio} = (1/2 - 2/5)(4/7 - 1/2)$$

$$= (1/10)(1/14) = 7/5$$

85. (C) The amount which kajal has to pay to federal bank after 2

years in order to close her debt

$$= [50000 + (50000 \times 12 \times 2)/100]$$

$$= 62000$$

Total amount that kajal will get from Mahesh after 2 years

$$= 50000(1.15) = \text{Rs. } 66125$$

$$\therefore \text{total gain made by kajal} = \text{Rs. } (66125 - 62000)$$

$$\Rightarrow \text{Rs. } 4125$$

86-90

86. (D) Sales of P in 2016

$$= 12000 \times 1 + \left(1 + \frac{10}{100}\right) \times \left(1 + \frac{20}{100}\right) \times \left(1 + \frac{10}{100}\right)$$

$$= 17424$$

$$\text{Sales of S in 2016} = 29040$$

$$\text{Sales of P is less than S by } (29040 - 17424)$$

$$\Rightarrow 11616$$

87. (D) Let R had T% growth in both 2014 & 2015

$$15000 \times \left(1 + \frac{T}{100}\right) \times \left(1 + \frac{T}{100}\right) \times \left(1 + \frac{10}{100}\right)$$

$$= 23760$$

$$\left(1 + \frac{T}{100}\right) = 1.2$$

$$T = 20$$

R has 20% growth in both 2014 & 2015

P & Q sales in 2013 & growths in 2014 & 2015

Less as compared to R

P & Q can never hence more sales than R in 2015.

Among Q & R Sales of Q in 2015

$$= 15000 \times \left(1 + \frac{20}{100}\right) \times \left(1 + \frac{20}{100}\right) = 21600$$

Sales of S in 2015

$$= 20000 \times \left(1 + \frac{10}{100}\right) \times \left(1 + \frac{20}{100}\right) = 26400$$

Sales of S is maximum in 2015.

88. (C) Let Q had T% growth in 2016

$$= 10000 \times \left(1 + \frac{15}{100}\right) \times \left(1 + \frac{10}{100}\right) \times \left(1 + \frac{T}{100}\right)$$

$$= 16951$$

$$\left(1 + \frac{T}{100}\right) = 1.6951 / (1.15 \times 1.1) = 1.34$$

$$\Rightarrow T = 34$$

89. (B) If P supposed to have 25% growth in 2017 then its sales in 2017 will be given by

$$= 12000 \times \left(1 + \frac{10}{100}\right) \times \left(1 + \frac{20}{100}\right) \times \left(1 + \frac{10}{100}\right) \times \left(1 + \frac{25}{100}\right)$$

$$= 21780$$

90. (C) Let R had % growth in both 2014 & 2015

$$15000 \times \left(1 + \frac{T}{100}\right) \times \left(1 + \frac{T}{100}\right) \times \left(1 + \frac{10}{100}\right)$$

$$= 23760$$

$$\left(1 + \frac{T}{100}\right) = 1.2$$

$$T = 20$$

$$\text{Sales in 2014 by R} = 15000 \times \left(1 + \frac{T}{100}\right)$$

$$= 15000 \times 1.5 \Rightarrow 18000$$



91-95

$$\begin{aligned} 91. \text{ (E)} \quad ? &= (35^2 - 5) / 20 \\ &= (1225 - 5) / 20 \\ &\Rightarrow 1220 / 20 = 61 \end{aligned}$$

$$\begin{aligned} 92. \text{ (D)} \quad (?)^2 &\approx 31^2 - 10 - 8^3 \\ &= 961 - 10 - 512 \\ &= 439 \\ &\Rightarrow \approx 21 \end{aligned}$$

$$\begin{aligned} 93. \text{ (C)} \quad ? &= (29 \times \sqrt{225}) / \sqrt{21025} \\ &= \left( 29 \times \frac{15}{145} \right) = 3 \end{aligned}$$

$$\begin{aligned} 94. \text{ (B)} \quad P &\approx \left( 50 \times \frac{1290}{100} \right) + \sqrt{441} - 628 \\ &= 645 + 21 - 628 \\ &\Rightarrow 38 \end{aligned}$$

$$\begin{aligned} 95. \text{ (B)} \quad 75\% \text{ of } (?)^2 &= 166 + \frac{682}{2} \\ &= 166 + 341 = 507 \end{aligned}$$

$$\begin{aligned} ?^2 &= 507 \times \frac{75}{100} \\ &= 676 \\ ? &= 26 \end{aligned}$$

96. (E) Let the numbers be x and y

$$2436 = 3 \times 4 \times 7 \times 29$$

$$\therefore \frac{x}{y} = \frac{4k \times 7 \times 29}{3k \times 7 \times 29} = \frac{3}{4}$$

As LCM is the least common factor,  
We would be using 1 as the value of k  
 $\Rightarrow x = 812$  and  $y = 609$   
HCF (812, 609)

$$= \frac{812 \times 609}{2436} \Rightarrow 203$$

97. (E) 40% of m = n

$$= \frac{40}{100} m = n = \frac{2m}{5} = n$$

$$= 2m = 5n$$

$$60\% \text{ of } n = 180$$

$$= \frac{60}{100} \times n = 180$$

$$= \frac{3n}{5} = 180$$

$$= 3n = 900$$

$$N = 300$$

$$2m = 5 \times 300$$

$$M = \frac{1500}{2} = 750$$

$$(m - n) = (750 - 300) = 450$$

$$85\% \text{ of } (m - n) = \frac{85}{100} \times 450 \Rightarrow 382.5$$

98. (A) Let the number is = x

According to Question

$$= (3675/x)^2 \times 37 = 2775$$

$$= \frac{3675}{x^2} = \frac{2775}{37}$$

$$= \frac{3675}{x^2} = 75$$

$$= x^2 = 49$$

$$= x = 7$$

99. (A) Concentration of Alcohol in the first Bottle = 40%

Concentration of Alcohol in the second bottle

= 19%

Cost price of unit quantity of cheaper substanceCost price of unit quantity of dearer substance

$$= \frac{\text{mean price} - C}{d - \text{mean price}}$$

First bottle

$$26 - 19 = 7$$

Second bottle

$$40 - 26 = 14$$

Ratio is 1 : 2

$$\text{The part of Brandy replaced} = \frac{2}{3}$$

100. (C) I.  $x - 3 = 0$ 

$$x = 3$$

$$\text{II. } y^2 - 10y + 24 = 0$$

$$y^2 - 4y - 6y + 24 = 0$$

$$y(y - 4) - 6(y - 4) = 0$$

$$(y - 6)(y - 4) = 0$$

$$y = 6 \text{ and } y = 4$$