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## 17<sup>th</sup> LOK SABHA ELECTION 2019

543 Constituencies | 7 Phases

**Fast  
Facts**  
(2019 Elections)

90 CR VOTERS  
15 CR VOTERS  
(In the 18-19 age group)  
10 LAKH BOOTHS



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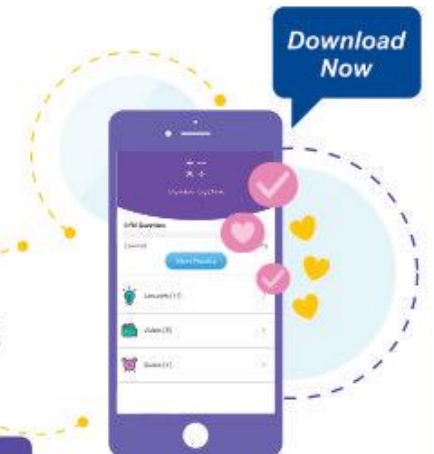
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Final Selections in SSC CGL Exam

**13500+**

Selected in FCI/LIC & State Jobs



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## IMPORTANT RATES

(03-06-2019)

Repo Rate	6.00%
Reverse Repo Rate	5.75%
Marginal Standing Facility Rate	6.25%
Statutory Liquidity Ratio	19.00%
Cash Reserve Ratio	4%
Bank Rate	6.25%

New Batches Starting for

**SBI PO & CLERK: 13<sup>th</sup> & 17<sup>th</sup> June 19**

**SSC CGL: 17<sup>th</sup> July 19**

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## IMPORTANT DAYS IN JUNE

June 01	World Milk Day
June 04	International Day of Innocent Children Victims of Aggression
June 05	World Environment Day
June 08	World Ocean Day
June 12	Anti-Child Labour Day
June 20	World Refugee Day
June 21	International Yoga Day

## IMPORTANT DAYS IN JULY

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

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# Success Story



**Name:** Shivali Kaur

**Education:** Graduation

**Final Selection:** Canara Bank

**Examination Name:** IBPS Clerk

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

**Shivali:** Thank you, sir.

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

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

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

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

**IBT:** How did you prepare to achieve your goal?

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

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

**Shivali:** Diligence is the key to crack any exam. This would not work if one studies irregularly. Secondly, students must not only pay attention to attend the classes regularly but also should practice the same topics at home. They must analyze their own performance by taking online mock tests provided by the Institute. This way they will come to know

about their strong and weak areas. This will help the students a lot to do well in the exams.

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

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

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

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

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

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

**IBT:** Who would you attribute your success to?

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

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

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

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

**Shivali:** Thank you very much, sir!

## Precious Words

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

# 17<sup>th</sup> LOK SABHA ELECTION 2019

The Lok Sabha or House of the People is the lower house of the Parliament of India. Members of the Lok Sabha are elected by direct election under universal adult franchise. As of 2014, there have been sixteen Lok Sabhas elected by the people of India. The Constitution limits the Lok Sabha to a maximum of 552 members. This includes no more than 20 members representing people from the Union Territories, and two appointed non-partisan members to represent the Anglo-Indian community (if the President feels that the community is not represented well enough).



Each Lok Sabha is formed for a five-year term. Normally, after five years, it is automatically dissolved. It can be extended by a proclamation of emergency. If this happens, the term may be extended for one year. It can be extended more than one time.

## LOK SABHA STRUCTURE

Currently, the house has 545 seats which is made up by the election of up to 543 elected members and at a maximum, 2 nominated members of the Anglo-Indian Community by the President of India. A total of 131 seats (24.03%) are reserved for representatives of Scheduled Castes (84) and Scheduled Tribes (47).

## SEATS IN LOK SABHA

Number of seats and number of seats reserved for SC and ST statewide.

State/Union Territory	Lok Sabha seats	Reserved for the Scheduled Castes	Reserved for the Scheduled Tribes
Andaman and Nicobar Islands	1	-	-
Andhra Pradesh	25	4	1
Arunachal Pradesh	2	-	-
Assam	14	1	2
Bihar	40	6	-
Chandigarh	1	-	-
Chhattisgarh	11	1	4
Dadra and Nagar Haveli	1	-	1
Daman and Diu	1	-	-
Goa	2	-	-
Gujarat	26	2	4
Haryana	10	2	-
Himachal Pradesh	4	1	-
Jammu and Kashmir	6	-	-
Jharkhand	14	1	5
Karnataka	28	5	2
Kerala	20	2	-
Lakshadweep	1	-	1
Madhya Pradesh	29	4	6

Maharashtra	48	5	4
Manipur	2	-	1
Meghalaya	2	-	2
Mizoram	1	-	1
Nagaland	1	-	-
NCT of Delhi	7	1	-
Odisha	21	3	5
Puducherry	1	-	-
Punjab	13	4	-
Rajasthan	25	4	3
Sikkim	1	-	-
Tamil Nadu	39	7	-
Telangana	17	3	2
Tripura	2	-	1
Uttar Pradesh	80	17	-
Uttarakhand	5	1	-
West Bengal	42	10	2

## LOK SABHA ELECTION 2019 SCHEDULE

The 2019 Indian general election is scheduled to be held in **seven phases** from **11 April to 19 May 2019** to constitute the **17th Lok Sabha**. The counting of votes will be conducted on 23 May, and on the same day the results will be declared.

Phase 1- April 11	States- 20	Seats- 91
Phase 2- April 18	States- 13	Seats-97
Phase 3- April 23	States-14	Seats- 115
Phase 4- April 29	States- 9	Seats- 71
Phase 5- May 6	States-7	Seats- 5
Phase 6- May 12	States-7	Seats- 59
Phase 7- May 19	States-8	Seats-59



## VOTING DEATILS

The number of voters in the Lok Sabha elections will be around 900 million, Chief Election Commissioner Sunil Arora announced on Sunday, calling the upcoming polls the "largest festival of democracy".

There would be approximately 10 lakh polling stations this year, up from 9 lakh in the last general election in 2014.

S.No	Group of voters	Voters population
1	Male	468 million
2	Female	432 million
3	Third gender	38,325
	<b>Total voters</b>	<b>900 million</b>



## NATIONAL NEWS

APRIL 2019

### AIRTEL, FICCI LADIES ORGANISATION LAUNCH WOMEN'S SAFETY APP



- ✦ Telecom operator Bharti Airtel and the FICCI Ladies Organisation (FLO) launched a safety app My Circle - aimed at aiding women in event of distress or an emergency situation.
- ✦ The carrier-agnostic app can be installed by both Airtel and non-Airtel customers.
- ✦ "My Circle app enables women to send SOS alerts to any five of their family or friends in 13 languages including English, Hindi, Tamil, Telugu, Malayalam, Kannada, Marathi, Punjabi.

### PAYU ACQUIRES DIGITAL PAYMENTS COMPANY WIBMO FOR \$70 MILLION

- ✦ PayU, an online payment service provider and Naspers' fintech arm, announced the acquisition of Wibmo, a Cupertino, CA-based industry leader in digital payment security and mobile payment technologies.
- ✦ This acquisition will also help PayU accelerate its credit business by leveraging big data to power credit on various online and offline merchants in partnership with leading lending players.
- ✦ Wibmo will continue to operate and serve all of its clients as a wholly-owned subsidiary of Naspers' PayU under the leadership of Govind.

### INDIA DROPS DOWN ON WORLD PRESS FREEDOM INDEX

- ✦ India has dropped two places on a global press freedom index to be ranked 140th out of 180 countries in the annual Reporters Without Borders analysis.
- ✦ The World Press Freedom Index 2019', topped by Norway, finds an increased sense of hostility towards journalists across the world.
- ✦ At the bottom of the Index, both Vietnam (176th) and China (177th) have fallen one place and Turkmenistan (down two at 180th) is now last, replacing North Korea (up one at 179th).

### WORLD HEALTH ORGANIZATION RELEASES GUIDELINES FOR DIGITAL HEALTH ADOPTION

- ✦ World Health Organization (WHO) released 10 guidelines for how countries can use digital health tools to improve patient care.
- ✦ The guidelines were designed to help decision makers in government health departments, the public health sector and other stakeholders.
- ✦ The guideline demonstrates that health systems need to respond to the increased visibility and availability of information.

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

- ✦ CRISIL Ltd, a diversified global analytics company, will transfer its ratings business to its proposed new wholly-owned subsidiary.
- ✦ This segregation will have no impact on CRISIL's businesses, and the financial value to CRISIL's shareholders will remain unchanged.
- ✦ CRISIL proposes to undertake the transfer of its ratings business through a scheme of arrangement in terms of Section 230 to 232 of the Companies Act, 2013.

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

- ✦ The 4th Resilient Cities Asia-Pacific Congress 2019 organised by the International Council for Local Environmental Initiatives (ICLEI) and co-hosted by South Delhi Municipal Corporation started in New Delhi.
- ✦ The proposed themes that have been recognised for RCAP 2019 are: Integrated climate resilience planning to manage risks and vulnerabilities, Good governance and resilience, Nature-based solutions to adaptation, Climate knowledge brokering.
- ✦ It offers a lot of innovative solutions that build resilience to climate change at the sub-national level.

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



- ✧ Indian Coast Guard vessel Veera has been commissioned by General Bipin Rawat, Chief of Army Staff in the presence of Director General of Indian Coast Guard Rajendra Singh.
- ✧ This is indigenously designed and built by Larsen & Toubro Ltd. at its shipbuilding facility at Kattupali in Chennai.
- ✧ Indian Coast Guard Ship (ICGS) is commanded by Commandant Girish Datt Raturi and managed by 12 officers and 94 men.

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

- ✧ India's first foreign interactive and exotic world park was inaugurated in Mumbai. Bird lovers are up for a treat with this interactive bird park in Mumbai.
- ✧ The park is equipped with small ponds for aquatic birds, dense cover of trees for birds to incubate their eggs and a water stream that offers drinking water to birds.
- ✧ The park is spread across 1.4 acres and is home to over 500 exotic birds from more than 60 species.

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

- ✧ As part of the carbon-positive village project, Phayeng will receive a grant of Rs10 crore in phases to facilitate afforestation in the catchment of river Maklang that flows along the village.
- ✧ Phayeng is a scheduled caste village of the Chakpa community in Imphal West district and its conservation efforts are mainly linked to the belief that the forest is a sacred grove.
- ✧ It is surrounded by three densely forested hillocks with fruit trees at centre and a stream flowing through it.

## INDIA COULD ACHIEVE HIGH PENETRATION OF ELECTRIC VEHICLES BY 2030: NITI AAYOG

- ✧ India could achieve high penetration of electric vehicles (EV) by 2030 on the back of the success of FAME II and other measures.
- ✧ The report quantifies direct oil and carbon savings that vehicles incentivised under the FAME II would deliver.
- ✧ FAME II intends to catalyze the market for faster adoption of EVs to ensure durable economic growth and global competitiveness for India's automotive industry.

## NATIONAL HANDLOOM WEEK OBSERVED FROM 7TH APRIL TO 14TH APRIL

- ✧ It is a celebration of the country's 5,000-year old tradition of hand weaving cloths.
- ✧ On this occasion, a book named 'The Indian textile Sourcebook' authored by Avalon Fotheringham and published by Thames and Hudson will be launched on 9th April.
- ✧ The National Handloom Day is observed on 7th August every year across India. It was on this day that the Swadeshi Movement was launched in 1905.

## SC DIRECTS EC TO RAISE RANDOM MATCHING OF VVPAT SLIPS

- ✧ The Supreme Court directed the EC to increase random matching of VVPAT slips with EVMs to five polling booths per assembly segment.
- ✧ The Election Commission (EC) currently follows a system of random counting of VVPAT slips in one polling booth per assembly segment of a Parliamentary or Assembly constituency.
- ✧ The bench said the court should endeavour to find out a viable number of machines which should be subjected to verification of VVPAT paper trails keeping in mind the infrastructure and manpower difficulties pointed out to it by the EC.

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

- ✧ The National Green Tribunal has slapped an interim penalty of Rs 100 crore on the Andhra Pradesh government for inaction to prevent illegal sand mining in the state.
- ✧ The green panel said it is the duty of the government to provide complete protection to the natural resources as a trustee of the public at large.
- ✧ The tribunal directed the state government to deposit Rs 100 crore 'environment compensation' with the Central Pollution Control Board within a month.



### NAMAMI GANGE GETS GLOBAL RECOGNITION AT WORLD SUMMIT

- ✧ The National Mission for Clean Ganga (NMCG) was awarded the distinction of "Public Water Agency of the Year" by Global Water Intelligence at the Global Water Summit in London.
- ✧ The awards recognise excellence across the international water industry and reward those initiatives in the water, waste water, and desalination sectors, which bring remarkable improvements in the lives of people.
- ✧ This programme is an integrated mission for Ganga rejuvenation. It has a comprehensive multi-sectoral intervention with multi-stakeholder involvement and adopts a basin based approach which includes Ganga and its tributaries.

### CHENNAI CENTRAL RAILWAY STATION RENAMED AFTER AIADMK FOUNDER MGR

- ✧ The Tamil Nadu government released an official notification that Chennai Central railway Station has been officially named after former state chief minister and ruling All India Anna Dravida Munnetra Kazhagam (AIADMK) founder MG Ramachandran.
- ✧ For his immense contribution to public service, M G Ramachandran was posthumously honoured with Bharat Ratna, the highest civilian award, by the Government of India in 1988.
- ✧ With the new gazette notification, the Chennai Central railway station will be hereafter called as Dr. MG Ramachandran Chennai Central railway station.

### INTERNATIONAL RECOGNITION FOR UTKARSHA BANGLA, SABOOJ SATHI

- ✧ Utkarsh Bangla" and "Sabooj Sathi" projects have won the prestigious World Summit on the Information Society (WSIS) awards under the aegis of the United Nations.
- ✧ Out of 1062 nominations in 18 categories, "Utkarsh Bangla" got the topmost award and emerged a winner in Capacity Building category.
- ✧ "Sabooj Sathi" ranked in the first five as a champion project under ICT application: E-Government category.

### PUNJAB AND HARYANA HIGH COURT BARS STATING OF CASTE IN PRECEEDING

- ✧ The Punjab and Haryana High Court has instructed Punjab, Haryana and Chandigarh not to mention the caste of the accused, victims or witnesses in proceedings before the court.
- ✧ The court has directed the Secretaries (Home) of the governments to issue instructions to all investigating officers not to mention the caste of the accused, victims or witnesses in recovery memos.
- ✧ A Bench of Justices Rajiv Sharma and Kuldeep Singh, while passing a ruling in a murder case where the Haryana police had mentioned the caste of the accused, witnesses and the victim during the proceedings, noted that the caste system was profoundly illogical and was also against the basic tenets of the Constitution.

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**MARCH 2019****RAJNATH SINGH INAUGURATES WASTE TO WONDER PARK IN DELHI**

- ✧ Union Home Minister Rajnath Singh inaugurated a new park which houses the replicas of seven wonders of the world at Sarai Kale Khan
- ✧ The park, which is called the 'Waste to Wonder Park', was built by the South Delhi Municipal Corporation (SDMC).
- ✧ It is the first-of-its-kind tourist attraction in the world, with the replicas of the Taj Mahal, the Great Pyramid of Giza, Eiffel Tower, Leaning Tower of Pisa, Christ the Redeemer statue of Rio de Janeiro, Rome's Colosseum, and the Statute of Liberty.

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**UNION MINISTER RAVI SHANKAR PRASAD INAUGURATED VIVID 2019**

- ✧ VIVID-Vision Insight and Voices as India goes Digital"- the District Informatics Officer (DIO) meet, is being organised by National Informatics Centre (NIC)
- ✧ The meet is held as an initiative to interact with the DIO's and to share their experiences as well as contribution, as digital change-makers at the grass-root level in the States.
- ✧ The National meet will cover a wide range of relevant topics in various technical sessions including Emerging Technologies , Cyber Threats & Counter , Enterprise Level Applications, and many other relevant topics.

**ODISHA APPROVES RS 466 CRORE SANITARY NAPKIN SCHEME FOR GIRLS.**

- ✧ Odisha government Friday approved a Rs 466 crore Khusi scheme aimed at improving menstrual hygiene among adolescent girl students in the state.
- ✧ The state cabinet approved the scheme Khusi with an outlay of Rs 466.08 crore over a period of five years.
- ✧ Under the scheme, free sanitary napkins will be provided to 17.25 lakh adolescent girl students of Class-VI to XII studying in government and non-government aided schools of the state.

**ODISHA LAUNCHES BOAT AMBULANCE SERVICE FOR REMOTE AREAS**

- ✧ The Odisha government has launched a boat ambulance service to ferry patients to hospitals in remote areas at a cost of Rs 5.40 crore.
- ✧ While the first such boat ambulance was introduced at Batighar under Mahakalpada tehsil in the coastal Kendrapara district.
- ✧ The floating ambulances will cater to the needs of people in areas where the '108' ambulance service has failed to make headway, due to lack of proper road route.

**TAMIL NAIDU BECOMES FIRST STATE IN MAINLAND TO GET 2 COAST GUARD DISTRICTS**

- ✧ Tamil Nadu became the first state in the country to get a second Coast Guard district headquarters - Thoothukudi.
- ✧ Inaugurated by state Governor Banwarilal Purohit, the Thoothukudi district headquarters has been set up with an aim to augment security mechanism on the eastern coast and the state in particular.
- ✧ This is the first state to have two district headquarters, which were necessitated by frequent issues pertaining to fishermen.

**GOVT LAUNCHES RAIL DRISHTI DASHBOARD TO KEEP PEOPLE INFORMED ABOUT ONGOING RAILWAY WORKS**

- ✧ Railway Minister Piyush Goyal launched Rail Drishti Dashboard in New Delhi.
- ✧ Mr Goyal said the Dashboard has been launched to keep people informed about the work going on in the Railways across the country.
- ✧ People will get useful information from Rail Drishti through Railway WiFi facilities that are continuously expanding in the country.

**PM LAUNCHES ONE NATION, ONE CARD IN AHMEDABAD FOR MOBILITY SINGLE CARD FOR SEAMLESS TRAVEL**

- ✧ Prime Minister Narendra Modi launched One Nation, One Card for transport mobility at a function in Ahmedabad.
- ✧ The Indigenous Automatic Fare Collection System based on One Nation One Card Model i.e. National Common Mobility Card (NCMC) is the first of its kind in India.
- ✧ The customer may use this single card for payments across all segments including metro, bus, suburban railways, toll, parking, smart city and retail.

## PM MODI INAUGURATES 40-ACRE NATIONAL WAR MEMORIAL NEAR INDIA GATE



- ✧ Prime Minister Narendra Modi dedicated a new National War Memorial, situated in the India Gate complex in New Delhi, to the nation.
- ✧ The National War Memorial complex, spread across 40 acres, includes a central obelisk, an eternal flame, and six bronze murals depicting famous battles fought by the Army, the Air Force and the Navy.
- ✧ The design of the National War Memorial has a layout comprising four concentric circles, namely, the 'Amar Chakra' or Circle of Immortality, the 'Veerta Chakra' or Circle of Bravery, the 'Tyag Chakra' or Circle of Sacrifice, and the 'Rakshak Chakra' or Circle of Protection.

## UNION MINISTER ASHWINI KUMAR CHOUBEY LAUNCHES NATIONAL PROGRAMME TO ELIMINATE VIRAL HEPATITIS

- ✧ Union minister Ashwini Kumar Choubey launched a national programme aimed at eliminating viral hepatitis, recognized as an important public health problem.
- ✧ The minister of state for health launched the National Action Plan - Viral Hepatitis at Mumbai in presence of Amitabh Bachchan, the goodwill ambassador for hepatitis,
- ✧ The Minister said, the aim of the programme is to combat hepatitis and achieve countrywide elimination of Hepatitis C by 2030.

## RISING INDIA SUMMIT 2019 HELD IN NEW DELHI

- ✧ PM Narendra Modi delivers the keynote speech at the News18 Rising India Summit 2019 in New Delhi.
- ✧ Chief Minister of Madhya Pradesh, Kamal Nath fields a question during 'Matters of States' session at the News18 Rising India Summit in New Delhi.

## MADHYA PRADESH ROLLS OUT 100-DAY EMPLOYMENT SCHEME FOR YOUTHS

- ✧ The Congress government in Madhya Pradesh rolled out its flagship 'Mukhyamantri Yuva Swabhiman Yojana' that guarantees 100 days of employment every year to urban youths from economically weaker sections (EWS).
- ✧ The scheme, as part of which youths would be imparted skill development training, was launched by Chief Minister Kamal Nath here.
- ✧ Only those youths, whose family's annual income is less than Rs 2 lakh and who are in the age group of 21-30 years, are eligible for the scheme.

## ASSAM LAUNCHES PRANAM COMMISSION

- ✧ Assam Chief Minister Sarbananda Sonowal had launched the PRANAM Commission, a panel set up to look after the issues concerning a Bill, for protection of parents of state government employees.
- ✧ Assam government would ensure that no state government employee can ignore their elderly parents and unmarried differently abled siblings.
- ✧ PRANAM Bill, which was approved by the cabinet last year, makes it mandatory for state government employees to look after their parents and unmarried Divyang siblings who do not have their own sources of income.

## UNION TEXTILE MINISTER INAUGURATES TITANWALA MUSEUM IN RAJASTHAN

- ✧ Union Textiles Minister Smriti Irani inaugurated the 'Titanwala Museum' in Bagru that showcases the Chhipa community's hand-block printing.
- ✧ The museum is an example that art and culture are not dependent on the government for being nurtured or preserved.
- ✧ The museum is an effort towards preserving the art of traditional Bagru block printing. The museum will be open from Monday to Sunday between 9 am and 6 pm.

## PM MODI UNVEILS 'WORLD'S LARGEST BHAGAVAD GITA' AT DELHI'S ISKCON TEMPLE

- ✧ A giant Bhagavad Gita, running into 670 pages and weighing about 800 kgs, was unveiled at Delhi's ISKCON temple by Prime Minister Narendra Modi.
- ✧ Modi termed the Bhagavad Gita as the "largest manual for human beings" and claimed that the holy book has solutions to all problems one faces in life.
- ✧ According to ISKCON, this book will have the largest principle sacred text ever to be printed. The book has an artistic touch of 18 exquisite paintings.



**FEBRUARY 2019****SHRI NITIN GADKARI TO INAUGURATE FOUR NATIONAL HIGHWAY PROJECTS IN BIKANER AND NAGOUR IN RAJASTHAN**

- ✧ Shri Nitin Gadkari will inaugurate and lay the foundation stone for four NH projects in Rajasthan on the 28th of January. These include three projects in Bikaner and one in Nagaur.
- ✧ This road is being built under Bharatmala on EPC mode at a cost of Rs 687.07 crore.
- ✧ At Bikaner the first project for laying of foundation stones is the 162.46 kms, 2 lane section of NH from Raisinghnagar to Poogal.

**INDIAN RAILWAYS' FASTEST TRAIN 18 NAMED VANDE BHARAT EXPRESS: PIYUSH GOYAL**

- ✧ India's first indigenously built engineless semi-high speed train, Train 18, has been named Vande Bharat Express.
- ✧ The train is set to run between Delhi and Varanasi at a maximum speed of 160 kmph and will soon be flagged off by Prime Minister Narendra Modi.
- ✧ The 16-coach train, built in 18 months at a cost of Rs 97 crore by the Modern Coach Factory, Rae Bareilly, is regarded as a successor to the 30-year-old Shatabdi Express. It's also the first locomotive-less train in the country.

**SUGARCANE JUICE DECLARED AS NATIONAL DRINK OF PAKISTAN**

- ✧ Government of Pakistan has declared sugarcane juice as the nation juice of Pakistan
- ✧ Poll includes three options including orange juice, carrot juice and sugarcane juice. But it is sugarcane juice which won the poll with 81 percent votes.

**MIZORAM GOVT BANS IMPORT OF PIGS AND PIGLETS**

- ✧ Deputy Commissioners of all the eight districts in Mizoram have issued orders banning import of pigs and piglets from other countries in view of possible outbreak of the Porcine Reproductive and Respiratory Syndrome
- ✧ The orders were issued as the dreaded PRRS outbreak always occurred from March to July, during a dry spell after pre-monsoon downpours.
- ✧ It was suspected that the PRRS outbreak was due to illegal and even legal import of pigs and piglets from Myanmar where there was reported prevalence of the porcine disease.

**ASSAM TOPS IN BUDGETARY PRACTICES FOLLOWED BY STATES: TRANSPARENCY INTERNATIONAL**

- ✧ Assam occupied the top slot in the ranking of best practices followed by states in Budget formulation, followed by Andhra Pradesh and Odisha, says a survey by Transparency International.
- ✧ The survey is based on 4 parameters which include public disclosure, budgetary process, post budget fiscal management and efforts to make budget more transparent and citizen friendly.
- ✧ The states which figured lower in the ranking were Meghalaya, Manipur and Punjab.

**UP TO BUILD WORLD'S LONGEST EXPRESSWAY: YOGI ADITYANATH**

- ✧ The Uttar Pradesh cabinet met at Prayagraj, the venue of the Kumbh and cleared the decks to construct what is being touted as the world's longest highway -- the Ganga Expressway between Meerut and Prayagraj.
- ✧ The proposed Ganga Expressway will weave through Meerut-Amroha-Bulandshahr-Budaun-Shahjahanpur-Kannauj-Unnao-Rae Bareilly-Pratapgarh and end at Prayagraj, earlier known as Allahabad.
- ✧ The cabinet also decided to make tax free the Bollywood film "Uri", based on the Indian Army's surgical strike on terror bases in Pakistan.

## FINANCE MINISTER PIYUSH GOYAL PRESENT THE INTERIM BUDGET



- ✧ Finance minister Piyush Goyal will present the Interim Budget for 2019-20 amid heightened expectations that he will announce an income support scheme for distressed farmers who have seen their incomes stagnate because of plunging prices, barely enough to pay for loans and input costs.
- ✧ The budget, the last before April-May Lok Sabha elections, will be keenly watched for cues about the government's intent on creating jobs, in the face of the latest set of data showing four-decade high unemployment rates.
- ✧ Prime Minister Narendra Modi-led government's sixth and final budget before the polls due by May is supposed to be an interim budget or a Vote on Account.

## GOVERNMENT SETS UP COMMITTEE TO EXPLORE PREPAID PAYMENTS BY DISCOMS TO GENERATOR COMPANIES

- ✧ The government has constituted a committee under the Central Electricity Authority (CEA) to explore prepaid payments by state electricity distribution companies to power plants
- ✧ The formed committee, consist of The chairman of distribution companies of Tamil Nadu and Maharashtra, and representatives from Union power ministry and power associations to look into problems of delayed payments from distribution companies to power generators .
- ✧ The committee will study working capital cycles of power distribution companies and generation companies and identify gaps contributing to stress in the sector.

## NEW CAMPUS OF NATIONAL MUSEUM INSTITUTE INAUGURATED AT NOIDA

- ✧ The new Campus of the National Museum Institute was inaugurated by Shri Prakash Javadekar
- ✧ Speaking at the inauguration, the Chief Guest Shri Prakash Javadekar, Union Minister for Human Resource Development said that that there is a huge scope for the courses offered by the Institute like history of arts, conservation, museology among others.
- ✧ He also proposed that Ministry of Culture should consider setting up a national museum of educational history so that the future generations could understand the evolution of education.

## PUNJAB GOVT GAVE APPROVAL FOR SMART VILLAGE CAMPAIGN WORTH OF RS 385 CRORES

- ✧ Punjab government approved a rural development scheme "Smart Village Campaign" worth Rs 384.40 crore to build village infrastructure and provide essential amenities.
- ✧ Getting approved by Chief Minister Amarinder Singh, Reformation and implementation of the scheme would be financed with funds from the 14th Financial Commission and MGNREGA.
- ✧ Projects worth Rs 25 lakh would be approved by a committee of deputy commissioner and additional deputy commissioner (Development) while those above Rs 25 lakh would be given sanction by a state-level committee headed by the joint development commissioner.

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## INTERNATIONAL NEWS

APRIL 2019

### INDIA, CHILE SIGN MOUS



- ✧ India and Chile released a Joint Statement after extensive talks between Indian President Ram Nath Kovind and the President of Chile, Sebastian Pinera Echenique, during the former's official state visit to Chile from March 30 to April 1, 2019. This is the third leg of the President's three-nation tour which included Croatia and Bolivia.
- ✧ During the visit, President Kovind participated in India-Chile Business Forum and interacted with young scientists at the University of Chile.
- ✧ Then he held detailed discussions with the Chilean President, which led to the signing of three MoUs for cooperation in the fields of mining, culture and empowerment of persons with disabilities. The agreements aim to further enhance engagement in economic, social and cultural fields between the two countries.

### THE EU APPROVED A BAN ON SINGLE-USE PLASTICS

- ✧ The European parliament voted to support plans for the elimination of most uses of single-use plastic, ranging from cutlery and straws to coffee stirrers and plastic plates.
- ✧ It's a significant step that could encourage other governments around the globe to also commit to reducing the amount of plastics that end up in landfills, waterways, and oceans.

### JAPAN'S NEW IMPERIAL ERA NAME: REIWA

- ✧ Japan is one of the last nations in Asia to adhere to traditional era names, in addition to the modern Gregorian calendar, each having legal status.
- ✧ Since 1868, these era names have been tied to imperial reigns and become the formal name of the Emperor after death.
- ✧ The neologism is taken from a poem in the Manyoshu, the oldest Japanese anthology of poetry, which dates back to around 760 CE.

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

- ✧ The Trump administration has approved the sale of 24 multi-role MH-60 Romeo Seahawk helicopters to India at an estimated cost of 2.4 billion US dollars.
- ✧ It is considered the world's most advanced maritime helicopter. The choppers will provide the Indian defence forces with the capability to perform anti-surface and anti-submarine warfare missions.
- ✧ In its notification, the State Department told the Congress that this proposed sale will support the foreign policy of the US by helping to strengthen the US-Indian strategic relationship.

### NEW PALESTINIAN AUTHORITY GOVT LED BY PM MOHAMMED ISHTAYEH SWORN IN

- ✧ A new government for the West Bank-based Palestinian Authority has been sworn-in.
- ✧ President Mahmoud Abbas picked Mohammed Ishtayeh as the Prime Minister, a move that is being said to have deepened the internal Palestinian divide at a time when prospects for a peace deal with Israel are possibly at their lowest point ever.
- ✧ The UN Middle East envoy Nickolay Mladenov has expressed hope that the new government would receive support to overcome internal divisions.

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

- ✧ Mukesh Ambani and public-interest litigators Arundhati Katju and Menaka Guruswamy, are among the Indians who have been named by TIME magazine in its prestigious list of the 100 most influential people in the world.
- ✧ The list includes Indian-American comedian and TV host Hasan Minhaj, US President Donald Trump, Pope Francis, Chinese President Xi Jinping, Pakistan Prime Minister Imran Khan, iconic golfer Tiger Woods and Facebook founder Mark Zuckerberg.



## SAUDI ARABIA TO HOST G20 LEADERS' SUMMIT IN NOVEMBER 2020



- ✧ Saudi Arabia will host the annual G20 leaders' summit on November 21-22, 2020, in its capital, Riyadh.
- ✧ The G20 is made up of 19 of the world's biggest economies, as well as the European Union. It formed in 1999 to discuss policy matters and financial stability.
- ✧ Japan will host this year's G20 summit in Osaka, which will be held June 28-29, as well as ministerial meetings in eight cities.

## 2019 PULITZER PRIZES ARE ANNOUNCED BY COLUMBIA UNIVERSITY

- ✧ The Pulitzer Prize is an award for achievements in newspaper, magazine and online journalism, literature, and musical composition in the United States.
- ✧ Winners were picked in 14 journalism categories plus 7 in arts, letters and music. Each prize gets \$15,000 and the Public Service winner, the South Florida Sun-Sentinel, also received a gold medal.
- ✧ 2019 Pulitzer Prize winners: Public service- Staff of the South Florida Sun Sentinel, Criticism -Carlos Lozada of The Washington Post, Editorial writing-Brent Staples of the New York Times.

## ISRAEL'S PRESIDENT FORMALLY NOMINATES BENJAMIN NETANYAHU AS PRIME MINISTER

- ✧ Israel's president formally nominated Benjamin Netanyahu for a fourth consecutive term as prime minister.
- ✧ The move was widely expected after Netanyahu's Likud party and its right-wing allies captured a majority of seats in parliamentary elections.
- ✧ He became the leader of Likud in 1993 and won the 1996 elections, becoming Israel's youngest-ever Prime Minister, serving his first term from June 1996 to July 1999.

## TBN RADHAKRISHNAN SWORN IN AS NEW CHIEF JUSTICE OF CALCUTTA HIGH COURT

- ✧ Justice T B N Radhakrishnan was sworn-in as the new Chief Justice of Calcutta High Court.
- ✧ West Bengal Governor K N Tripathi administered the oath of office to Justice Radhakrishnan in a solemn ceremony at the high court.
- ✧ Justice Radhakrishnan was earlier the Chief Justice of the High Court of Hyderabad for the states of Telangana and Andhra Pradesh from July 7, 2018.

## NAGALAND OBSERVES 75TH ANNIVERSARY OF BATTLE OF KOHIMA

- ✧ The 75th anniversary of the Battle of Kohima was observed by the Nagaland government with representatives from the UK and Japan speaking on the theme of 'Remembrance, Reconciliation and Rebirth'.
- ✧ The dignitaries from the UK and Japan assembled at the programme to seek "reconciliation and forgiveness" for the "sufferings and pain" caused against each other at the Battle of Kohima, that was fought in three stages during the Second World War in 1944.
- ✧ The relationship with the UK and Japan over the last 75 years stands as a model of the power of reconciliation.

## HONG KONG'S EQUITY MARKET SURPASSES JAPAN AS WORLD'S THIRD LARGEST IN VALUE

- ✧ The city's equity market has overtaken Japan to be the world's third largest in value, behind only the U.S. and mainland China, courtesy of a rebound in Hong Kong stocks after their worst year since 2011.
- ✧ Hong Kong's market value stood at \$5.78 trillion, surpassing Japan's market value at \$5.76 trillion tally for the first time since 2015.

## "DEEPLY REGRET JALLIANWALA BAGH": BRITISH PM THERESA MAY IN PARLIAMENT

- ✧ British Prime Minister Theresa May described the Jallianwala Bagh massacre in Amritsar in 1919 as a "shameful scar" on British Indian history but stopped short of a formal apology sought by a cross-section of parliament in previous debates.
- ✧ The UK government has announced that on the centenary of the massacre British high commission in New Delhi would visit the memorial site on April 13 and lay a wreath.

**MARCH 2019****4TH GLOBAL DIGITAL HEALTH PARTNERSHIP SUMMIT INAUGURATED**

- ✧ Union Minister of Health and Family Welfare J P Nadda along with Union IT Minister Ravi Shankar Prasad inaugurated the 4th Global Digital Health Partnership Summit in New Delhi.
- ✧ The Global Digital Health Partnership is an international collaboration of governments, government agencies and multinational organisations dedicated to improving the health and well-being of their citizens through the best use of evidence-based digital technologies.
- ✧ The summit will provide an opportunity to support governments and health system reformers to improve the health and well-being of their citizens through digital technologies.

**BANGLAR SHIKSHA WEB PORTAL TO PROVIDE REAL-TIME DATA ON SCHOOLS**

- ✧ West Bengal Education Minister Partha Chatterjee inaugurated a web portal, which is set to provide real-time data on state-run and aided schools.
- ✧ This is probably the first-of-its-kind online initiative in the state as well as in the country.
- ✧ The system will enable the headmaster and class teacher to access the academic performance of a student.

**JIOSAARN ONLY INDIAN COMPANY TO MAKE IT TO '50 MOST INNOVATIVE COMPANIES' LIST**

- ✧ India based global audio and music streaming service JioSaavn announced that it has secured the first rank India-wise and 28th rank globally in the 2019 list of "50 Most Innovative Companies".
- ✧ JioSaavn is the only Indian company that made it to the list, published by US-based business publication Fast Company.

- ✧ The other domestic companies that ranked top on the India list of "Most Innovative Companies" include branded budget hotel marketplace OYO, biodegradable sanitary pad manufacturers Sathi and ride-hailing service Ola.

**INDIAN PASSPORT IMPROVES ITS RANKING ON GLOBAL INDEX, JUMPS 10 RANKS IN 5 YEARS**

- ✧ Indian passport is gaining strength on the global index as more and more countries are offering visa on arrival and visa-free entry to Indians.
- ✧ As per the 2019 Passport Index, the Indian passport has steadily strengthened its position over the past five years. It has jumped from 77th position in 2015 to 67th position in 2019.
- ✧ The Tourism Ministry for India is also offering e-tourist visa facilities to 166 countries, following a number of amendments in the e-visa regime of the country in order to make this process more tourist friendly.

**AFGHANISTAN OPENS NEW EXPORT ROUTE TO INDIA THROUGH IRAN'S CHABAHAR PORT**

- ✧ Afghanistan began exports to India through an Iranian port as the landlocked, war-torn nation turns to overseas markets to improve its economy.
- ✧ Chabahar port is the result of healthy cooperation between India, Iran and Afghanistan this will ensure economic growth.
- ✧ At the inauguration of the new export route, President Ashraf Ghani said Afghanistan was slowly improving its exports in a bid to reduce its trade deficit.

**INDIA RANKS 47TH OUT OF 100 COUNTRIES IN THE FACEBOOK INCLUSIVE INTERNET INDEX 2019**

- ✧ India has been ranked 47th in the overall "Inclusive Internet Index 2019" score while Sweden topped the chart, followed by Singapore and the US, a Facebook-led study has revealed.
- ✧ The 'Inclusive Internet' score was based on the scores of availability, affordability, relevance and readiness categories.

## US, SOUTH KOREA CALL OFF FOAL EAGLE AND KEY RESOLVE EXERCISES



- ✧ The United States and South Korea, announced the inauguration of a new exercise known as Dong Maeng.
- ✧ The exercise was announced as a modification of the springtime exercises the allies have held in recent years known as Key Resolve and Foal Eagle.
- ✧ The Dong Maeng exercise will run from March 4 to March 12 and focus primarily on "strategic, operational, and tactical aspects of general military operations on the Korean Peninsula.

## INDIA, BRUNEI SIGN AGREEMENT TO EXCHANGE INFORMATION ON TAX AND BANKING MATTERS

- ✧ India and Brunei signed an agreement for the exchange of information in tax matters which will help curb tax evasion and tax avoidance.
- ✧ The pact, based on international standards of tax transparency, will enable the exchange of information, including banking and ownership information between the two countries for tax purposes.
- ✧ Notably, Brunei and India share a fair degree of commonality in their perceptions on major international issues.

## INDIA TOPS GLOBAL CONSUMER CONFIDENCE SURVEY

- ✧ The global consumer confidence in India is at peak. This was revealed in the latest Conference Board Global Consumer Confidence Survey, which is conducted in collaboration with Nielsen.
- ✧ The survey which was conducted over the internet, polls more than 32,000 consumers in 64 countries across Asia-Pacific, Europe, Latin America, the Middle East, Africa and North America.
- ✧ The main indicators measured by Conference Board CCI are optimism towards job prospects, health of personal finances and spending intentions in the next 12 months.

## OVER 1,000 PEOPLE SET GUINNESS WORLD RECORD IN YOGA IN HONG KONG

- ✧ Over a thousand yoga enthusiasts attempted to do the Virabathrasan for three minutes at one place, setting a Guinness World Record in Yoga.
- ✧ The record is a first of its kind in the history of Hong Kong, beating the previous record of 387, when more than 1011 yoga practitioners attempted the Virabathrasan.
- ✧ The previous record was of 387 people.

## INDIA LAUNCHES 3RD IT CORRIDOR IN CHINA

- ✧ India has launched its third IT corridor in China that will facilitate partnerships between Indian and Chinese companies.
- ✧ The National Association of Software and Services Companies (NASSCOM) entered into a partnership with China's Xuzhou city from Jiangsu Province in China to help develop the IT corridor.
- ✧ The primary aim of this IT corridor will be to facilitate partnerships between Indian and Chinese companies India launches 3rd IT corridor in China.

## INDIA, ASEAN CLOCK FASTEST GROWTH FOR E-COMMERCE, DIGITAL TRADE SECTORS

- ✧ India and 10-member ASEAN are among the fastest growing economies in the world with even faster growth rates for e-commerce and digital trade sectors.
- ✧ By 2021, global e-commerce sales are expected to reach 4.5 trillion dollars, up from 1.3 trillion dollars in 2014.
- ✧ The e-commerce market in India is estimated to reach 165.5 billion dollars by 2025 while the ASEAN is estimated to reach a volume of 90 billion dollars.

## UN-FOUNDED UNIVERSITY FOR PEACE CONFERS HONORARY DOCTORATE ON VICE PRESIDENT VENKAIAH NAIDU

- ✧ Vice President Venkaiah Naidu conferred with an Honorary Doctorate by the University for Peace founded by the United Nations Organisations (UNO) for his contribution "to the Rule of Law, democracy and sustainable development in India".
- ✧ He received the degree of "Doctor Honoris Causa" from the Dean of the University for Peace in Costa Rica.
- ✧ The University of Peace aims to be a forward-thinking, transformational and inspirational educational institution dedicated to the goals of quality teaching, research and service for serving humanity in building a peaceful world.



**FEBRUARY 2019****ARGENTINA SIGN THE FRAMEWORK AGREEMENT OF THE INTERNATIONAL SOLAR ALLIANCE**

- ✧ Argentina became the 72nd country to sign the Framework Agreement of the International Solar Alliance (ISA).
- ✧ Countries which have signed the agreement until now include India, France, Australia, UAE, UK, Japan amongst others. The agreement was opened for signature during the COP22 at Marrakech on November 15, 2016.
- ✧ The International Solar Alliance (ISA) is a group of 121 solar resource-rich countries with headquarters in Gurugram, India.
- ✧ The organisation aims to deploy over 1,000 gigawatt of solar energy and mobilise more than USD 1,000 billion into solar power by 2030, according to the United Nations Framework Convention on Climate Change (UNFCCC).

**DINESH BHATIA APPOINTED AS THE AMBASSADOR OF INDIA TO ARGENTINA**

- ✧ Dinesh Bhatia appointed as the next Ambassador of India to republic of Argentina
- ✧ He is presently Consul General, Consulate General of India at Toronto .He is Indian Foreign Service Officer of 1992 batch.
- ✧ Capital of Argentina- Buenos Aires

**ELECTION COMMISSION OF INDIA HOSTS INTERNATIONAL CONFERENCE ON 'MAKING OUR ELECTIONS INCLUSIVE AND ACCESSIBLE'.**

- ✧ The Chief Election Commissioner of India, Shri Sunil Arora and Election Commissioner Shri Ashok Lavasa inaugurated an International Conference on 'Making our Elections Inclusive and Accessible'.
- ✧ On the sidelines of the conference, the poll panel will also renew Memorandum of Understanding with the Election Commission of Bhutan for co-operation in the field of election management.
- ✧ The Election Commission's quarterly magazine 'Voice International' also released in event.

**UNION MINISTER GADKARI INAUGURATES ATAL SETU IN GOA**

- ✧ Union Minister Nitin Gadkari inaugurated four-lane, 5.1-kilometer long "Atal Setu", the third Cable bridge across river Mandovi in Panaji, Goa.
- ✧ Infrastructure works worth 15 Thousand crore rupees have been sanctioned for the state of Goa.
- ✧ This is the third bridge across Mandovi River. This bridge would overcome the bottlenecks and curb traffic jams at Panaji Circle and Panaji entrance. It is reported that about 66,000 vehicles use this route every day.

**GST ON HAJ REDUCED FROM 18% TO 5%**

- ✧ Union Minister for Minority Affairs Mukhtar Abbas Naqvi said that GST on Haj has been reduced from 18 percent to 5 percent and this will significantly lower the airfare thus saving Haj pilgrims' 113 crore rupees this year.
- ✧ He was speaking at the inauguration ceremony of a new conference hall and passport section at the Haj House in Mumbai.
- ✧ Mr. Naqvi said this for the first time since the independence that 2,340 women from India will go on 2019 Haj without Mehram.

**WHO REAPPOINTS POONAM KHETRAPAL SINGH AS SOUTH-EAST ASIA REGION DIRECTOR**

- ✧ The World Health Organization appointed Dr Poonam Khetrpal Singh as its South-East Asia regional director for a second five-year term.
- ✧ The WHO Executive Board on Saturday unanimously endorsed Ms Khetrpal Singh, who was earlier unanimously nominated by 11 member-countries of the region for another five years.
- ✧ She is the first woman to become Regional Director of WHO South-East Asia Region.

## ANTI-DUMPING DUTY IMPOSED ON CHINESE CHEMICAL IMPORT



- ✧ The government has imposed an anti-dumping duty on a chemical from China, used in photography and manufacturing of dyes, for five years to protect domestic producers of the chemical intermediate from cheap shipments.
- ✧ The anti-dumping duty on Meta Phenylenediamine (MPDA) imported from China will be in the range USD 573.92-USD 1,015.44 a tonne
- ✧ It is for the second time in a row that anti-dumping duty has been imposed on the import of the chemical from China. The duty was to expire in March 2019.

## AFRICA CENTER FOR CLIMATE AND SUSTAINABLE DEVELOPMENT INAUGURATED IN ROME

- ✧ The Africa Centre for Climate and Sustainable Development was inaugurated by the Italian Prime Minister Giuseppe Conte at Rome.
- ✧ He also emphasized that global hunger rates are rising in various parts of Africa.. "If we don't step up our actions in the Sahel we will not achieve the Sustainable Development Agenda and the Zero Hunger goal by 2030.
- ✧ It will facilitate much-needed exchange of information and coordination to increase efficiencies and build synergies across Africa, develop and scale-up innovative solutions for sustainable development and implement the goals of the 2030 Agenda and Paris Climate Agreement.

## ICC ROPES IN COCA-COLA AS OFFICIAL SPONSOR

- ✧ The International Cricket Council (ICC) announced a five-year global partnership deal with beverage manufacturer Coca-Cola Company.
- ✧ The partnership will see Coca-Cola's brands becoming exclusive non-alcoholic beverage partners of the ICC until 2023.
- ✧ ICC also signed sponsorship with Alcobev brands, Royal Stag and Bira 91.

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## NATIONAL NEWS

In _____ City NITI Aayog is organized a day-long FinTech Conclave	<i>New Delhi</i>
'Every Vote Counts' was launched by former Vice President of India, Hamid Ansari in New Delhi. _____ is the Author of the book	<i>Navin Chawla</i>
India ranks _____ on WEF's global Energy Transition index	<i>76th</i>
Sundarban National Park is Situated in _____ State	<i>West Bengal</i>
_____ is the theme of Croatian Indian Economic Forum held at Zagreb	<i>India -croatia Relations the way Forward</i>
_____ is the headquarter of International Cricket Council (ICC) located	<i>Dubai</i>
4th Meeting of India-Ukraine Working Group on Trade and Economic Cooperation (IU-WGTEC) held in _____ city	<i>New Delhi</i>
_____ Village of Manipur tagged as India's first carbon-positive settlement.	<i>Phayeng</i>
In _____ City the biannual Army Commanders' Conference will begin	<i>New Delhi</i>
_____ Company has been named as the 'Global Slag Company of the Year' at the 14th Global Slag Conference and Exhibition 2019	<i>Tata Steel</i>
_____ gave the motto 'Go back to the Vedas'	<i>Swami Dayanand Saraswati</i>
The Bureau of Indian Standards (BIS) has inked an MoU with the Indian Institute of Technology _____ to collaborate in the field of standardisation and conformity assessment	<i>Delhi</i>
The Supreme Court directed the EC to increase random matching of VVPAT slips with EVMs to five polling booths per assembly segment. In VVPAT Word "A" Stands for _____	<i>Audit</i>
_____ railway station has become the India's first ever railway station to get green ISO Certification	<i>Guwahati</i>
Kaziranga National Park is Situated in _____ State	<i>Assam</i>
India's _____ technology startup has been bagged a USD 25000 Global Tech Prize	<i>Dost Education</i>
_____ has been Honoured with 'order of St Andrew the Apostle' for Promoting the bilateral special and privileged strategic partnership	<i>Narendra Modi</i>
West Bengal Education Minister Partha Chatterjee inaugurated a web portal. _____ is the name of it	<i>Banglar Shiksha</i>
_____ Scheme has launched by Union HRD Ministers to provide apprenticeship opportunities to fresh graduates	<i>SHREYAS</i>
Indian Railway Catering and Tourism Corporation (IRCTC), which handles catering, tourism and online ticketing operations for the Indian Railways, has launched its own payment aggregator. _____ is the name of it	<i>IRCTC iPay</i>
Former finance secretary _____ joined the 15th Finance Commission as a member, pursuant to the resignation of Shaktikanta Das.	<i>Ajay Narayan Jha</i>
Shri Arun Jaitley, Union Minister of Finance & Corporate Affairs, released a book titled 'Mann Ki Baat - A Social Revolution on Radio'. _____ many episodes it Contains	<i>50</i>



☞ _____ Scheme has been launched by Prime Minister Narendra Modi for seamless travel in Ahmedabad	<b>One Nation, One Card</b>
☞ Ayushman Bharat and _____ ink partnership to facilitate free healthcare for drivers	<b>Uber</b>
☞ _____ gives assent to Ordinance allowing voluntary use of Aadhaar	<b>President</b>
☞ _____ State Government has launched government has announced to distribute laptops to 800 school teachers under the Notun Disha (new direction) initiative	<b>Tripura</b>
☞ Union Minister Mahesh Sharma inaugurated museum, dedicated to the unsung heroes of the country's freedom struggle, on the Red Fort premises. _____ is the name of Museum	<b>Azaadi ke Diwane</b>
☞ Textiles Minister Smriti Irani inaugurated the refurbished Handloom Haat at Janpath in New Delhi. _____ is the Objective of it	<b>infrastructure support to handloom agencies</b>
☞ According to data released by IQAir AirVisual and Greenpeace, _____ city is the world's most polluted city in 2018	<b>Gurugram</b>
☞ In _____ State Union Home Minister Shri Rajnath Singh will inaugurate and lay the foundation stones for National Highways projects worth Rs 1,10,154 crore	<b>Uttar Pradesh</b>
☞ _____ System has been launched by Bharat Electronics Limited (BEL) for Automatic Fare Collection	<b>SWAGAT</b>
☞ India got its 61st Grandmaster when P Iniyan defeated GM Fedorchuk at the ongoing Noisiel Open in France. P Iniyan belongs to _____ State	<b>Tamil Nadu</b>
☞ Uttarakhand Chief Minister Trivendra Singh Rawat launched _____ Yojana in Dehradun under which 2.5 lakh children at 20,000 Anganwadi kendras in the state will be given 100 ml milk twice a week for free	<b>Mukhyamantri Anchal Amrit Yojna</b>
☞ The Biju Patnaik International Airport (BPIA) has won the 2018 Airport Service Quality (ASQ) award as the leading airport in size and region. Biju Patnaik International Airport has situated in _____ State	<b>Odisha</b>
☞ Income Tax exemption limit on gratuity has been doubled from the existing Rs _____.	<b>10 Lakh</b>
☞ In _____ City Prime Minister Narendra Modi inaugurates the Pandit Deendayal Upadhyaya Institute of Archaeology	<b>Noida</b>
☞ Under _____ Scheme Government achieves 87 per cent of 8 crore free LPG connections target	<b>Pradhan Mantri Ujjwala Yojana (PMUY)</b>
☞ Industry lobby CII released a 'Suggested Election Manifesto' for political parties to achieve an average growth rate of _____ per cent per annum in the next five years.	<b>8 %</b>
☞ Gir National Park is situated in _____ State of India	<b>Gujarat</b>
☞ India has decided to Ban _____ plane after the Ethiopian Airlines crash that killed 157 people	<b>Boeing 737 MAX</b>
☞ _____ State Governor has approved an ordinance to increase reservation for Other Backward Classes (OBCs) from 14 per cent to 27 per cent	<b>Madhya Pradesh</b>
☞ _____ became the third Indian company after Reliance and TCS to achieve a market value of more than ₹6 trillion	<b>HDFC</b>
☞ 12 states in India have banned Electronic Nicotine Delivery Systems (ENDS). _____ State is not included in it	<b>Andhra Pradesh</b>
☞ President Ram Nath Kovind conferred three Kirti Chakras and fifteen Shaurya Chakras. Kirti Chakra has been given in _____ field	<b>Military</b>
☞ In _____ State President Ramnath Kovind inaugurated the Festival of Innovation and Entrepreneurship	<b>Gujarat</b>
☞ Bajaj Finserv Chairman and Non-Executive Director _____ has resigned and will take over as the Chairman Emeritus.	<b>Rahul Bajaj</b>
☞ In _____ City 3rd Indo-Japan Workshop on Disaster Risk Reduction held	<b>New Delhi</b>
☞ _____ Former Supreme Court judge has been set to be India's First Lockpal	<b>Pinaki Chandra Ghose</b>
☞ Two day national convention of war decorated india held in _____	<b>Chandimandir</b>

☞ _____ State government approved a rural development scheme "Smart Village Campaign" worth Rs 384.40 crore to build village infrastructure and provide essential amenities	<b>Punjab</b>
☞ _____ State Government has imposed ban on import of pigs and piglets	<b>Mizoram</b>
☞ Jim Corbett National Park has situated in _____ State	<b>Uttarakhand</b>
☞ In _____ city Dance and Music festival Sopan 2019 has been started	<b>New Delhi</b>
☞ _____ launched the 'Zero Fatality Corridor' (ZFC) to assess the cause for crashes on the stretch between urari Chowk and Bhalswa chowk on the outer ring road.	<b>Delhi</b>
☞ _____ Campaign was launched by Swachh Bharat Mission (Grameen) on February 6, 2019 campaign for sustainability of the Open Defecation Free (ODF) status of villages across the country.	<b>'Darwaza Band -Part 2'</b>
☞ The government's push to provide clean cooking fuel to every household has turned India into the world's _____ largest LPG consumer whose demand is projected to rise 34 per cent by 2025	<b>Second</b>
☞ _____ among the following is the highest revenue generating monuments for 2015-2018	<b>Taj Mahal</b>
☞ The Institute of Chartered Accountants of India (ICAI) has signed a pact with _____ Agency to promote foreign investments in the country and Indian investments abroad	<b>Invest India</b>
☞ The first IFSC in India was set up at GIFT City in _____, Gujarat	<b>Gandhinagar</b>
☞ In _____ of the following state has the highest number of hospitals empanelled under Pradhan Mantri Arogya Yojna	<b>Gujarat</b>
☞ India has set a target to eliminate Tuberculosis in _____.	<b>2025</b>
☞ _____ topped the Hurun India Philanthropy List 2018, with the highest contribution of Rs437 crore between October 2017 and September 2018	<b>Mukesh Ambani</b>
☞ With the aim to protect and conserve the worlds last ranging free population of Asiatic Lions, the Ministry of Environment launched a three-year Asiatic Lion Conservation Project in collaboration with _____ State	<b>Gujarat</b>
☞ _____ State govt Decided to rename Dikkibandi stadium after P A Sangma	<b>Meghalaya</b>
☞ Governor Lalji Tandon and Union Agriculture Minister Radha Mohan Singh jointly inaugurated the three -day Krishi Kumbh in _____ State	<b>Bihar</b>
☞ Clouded Leopard is one of the wild cats that inhabit the forests of Garo, Khasi and Jaintia Hills, to be Mascot of national Games 2022. Clouded Leopard is State animal of _____ State	<b>Meghalaya</b>
☞ PM Modi launch projects include National Cancer Institute, Jhajjar and Shri Krishna Ayush University in _____ state	<b>Haryana</b>
☞ Rajasthan government introduced a bill in the assembly to give a _____ quota in jobs and educational institutes to Gujjars and four other communities agitating for it.	<b>five Per cent</b>
☞ Banned Punjabi poem on Jallianwala massacre to be published in _____ language after 99 years	<b>English</b>
☞ India's First agromet forecast Centre has Inaugrated in _____ of the following States	<b>Karnataka</b>
☞ India's first fulldome 3D Digital theatre inaugurated by Culture Minister. _____ is the culture Minister of India	<b>Mahesh Sharma</b>
☞ _____ is the first women advocate to directly become a judge of the supreme court	<b>Indu Malhotra</b>
☞ _____ top most actress became the Brand Ambassador of Swasth Immunised India	<b>Kareena Kapoor</b>
☞ Headquarters of World Health Organisation are situated in _____ City	<b>Geneva</b>
☞ _____ is the only Indian company to included in '50 Most Innovative Companies' list	<b>JioSaavan</b>
☞ _____ State becomes First State in India to Have Special Dog Squad For Detecting Liquor Consignment	<b>Bihar</b>
☞ Govt releases draft e-commerce policy. _____ is the aim of it	<b>Sector Growth</b>
☞ Union Home Minister Rajnath Singh inaugurated a new park houses the replicas of seven wonders of the world at Sarai Kale Khan. What is the name of it	<b>Waste to Wonder Park</b>

☞ First Global Aviation Summit to open in _____ on Jan 15	<b>Mumbai</b>
☞ Gita Gopinath joins IMF as its first female Chief Economist. Headquarters of IMF are situated in _____ city	<b>Washington D C</b>
☞ India's longest 300-metre single lane steel cable suspension bridge was inaugurated in _____ State	<b>Arunachal Pradesh</b>
☞ Shri Dharmendra Pradhan, Minister for Petroleum and Natural Gas, & Skill Development and Entrepreneurship attended the Global Skill Summit 2019 held in _____ city	<b>Ranchi</b>
☞ _____ Union Territory ban single-use plastic products from March 1	<b>Puducherry</b>
☞ India's largest startup ecosystem inaugurated in _____ State	<b>Kerala</b>
☞ By _____ year Vice President M. Venkaiah Naidu said that India is committed to be a five trillion dollar economy	<b>2025</b>
☞ Minister of Youth Affairs and Sports, _____ launched the National Youth Parliament Festival 2019 at a function in New Delhi.	<b>Rajyavardhan Rathore</b>
☞ In _____ city the second World Orange Festival will be organized	<b>Nagpur</b>
☞ The _____ High Court disqualified Left-backed Independent MLA Karat Abdul Razack from the Koduvally Assembly constituency for his defamatory campaign against the IUML's M.A. Razack Master during the May 2016 Assembly polls	<b>Kerala</b>
☞ NITI Aayog's Atal Innovation Mission releases the Atal Tinkering Lab Handbook on eve of National Youth Day. National Youth Day marked birth anniversary of Socialist	<b>Swami Vivekananda</b>
☞ Govt launches National Clean Air Programme to tackle air pollution. _____ is the Union Minister of Environment	<b>Harsh Vardhan</b>



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☞ _____ State will be the first state to roll out Universal Basic Income (UBI) and has started the process to introduce the unconditional direct cash transfer scheme	<b>Sikkim</b>
☞ 6 states sign agreement for Renukaji dam multipurpose project. _____ state is not included in this Project	<b>Punjab</b>
☞ Naveen Patnaik launches scheme to distribute free LED bulbs in _____.	<b>Odisha</b>
☞ _____ cabinet ratifies renaming Jolly Grant airport after Vajpayee	<b>Uttarakhand</b>
☞ 'Jhiri Mela' is celebrated in _____ state	<b>Jammu and Kashmir</b>
☞ Ayushman Bharat umbrella policy for healthcare announced by the Prime Minister in Independence Day. _____ State tops in implementing Ayushman Bharat Scheme	<b>Gujarat</b>
☞ Bihar Chief Minister Nitish Kumar unveiled a _____ feet tall statue of Lord Buddha, the second tallest statue of Buddha in the country, at Rajgir in Nalanda district	<b>70</b>
☞ "Aadi Mahotsav" organized by Tribal Affairs Ministry continues in full fervour at Dilli Haat. _____ edition of Aadi Mahotsav has been celebrated	<b>4th edition</b>
☞ Bihar Chief Minister Nitish Kumar unveiled a 70-feet tall statue of Lord Buddha at Rajgir. Rajgir is situated in _____ District	<b>Nalanda</b>
☞ In a bid to connect directly with beneficiaries, ensuring greater transparency and efficiency in delivery of services, the PM Narendra Modi government has launched _____ Portal for Affordable Credit and Interest Subvention Access	<b>Paisa</b>
☞ Shri Arvind Saxena recently appointed as Chairman of Union Public Service Commission (UPSC). _____ is the retirement age of UPSC Chairman	<b>65</b>
☞ _____ famous personality awarded the Swarnajayanti Fellowship by the central government for 2017-18	<b>Punyasloke Bhaduri</b>
☞ India signed a _____ million loan agreement with the Asian Development Bank (ADB) to provide round-the-clock water supply to Karnataka's four coastal towns of Kundapura, Mangalore Puttur and Udupi, and to improve sanitation infrastructure in Mangalore town	<b>\$ 75</b>
☞ The first copy of the book "Making of New India: Transformation under Modi Government" was received by _____	<b>President</b>
☞ Nation expected to achieve 100% household electrification by 31st December, 2018. Saubhagya - 'Pradhan Mantri Sahaj Bijli Har Ghar Yojana' was launched in _____ year	<b>2017</b>
☞ _____ State became the first Indian state to launch a single emergency number "112" which will connect to police, fire, health and other helplines through an Emergency Response Centre (ERC) in the state	<b>Himachal Pradesh</b>
☞ SEBI issues norms for interoperability among clearing corporations. _____ is the aim of it	<b>Reducing Trading costs</b>
☞ 49th International Film Festival of India (IFFI) ends with glittering ceremony. 49th International film festival concluded in _____ state	<b>Goa</b>
☞ The chairman of UPSC is appointed by President under _____ articles of constitution	<b>Article 316</b>
☞ Reported by Bain & Company; India is fastest growing e-commerce market. The Country's online retail market witnessed a compound annual growth rate of _____ for the period 2013 to 2017.	<b>53%</b>
☞ _____ took Charge as 23rd Chief Election Commissioner (CEC) of India and will oversee the mammoth Lok Sabha elections taking place next year	<b>Sunil Arora</b>
☞ _____ state of India has recently signed agreement with Estonian academy on e-governance	<b>Nagaland</b>
☞ The Delhi government launched a common mobility card _____ can be used by people for travelling in metro trains, DTC and cluster buses. What is the tagline of card	<b>One Delhi, One Ride</b>
☞ Ministry of Home affairs introduce 'A Handbook for Students on Cyber Safety' to Aware Students & Adolescents About _____ issues	<b>Online Crimes and Threats</b>

**INTERNATIONAL NEWS**

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

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



☞ Brazil's far-right president-elect and controversial Social Liberal Party candidate Jair Bolsonaro has been sworn in as the _____ President of the country.	<b>42nd</b>
☞ Trump Signs _____ Reassurance Initiative Act Into Law	<b>Asia</b>
☞ Arunima Sinha, First Female Amputee To Scale Mt Everest Now Climbs Mt Vinson In Antarctica. Arunima Sinha belongs to _____ country	<b>India</b>
☞ _____ State top Asia Competitiveness Institute (ACI), Singapore's 2018 Ease of Doing Business (EDB) Index ABC rankings for economies of 21 states of India	<b>Andhra Pradesh</b>
☞ _____ Country's Lunar rover named 'Yutu-2', lands on the far side of the moon	<b>China</b>
☞ _____ Country's central bank asked RBI to declare new Indian currency notes legal in a written plea	<b>Nepal</b>
☞ According to the Henley Passport Index, which periodically measures the access each country's travel document affords, India Ranked _____ this year	<b>79th</b>
☞ The RBI has agreed to provide the funds under its SAARC (South Asian Association for Regional Cooperation) Swap Facility. _____ country's Central Bank gets \$400 million swap from RBI	<b>Srilanka</b>
☞ India is likely to become the world's _____ largest economy by 2030, next only to China and overtaking the US, according to Standard Chartered's long-term forecast released	<b>Second</b>
☞ The world's first television channel 'to lend voice the voiceless' dedicated to human rights was launched in _____ country	<b>London</b>
☞ _____ much percent of safeguard duty imposes on import of solar cells by the government from China and Malaysia	<b>25%</b>
☞ The Union Cabinet on gave its nod to the \$75-billion bilateral currency swap arrangement between India and _____ Country	<b>Japan</b>
☞ Indo-Russian Strategic Economic Dialogue was created by PM Narendra Modi and President Vladimir Putin in May 2018. _____ is the aim of it	<b>To focus on economic Partnership</b>
☞ Prime Minister Narendra Modi and Chinese President Xi Jinping will meet on the sidelines of the tenth upcoming G20 meeting in November 30. Tenth G20 meeting will held in _____ country	<b>Argentina</b>
☞ _____ won the Abu Dhabi Grand Prix 2018, the 21st and final race of the 2018 F1, on 25th November 2018	<b>Lewis Hamilton</b>
☞ India recorded the highest average real wage growth in South Asia, according to a report by the International Labour Organisation (ILO). Headquarters of International Labour Organisation are situated in _____ city	<b>Geneva</b>
☞ _____ country has launched a Social Security Scheme for formal sector workers of the country	<b>Nepal</b>
☞ Hosts inaugural Sustainable Blue Economy conference. The three-day conference has high global support with over twenty world leaders in Nairobi for the event. _____ is the theme of this conference	<b>Sustainable Development</b>
☞ _____ Country hosts inaugural Sustainable Blue Economy conference for the first time	<b>Kenya</b>
☞ He Jiankui defends 'world's first gene-edited babies' He Jiankui belongs to _____ country	<b>China</b>
☞ The European Union urged government, businesses, citizens and regions to join it in an ambitious plan to cut emissions and make the bloc carbon neutral by _____ year	<b>2050</b>
☞ World Aids Day is celebrated on 1 December. _____ is the theme of World Aids Day 2018	<b>Aids free world</b>
☞ Former U.S. President George H.W. Bush, who presided over the end of the Cold War and routed Saddam Hussein's Iraqi army, died at the age of 94. He was _____ President of United State	<b>41th</b>
☞ World Soil Day is celebrated annually on the 5th of December at the Food and Agriculture Organization of the United Nations (FAO) headquarters in Rome. _____ is the theme of World Soil Day 2018	<b>To raise awareness and call people to #Stop soil Pollution</b>
☞ An Agreement between the Government of the Republic of India and the Government of _____ on Co-operation and Mutual Assistance in Customs Matters was signed on the side-lines of the 80th Session of the Policy Commission Meeting of the World Customs Organisations.	<b>Peru</b>

**BANKING & ECONOMY**

☞ _____ Bank has signed a memorandum of understanding (MoU) with the agriculture services companies in order to create an agriculture digital platform known as 'Baroda Kisan'	<b>Bank of Baroda</b>
☞ _____ Prudential Mutual Fund launches Bharat Consumption Scheme	<b>ICICI</b>
☞ The Reserve Bank of India will now issue the guidelines just within the coming two months for the fintech companies to test their new products. _____ is the Governor of RBI	<b>Shaktikant Das</b>
☞ _____ has recorded cargo movement of more than 200 million metric tonnes (MMT) at nine ports along the east and west coasts, becoming the first Indian port operator to achieve the milestone	<b>Adani Ports</b>
☞ _____ Bank became the second largest state-owned lender after merging Dena Bank and Vijaya Bank into itself as part of the first three-way amalgamation	<b>Bank of Baroda</b>
☞ _____ Mutual Fund customers can now carry out voice-based transactions.	<b>Reliance</b>
☞ _____ of the following bank becomes the 3rd largest bank after it merged with Dena Bank & Vijaya Bank	<b>Bank of Baroda</b>
☞ _____ Bank TIEs up with Bharti Axa Life Insurance Company Limited for Life Insurance Business	<b>Karnataka Bank</b>
☞ The BSE has signed a memorandum of understanding (MoU) with _____ Bank with an objective to strengthen the BSE Startups platform	<b>HDFC</b>
☞ _____ Banking Institute Come up with guidelines for banks to set up new currency chests, which include minimum area of 1,500 square feet for strong room	<b>Reserve Bank of India</b>
☞ _____ is the headquarter of Asian Development Bank (ADB) located	<b>Philippines</b>
☞ _____ Bank has partnered with credit profiler CreditVidya to improve the lender's customer experience	<b>RBL</b>
☞ With _____ Bank Paisalo Digital signed the first co-origination loan agreement for Introducing a platform for the last mile customer	<b>State bank of India</b>
☞ _____ bank has been identified as number 1 bank by customers in India, as per Forbes World's Best Bank survey	<b>HDFC</b>
☞ _____ bank has associated with AI-based credit underwriting platform CreditVidya to enhance the customer experience	<b>RBL</b>
☞ _____ Bank has launched the 'NRI-Insta-Online' account-opening process for NRIs residing in Financial Action Task Force (FATF) member countries	<b>IDBI</b>
☞ _____ Bank has been ranked first among public sector banks in the implementation of 'reforms agenda', followed by Bank of Baroda and State Bank of India.	<b>Punjab National Bank</b>
☞ Reserve Bank of India and _____ Bank have signed a Bilateral Swap Arrangement (BSA)	<b>Bank of Japan</b>
☞ The Asian Infrastructure Investment Bank (AIIB) will provide a loan of USD 455 million to finance the Andhra Pradesh Rural Roads Project. In _____ city Headquarters of AIIB Situated	<b>Beijing</b>
☞ _____ Insurance company launches India's first policy to protect bank locker	<b>IFFCO Tokio</b>
☞ The Union Cabinet approved Rs1,450 crore for the share capital of Reserve Bank of India in the _____.	<b>National Housing Bank</b>
☞ The Asian Development Bank (ADB) signed a \$926 million loan agreement with India to operationalise two lines for the _____ metro rail system	<b>Mumbai</b>
☞ The RBI has imposed a total monetary fine of Rs 11 crore on four banks for non-compliance of directions on Swift messaging software. _____ banks are included in it	<b>All of the Above</b>
☞ RBI imposes Rs 11 crore fine on 4 banks for delayed implementation of Swift operations. In SWIFT Word 'S' stands for _____	<b>Society</b>
☞ _____ Financial Institution and Government of India Sign \$250 Million Agreement for the National Rural Economic Transformation Project	<b>World Bank</b>

☞ _____ Public sector has bagged the Best Bank Award from the Tamil Nadu government	<b>Indian Bank</b>
☞ Hitachi Payment Services Pvt Ltd and _____ Bank launched their merchant-acquiring joint venture	<b>State Bank of India</b>
☞ LIC Housing Finance has announced a tie-up with _____ corporation to offer a special loan scheme under _____ borrowers can repay the amount till the age of 75 years	<b>India Mortgage Guarantee Corporation</b>
☞ United Bank of India, one of India's premier Nationalized Banks signed a Bancassurance deal with _____ Insurance Company	<b>HDFC Life Insurance company</b>
☞ _____ Bank launched 'Doorstep Banking' for senior citizen customers over 70 years of age, differently-abled customers and infirm customers including visually impaired customers	<b>SBI</b>
☞ Markets regulator Sebi withdrew the 20 per cent limit on investments by Foreign Portfolio Investors in corporate bonds of an entity. In _____ city Headquarters of SEBI are Situated	<b>Mumbai</b>
☞ _____ bank has been categorized by RBI as private sector lender recently	<b>IDBI</b>
☞ In _____ of the Following has decided to inject liquidity via Forex Swaps	<b>RBI</b>
☞ _____ is the Headquarters of RBI are located	<b>Mumbai Mumbai</b>
☞ Wings' special mentorship programme has been launched by _____ life Insurance	<b>Aviva Life Insurance</b>
☞ SBI, ICICI Bank and HDFC Bank continue to be in the Reserve Bank of India's list of Domestic Systemically Important Banks (D-SIBs) for 2018. _____ is the Governor of RBI	<b>Shaktikanta Das</b>
☞ _____ Bank launch the YONO Cash using which customers can withdraw money from ATMs without using a card	<b>SBI</b>
☞ Kotak Mahindra Bank has appointed KVS Manian, Gaurang Shah as board directors. _____ is the CEO of Kotak Mahindra Bank	<b>Uday Kotak</b>
☞ Ujjivan Small Finance Bank launches Ujjivan Bank _____ Suvidha loan for small and marginal farmers.	<b>Kisan</b>
☞ The Reserve Bank of India has taken three public sector banks - Bank of India Oriental Bank of Commerce and which Bank- out of the Prompt Corrective Action (PCA) framework and lifted various restrictions on lending and expansion of businesses	<b>Bank of Maharashtra</b>
☞ The Reserve Bank of India lowered the repo rate, or the interest rate at _____ it lends to commercial banks, by 25 basis points to _____	<b>6.25%.</b>
☞ The Reserve Bank has imposed Rs 3.5 crore penalties on three public sector banks. _____ Bank is Included in it	<b>Punjab National Bank</b>
☞ RBI imposes Rs 3.5 cr Penalty on 3 Public Sector Bank . _____ is the CEO of RBI	<b>Shaktikant Das</b>
☞ The _____ approved the transfer of Rs 28,000 crore as interim dividend to the government	<b>Reserve Bank of India</b>
☞ State-owned Bank of Baroda's proposed merger with Dena Bank and _____ bank that will be affected from April	<b>Vijaya Bank</b>
☞ State-owned Allahabad Bank has tied up with _____ Bank to sell the policies of the insurer from over 3,200 branches	<b>State Bank of India</b>
☞ In _____ Bank Centre infuses Rs 3,076 crore capital by the end of second quarter of 2018-19 (FY19)	<b>UCO Bank</b>
☞ The Cabinet Committee on Economic Affairs (CCEA) approved the merger of state-run Vijaya Bank, Bank of Baroda and _____.	<b>Dena Bank</b>
☞ Cabinet Clears Vijaya Bank, Dena Bank, Bank Of Baroda Merger recently. _____ is the CEO of Vijay Bank	<b>R A Sankara Narayanan</b>
☞ Syndicate Bank and _____ bank announced that they have signed a bancassurance pact to offer a comprehensive financial planning solution to its customers	<b>SBI</b>
☞ _____ Bank's Mutual Fund has surpassed ICICI Prudential MF to become the country's largest asset management company (AMC) after a gap of over two years	<b>HDFC</b>



**PERSONS IN NEWS**

☞ RajanAnandan, vice president for Google India and South East Asia, and essentially heading Google in India, is leaving the company after an eight-year stint. In _____ Year Anandan had joined Google from _____	<b>2010</b>
☞ _____ Bollywood Actor receives honorary doctorate from The University of Law in London	<b>Shah Rukh Khan</b>
☞ _____ was sworn-in as the new Chief Justice of Calcutta High Court recently	<b>T B N Radhakrishnan</b>
☞ 'My Music, My Life' is the autobiography of _____ person	<b>Pt. Ravi Shankar</b>
☞ _____ is the Chairman of 14th Finance Commission	<b>NK Singh</b>
☞ Software firm Adobe has partnered with Niti Aayog's Atal Innovation Mission (AIM) to collaborate on enhancing digital literacy and creativity skills. _____ is the CEO of NITI Aayog	<b>Amitabh Kant</b>
☞ The Defence Research and Development Organisation (DRDO) has developed a range of combat drugs can extend the golden hour till the trooper is shifted to hospital. _____ is the Chairman of DRDO	<b>Kailasavadivoo Sivan</b>
☞ A distinguished Scientist and Director of physics group of the Bhabha Atomic Research Centre (BARC), Dr _____ took over as BARK Director.	<b>AK Mohanty</b>
☞ Bank of India raises Rs 660 crore by selling shares to employees. _____ is the CEO of BOI	<b>Dinabandhu Mohapatra</b>
☞ _____ became only the second Indian woman to win on Ladies European Tour after clinching the South African Open	<b>Diksha Dagar</b>
☞ _____ has been named EY Entrepreneur of the year 2018	<b>Siddhartha Lal</b>
☞ _____ is the appointed as Band ambassador of PepsiCo's Kurkure	<b>Taapsee Pannu</b>
☞ _____ is the India's first woman flight engineer inducted by IAF	<b>Hina Jaiswal</b>
☞ Digital Payments firm PayU India CEO has been getting into a larger role at South Africa-based parent firm. _____ is the CEO of PayU	<b>Amrith Rau</b>
☞ _____ has been named African Footballer of the Year for a second successive year recently	<b>Mohamed Salah</b>
☞ _____ is the CEO of Security and Exchange board of India	<b>Ajay Tyagi</b>
☞ _____ is the CEO of ICICI bank	<b>Sandeep Bakshi</b>
☞ Yes Bank set to name Brahm Dutt as interim chairman. _____ is the CEO of Yes Bank	<b>Rana Kapoor</b>
☞ _____ is the CEO of Punjab National Bank	<b>Sunil Mehta</b>
☞ _____ is the CEO of Whatsapp	<b>Jan Koum</b>
☞ _____ is declared Brazil's next president	<b>Jair Bolsonaro</b>
☞ _____ resigns as FTII chairman	<b>Anupam Kher</b>
☞ _____ has been sworn as Chief Justice of Uttarakhand	<b>Ramesh Ranganathan</b>
☞ Justice Ramesh Ranganathan sworn in as HC chief justice of _____ state	<b>Uttarakhand</b>
☞ _____ is the CM of UttarPradesh	<b>Yogi Adityanath</b>
☞ _____ is the CM of Manipur	<b>Nongthombam Biren Singh</b>
☞ Vinod Dasari is former CEO and MD of _____ company	<b>Ashok Leyland</b>
☞ _____ is the CM of Andhra Pradesh	<b>N. Chandrababu Naidu</b>
☞ _____ is the CEO of Alibaba	<b>Deniel Zhang</b>
☞ _____ is Chief Minister of Kerala	<b>Pinarayi Vijayan</b>
☞ _____ is the Vice Chairman of NITI Aayog	<b>Rajiv Kumar</b>
☞ Pandit Tulsidas Passed away recently was famous _____	<b>Harmonium exponent</b>
☞ _____ is the CEO of Flipkart	<b>Kalyan Krishnamurthy</b>
☞ _____ is the CEO of NITI Aayog	<b>Amitabh Kant</b>

**NEW APPOINTMENT**

_____ has been appointed as chief of Naval Staff	<b>Karambir Singh</b>
_____ has appointed as MD and CEO of Tata Coffee	<b>Chacko Purackal</b>
_____ has been appointed as the Deputy Chief Minister of Goa	<b>Manohar Ajonkar</b>
_____ is appointed as the next Ambassador of India to the Republic of Benin	<b>Abhay thakur</b>
_____ has been appointed as an additional director and as a Managing Director and CEO of the ICICI Securities	<b>Vijay Chandok</b>
_____ has been appointed as has been confirmed as the fifth President of Slovakia, making her the country's first female head of the State	<b>Zuzana Caputova</b>
_____ has been appointed as India men's hockey team head coach	<b>Graham Reid</b>
_____ has been appointed as First Chief Justice of Andhra Pradesh High court	<b>Vikram Nath</b>
_____ has been appointed as MD & CEO of Indian Overseas Bank recently	<b>Karnam Sekar</b>
_____ has been recently appointed as brand ambassador of redBus	<b>Mahendra Singh Dhoni</b>
_____ has appointed as the Non-Executive Chairman of Bank of Baroda for a period of three years	<b>Hasmukh Adhia</b>
_____ has been appointed as chairman of 2022 Asian Games	<b>Randhir Singh</b>
_____ Bank has appointed Ashu Kullar as its CEO of India Business	<b>Citibank India</b>
_____ Indian- American Personality has been appointed as new UNDP Goodwill Ambassador	<b>Padma Lakshmi</b>
_____ has been appointed as the Finance Secretary by Appointments Committee of the Cabinet headed by Prime Minister Narendra Modi	<b>Subhash Chandra Garg</b>
President Ram Nath Kovind has appointed _____ Governor of Assam, to discharge the functions of the Governor of Mizoram, until regular arrangements for the office of the Governor of Mizoram is made.	<b>Jagdish Mukhi</b>
_____ has appointed as India's Ambassador to Mexico	<b>Manpreet Vohra</b>
_____ has been appointed as Chairman of Agricultural Scientific Recruitment Board recently	<b>Aditya Kumar Misra</b>
_____ has been appointed as Chairman of LIC	<b>M. R. Kumar</b>
_____ is appointed as Next Ambassador of India to Republic of Uzbekistan	<b>Santosh Jha</b>
In order to resolve disputes of Cricket administration in BCCI _____ is appointed as Mediator	<b>PS Narasimha</b>
_____ has appointed as the secretary of the Ministry of Civil Aviation	<b>Pradeep Singh Kharola</b>
_____ is appointed as India's Ambassador to Bhutan	<b>Ruchira Kamboj</b>
_____ has been appointed the Chairman and Managing Director (CMD) of national carrier Air India	<b>Ashwani Lohani</b>
_____ is recently (Feb) appointed as the new Election Commissioner ahead of the Lok Sabha polls, making the poll panel a three-member entity again	<b>Sushil Chandra</b>
The Supreme Court has appointed former apex court judge Justice _____ as the first court-appointed ombudsman for the BCCI.	<b>DK Jain</b>
_____ has been elected as the new Vice- President of the Asian Hockey Federation	<b>Mohammed Mushtaque Ahmad</b>
_____ has appointed as New Chief Information Commissioner	<b>Sudhir Bhargava</b>
Axis Bank MD & CEO Shikha Sharma retires. _____ has been appointed as new MD and CEO of Axis Bank	<b>Amitabh Chaudhry</b>
_____ was nominated as the Executive Chairman of National Legal Services Authority	<b>AK Sikri</b>
_____ has been appointed new Chief Justice of Pakistan with effect from January 18	<b>Asif Saeed Khan Khosa</b>

**OBITUARIES**

- ☞ Scott Walker who rose to fame as part of The Walker Brothers, has died aged 76. \_\_\_\_\_ was famous  
**Singer-songwriter**
- ☞ Goa Chief Minister Manohar Parrikar had passes away at the age of 63 . Before his appointment as CM of Goa he hold \_\_\_\_\_ Ministry in Modi Cabinet  
**Ministry of Defence**
- ☞ Darryl D'Monte passed away at age of 74 years. He is Famous for \_\_\_\_\_  
**Journalism**
- ☞ Goa Chief Minister Manohar Parrikar had passes away at the age of 63. \_\_\_\_\_ is appointed as new Chief Minister of Goa  
**Pramod Sawant**
- ☞ John Dingell, the longest serving congressman , has died aged 92. John Dingell belongs to \_\_\_\_\_ Country  
**United State**
- ☞ H Loknath passed away at a private hospital in Bengaluru. He belongs to \_\_\_\_\_ Field  
**Acting**
- ☞ Famous personality Mrinal Sen passed away recently. He belongs to \_\_\_\_\_ Field  
**Film Maker**
- ☞ Yashwant Dev passes away recently. She belongs to \_\_\_\_\_ field  
**Music**
- ☞ Ananth Kumar was died recently is former CM of \_\_\_\_\_ state  
**Bengaluru**
- ☞ M.N Roy, who recently Passes away was \_\_\_\_\_  
**Poet**
- ☞ The founding leader of Pakistan's MQM passed away recently. Name the Leader is \_\_\_\_\_  
**Saleem Shahzad**
- ☞ Shantaram Potdukhe, who Died recently belongs to \_\_\_\_\_ Political Party  
**Indian National Congress**
- ☞ Senior Congress Leader MM Jacob passed away recently. He was the former Governor of \_\_\_\_\_  
**Meghalaya**
- ☞ Kannada poet and film song lyricist \_\_\_\_\_ passed away at the age of 73.  
**M.N. Vyasa Rao**
- ☞ The founding leader of Pakistan's MQM passed away recently. Name the Leader is \_\_\_\_\_  
**Saleem Shahzad**

**AWARDS**

- ☞ The 64th Vimal Filmfare Awards 2019 kicked off at the Jio Garden in BKC, Mumbai. \_\_\_\_\_ bag the award for best Actor  
**Ranbir Kapoor**
- ☞ President of \_\_\_\_\_ Country has won the Croatia's highest civilian award -- the Grand Order of the King of Tomislav  
**India**
- ☞ \_\_\_\_\_ won Life Time Achievement Award in the 64th Film Fare Awards 2019  
**Sridevi**
- ☞ \_\_\_\_\_ was awarded Zayed Medal, the United Arab Emirates' highest civilian award, as a mark of appreciation for his efforts to boost bilateral ties between the two nations  
**PM Modi**
- ☞ In \_\_\_\_\_ Year R.V Raman awarded nobal Prize for his work on scattering of light and the discovery of the Raman effect  
**1930**
- ☞ \_\_\_\_\_ General Insurance claimed the 'Non-Life Insurer of the Year Award 2019' recently  
**Bharti AXA General Insurance**
- ☞ Zhores Alferov, a Russian scientist who won a Nobel prize in physics, has died.He won Nobal Prize in \_\_\_\_\_ Year  
**2000**
- ☞ \_\_\_\_\_ City has been awarded the cleanest city in the country in the Swachh Survekshan 2019  
**Indore**
- ☞ \_\_\_\_\_ county won 'Golden City Gate Tourism Awards 2019' recently  
**India**
- ☞ In \_\_\_\_\_ of the following film has won 72nd British Academy of Film and Television Arts Award  
**Roma**
- ☞ \_\_\_\_\_ won Israel's Dan David prize 2019 recently  
**Sanjay Subrahmanyam**
- ☞ \_\_\_\_\_, was awarded a one-half share of the 1967 chemistry Nobel Prize for developing ways to study extremely fast chemical reactions, has died aged 91  
**Manfred Eigen**
- ☞ \_\_\_\_\_ has been honored with the 2018 Player of the Year award by the Asian Hockey Federation  
**Manpreet Singh**

**BOOKS & AUTHOR'S**

_____ is the author of the book 'Every Vote Counts- The Story of India's Elections'	<b>Navin Chawla</b>
_____ is the author of the book "Saffron Swords: Centuries of Indic Resistance to Invaders"	<b>Manoshi Sinha Rawal</b>
_____ is the author of the book 'The Future of Freedom'	<b>Fareed Zakaria</b>
_____ launches book "What Marx Left Unsaid" on economic justice	<b>Manish Tewari</b>
Famous Industrialist and Philanthropist Mr. Dinesh Shahra's book was launched at Parmarth Ashram in Kumbh Mela. _____ is the name of the book	<b>Simplicity &amp; Wisdom</b>
Ramakrishnan is a full-time writer who has been active over the last 27 years in diverse areas of Tamil literature like short stories, novels. He recently Sahitya Akademi award for _____ novel	<b>Sancharam</b>
The Republican Ethic" and "Loktantra ke Swar" books released by Shri M. Venkaiah Naidu. The books contain selected Speeches of _____ Indian Politician	<b>Ram Nath Kovind</b>
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 Gurumurthy</b>
_____ is the author of Book 'Untold Story of Broadcasting'	<b>Gutam Chatterjee</b>

**SPORTS**

Lasith Malinga will retire from international cricket after next year's T20 World Cup. Lasith Malinga Played Cricket for _____ Country	<b>Srilanka</b>
_____ Sports Person has named as sportsperson of the year by Telangana Sports Journalist Association	<b>Saina Nehwal</b>
_____ City is going to host Olympic and Paralympic Games in 2020	<b>Tokyo, Japan</b>
_____ has won the men's singles title at the title at the 2019 Miami Open tennis tournament	<b>Roger Federer</b>
_____ is the first Indian woman to win a medal in Paralympic Games and won a Silver medal at the 2016 Summer Paralympics in the shot put	<b>Deepa Malik</b>
_____ clinches 54kg gold medal in Cologne Boxing World Cup	<b>Meena Kumari</b>
_____ was named as the leading male cricketer of the year 2019 for the third consecutive time by the Wisden Cricketers' Almanack 2019	<b>Virat Kohli</b>
_____ has been named as goodwill ambassador of Team India at the Street Child Cricket World Cup	<b>Mithali Raj</b>
In _____ State Capital 2nd Marshal Arjan Singh Memorial International Hockey Tournament is being organised by Air Force Sports Control Board	<b>Chandigarh</b>
_____ has been Clinched the Dutch International badminton title 2019 recently	<b>Harsheel Dani</b>
_____ Batsman reached 10,000 ODI runs and became 1st batsman in the world to hit 500 sixes recently	<b>Chris Gayle</b>
National champion Deepak Singh was the lone Indian boxer to notch up a gold in Makran Cup boxing tournament. In _____ country Makran Cup 2019 Held	<b>Iran</b>
_____ Country has scored highest-ever T20 international Score	<b>Afghanistan</b>



☞ _____ Country will host the 2020 ICC Women's T20 World Cup	<b>Australia</b>
☞ _____ Player was recently honoured by Barbie for "breaking boundaries to inspire" the next generation girls	<b>Dipa Karmakar</b>
☞ A social entrepreneur from _____ bagged the Commonwealth Youth Award for the Asian region from among hundreds of nominations for his technology-based food rescue organisation	<b>Tamil Nadu</b>
☞ According to ESPN World Fame 100 list, _____ Indian Player bagged the seventh position and is the only Indian athlete in the top 10	<b>Virat Kohli</b>
☞ JP Duminy announces retirement from ODIs after 2019 World Cup. JP Duminy played Cricket for _____ Country	<b>South Africa</b>
☞ _____ has been appointed as advisor of Delhi Capitals for IPL 2019	<b>Sourav Ganguly</b>
☞ _____ Country will host the U-17 Women's World Cup in 2020 announced by International Football Federation (FIFA) President Gianni Infantino	<b>India</b>
☞ National record holder KT Irfan became the first Indian from athletics to qualify for the next year's Olympics. _____ Country will host Olympics 2020	<b>Japan</b>
☞ K.T Irfan became the first Indian athlete to qualify for Tokyo Olympics 2020 He belongs to _____ Sports	<b>Racewalking</b>
☞ According to Forbes' The World's Richest Sports Team Owners 2019 list _____ is the world's richest sports team owner	<b>Mukesh Ambani</b>
☞ The International Cricket Council (ICC) announced a five-year global partnership deal with _____ beverage manufacturer Company	<b>Coca-Cola</b>
☞ World Cup-winning goalkeeper Gordon Banks dies aged 81 . He belonged to _____ country	<b>England</b>
☞ _____ named as head coach of the India U-23 team for the Asian Football	<b>Derrick Pereira</b>
☞ In _____ of the following clinch women's singles title in Badminton Nationals recently	<b>Saina Nehwal</b>
☞ _____ Brand signs India's Mary Kom as women's training ambassador	<b>Puma</b>
☞ Chris Gayle to retire from ODIs after ICC World Cup 2019. Chris Gayle is Cricketer of _____ Country	<b>West Indies</b>
☞ _____ Indian Player has been Named as named ICC women's cricketer of the year	<b>Smriti Mandhana</b>
☞ Dronacharya awardee cricket coach Ramakant Achrekar, who is credited with shaping the early career of Sachin Tendulkar, died recently. He received Dronacharya award in _____ year	<b>1990</b>
<b>SCIENCE &amp; TECHNOLOGY</b>	
☞ _____ PRISMA Earth Observation Satellite Successfully Launched On Arianespace Vega Rocket	<b>Italy's</b>
☞ Google and eBay have partnered up to offer customers Google Pay as a payment option to pay for their shopping on eBay. _____ is the CEO eBay	<b>Devin Wening</b>
☞ _____ American Multinational Company announced a new credit card in partnership with Goldman Sachs Group Inc. and Mastercard Inc. which will replace the traditional credit card with the smart and secure one	<b>Apple</b>
☞ India Became 4th nation to enter elite space power club with anti-satellite weapon. _____ are the other nations to possess an ASAT weapon	<b>US, Russia, china</b>
☞ Indian Space Research Organisation (ISRO) has launched a special programme for schoolchildren. _____ is the name of it	<b>Yuvika</b>
☞ _____ Social-networking site launched two new India-specific tools called "Candidate Connect" and "Share You Voted", to boost civic engagement on its platform during the general elections	<b>Facebook</b>
☞ _____ successfully launches EMISAT and 28 customer satellites	<b>PSLV-C45</b>
☞ _____ Country Launches Its 2nd Generational Data Relay Satellite, Tianlian II-01	<b>China</b>
☞ _____ much has been revised from 25 paise by NPCI for payment transaction up to Rs.1000 using Unified Payments Interface (UPI)	<b>10 paise</b>

☞ A new seller-funding programme named _____ launched by Amazon India to help the small businesses and entrepreneurs to raise funds through the crowd funding platform	<b>Amazon wings</b>
☞ _____ has received the approval from Competition Commission of India (CCI) to acquire Bengaluru-based IT services firm Mindtree	<b>Larsen and Toubro(L&amp;T)</b>
☞ _____ App has been launched by Ram Nath Kovind for families of Central Reserve Police Force (CRPF) personnel killed in the line of duty	<b>Veer Parivar</b>
☞ Google releases _____ Platform to Give organizations the flexibility to run IT System	<b>Anthos</b>
☞ The 64th Railway Week Function of Railway Board was organized on 12th April, 2019 in Rail Bhavan, New Delhi. _____ is the railway minister of India	<b>Piyush Goyal</b>
☞ The Central Marine Fisheries Research Institute (CMFRI) and _____ have joined hands to map, validate and protect smaller wetlands in the coastal belt of the country	<b>ISRO</b>
☞ Telecom operator Bharti Airtel and the FICCI Ladies Organisation (FLO) launched a safety app. _____ is the name of the App	<b>My Circle</b>
☞ PayU acquires digital payments company Wibmo for \$70 million. _____ is the CEO of PayU	<b>Anirban Mukherjee</b>
☞ _____ has confirmed that it has received in-principal approval from the telecom department for merger with Tata Teleservices	<b>Airtel</b>
☞ _____ is the name of Cruise missile which has successfully test fired 1,000 km strike range from Odisha coast by the Indian Space Research Organisation	<b>Nirbhay</b>
☞ NASA announced that SpaceX will fly its Double Asteroid Redirection Test (DART) planetary-defense mission. Headquarters of NASA situated in _____ Country	<b>United States</b>
☞ _____ Firm has partnered with Niti Aayog's Atal Innovation Mission (AIM) to collaborate on enhancing digital literacy and creativity skills	<b>Adobe</b>
☞ _____ has conferred the Missile Systems Award 2019 by American Institute of Aeronautics and Astronautics	<b>G Satheesh Reddy</b>
☞ _____ app launched by Prime Minister Narendra Modi launched app during National youth Parliament Festival	<b>Khelo India App</b>
☞ _____ Space Agency launches 'Young Scientist' programme to train students in space technology	<b>ISRO</b>
☞ IIT _____ to Adopt Amazon Web Services Educate Programme To Accelerate Cloud Learning and AI Skills	<b>IIT Kharagpur</b>
☞ ISRO launches India's 40th communication satellite _____ is the name of it	<b>GSAT-31</b>
☞ Actor Vijay Sethupathi launched _____ mobile App at the Commissioner's office that will help in tracing stolen mobiles	<b>DigiCop</b>
☞ In _____ City Parmanu Tech 2019 Showcases Indian Atomic Energy Conference held	<b>New Delhi</b>
☞ _____ multinational Corporation has launched launches learning app 'InfyTQ' for engineering students	<b>Infosys</b>
☞ PepsiCo's Former CEO Indira Nooyi joins _____ company as board of Directors	<b>Amazon</b>
☞ Indian Space Research Organisation (ISRO) has launched Samwad with Students as part of its outreach programme. Headquarters of ISRO has situated in _____ city	<b>Bangalore</b>
☞ After almost six months of the ban, the Reserve Bank of India (RBI) has allowed Paytm Payments Bank to restart opening new accounts for its consumers. Paytm payment Bank is launched in _____ year	<b>2017</b>
☞ Private sector insurer Bharti AXA Life Insurance has started delivering policies and renewal premium receipt to customers via _____ instant messaging platform	<b>Whatapp</b>
☞ The Indian Space Research Organisation (ISRO) is likely to launch _____ mission, the country's second mission to the Moon	<b>Chandrayaan-2</b>
☞ The North Central Railway (NCR) has launched a mobile application that will help those arriving in Allahabad for the Kumbh Mela starting from January 15. _____ is the name of Mobile app	<b>Rail kumbh Seva Mobile App</b>

## DEFENCE AND SECURITY

_____ and Morocco conduct F-16 training during African Lion 2019.	<b>US</b>
_____ is the name of the military exercise that held between Morocco -US in Morocco	<b>African Lion 2019</b>
Military forces of India and _____ Country together participate in a joint exercise in Babina Cantonment in Jhansi	<b>Singapore</b>
The first bi-annual Commanders' Conference of IAF for the year 2019 began at the Air Headquarters Vayu Bhawan. _____ is the theme of it	<b>Enhancing our operational capability in the short and long term</b>
Indian Air Force Wing Commander Abhinandan Varthaman will be the first recipient of _____ award instituted by the Akhil Bharatiya Digambar Jain Mahasamiti	<b>Bhagwan Mahavir Ahimsa Puraskar</b>
The United States and _____, announced the inauguration of a new exercise known as Dong Maeng	<b>South Korea</b>
_____ rocket launcher is test Fired by Defence Research and Development Organisation (DRDO) at Pokhran ranges after two successful trials	<b>Pinaka</b>
Al Nagah 2019 is Joint Exercise between India and _____ Country	<b>Oman</b>
_____ has appointed as Director General of NCC recently	<b>LT Gen Rajeev Chopra</b>
India test-fired its helicopter-launched version of one of the most-advanced anti-tank weapon from the Odisha Coast. _____ is the name of it	<b>Helina</b>
In _____ country, one of the world's largest and longest-running international military exercises 'Cobra Gold' officially began	<b>Thailand</b>
_____ exercise is carried out by Air force involving 140 fighter jets and attack helicopters that came two days after the Pulwama attack	<b>Vayu Shakti</b>
_____ Country launched a new locally-made submarine capable of firing cruise missiles, in the country's latest show of military	<b>Iran</b>
Twenty-nine countries, including Indonesia, concluded the biggest Asia-Pacific military joint exercise ever in Thailand. _____ is the name of exercise	<b>Cobra Gold</b>
_____ surface-to-air Missile has test fires by India successfully, amid tensions with Pakistan	<b>QRSAM</b>
Army Day is celebrated on 15 January every year in India. _____ was first Commander-in-Chief of the Indian Army from General Sir Francis Butcher	<b>Kodandera M. Cariappa's</b>
Raksha Mantri Launches _____ mission, aimed to provide a boost to IPR culture in indigenous defence industry	<b>Mission Raksha Gyan Shakti</b>
Air forces of India and _____ country are scheduled to participate in a 12-day joint exercise 'Cope India 2019' at two air force stations in West Bengal	<b>United States</b>
Air forces of the United States and India are scheduled to participate in a 12-day joint exercise. _____ is the name of exercise	<b>Cope India 2019</b>
The first Directorate General Armed Forces Medical Services (DGAFMS) Military Medicine Conclave was held in New Delhi. _____ week is observed as Armed Forces week	<b>December</b>
The Indian Navy will conduct a large-scale coastal defence exercise next month to test the robustness of the entire coastal security apparatus. _____ is the name of exercise	<b>Exercise sea vigil</b>
The Indian Coast Guard has conducted the Regional Level Marine Oil Pollution Response Exercise at sea off Port Blair. _____ is the title of Exercise	<b>Clean Sea- 2018</b>
_____ nuclear-capable ballistic missile has been successfully test fired by India, which has a strike range of 5,000 km	<b>Agni V</b>
The Indian and Russian air forces will begin a 12-day war game in Jodhpur with an aim to enhance their operational coordination. _____ is the name of exercise between India and Russia	<b>Aviandra</b>

**IMPORTANT DAYS**

☞ World Tuberculosis Day observed on 24 March each year. _____ is the theme of World TB Day 2019	<b><i>Its time</i></b>
☞ World Meteorological Day observed on _____ Day/Date	<b>23 March</b>
☞ International Day of Remembrance of the Victims of Slavery Observed on _____ Day/Date	<b>25 March</b>
☞ World Theatre Day is observed on _____ Day/Date	<b>27 March</b>
☞ International Mining day is observed on _____ Day/Date	<b>4 April</b>
☞ International Day of Sport for Development and Peace observed on _____ Day	<b>6 April</b>
☞ The 2019 International Mine Awareness Day is observed recently on _____ date	<b>4 April</b>
☞ National Handloom Week 2019 observed on which month	<b>April</b>
☞ On _____ Day World Homeopathy Day 2019 is observed	<b>10 April</b>
☞ World Aviation and Cosmonautics Day celebrated on _____ Date/Date	<b>12 April</b>
☞ International Day of Human Space Flight 2019 Observed on _____ Day /Date	<b>12 April</b>
☞ National Science Day is celebrated in India on 28 February each year. _____ is the theme of National Science Day 2019	<b><i>Science for the People, and the People for Science</i></b>
☞ National Science Day is Observed on _____ Day	<b>28 February</b>
☞ Zero Discrimination day observed on _____ Day/Date	<b>1 March</b>
☞ World Wildlife Day Observed on _____ Day/Date	<b>3 March</b>
☞ National Security Day was observed on 4 March 2019, it is also known as _____.	<b><i>Rashtriya Suraksha Diwas</i></b>
☞ World Day of the Fight against Sexual Exploitation is observed on _____ Day	<b>4 March</b>
☞ Over a thousand yoga enthusiasts attempted to do the Virabathrasan for three minutes at one place, setting a Guinness World Record in Yoga. Interanational Yoga Day is observed on _____ Day/Date	<b>21 June</b>
☞ International Women's Day observed on 8 march. _____ is the theme of International Women's Day 2019	<b><i>Think Equal, Build Smart, Innovate for Change</i></b>
☞ The World Kidney Day 2019 was observed on March 14. _____ is the theme of World Kidney Day 2019	<b><i>kidney Health for Everyone Everywhere</i></b>
☞ World Consumer Rights Day is observed on _____ Day/ Date	<b>15 March</b>
☞ The World Sleep Day was observed on 15th March 2019 _____ is the theme of it	<b><i>Healthy Sleep, Healthy Aging</i></b>
☞ _____ is the theme of 2019 World Consumer Day	<b><i>Trust Smart Products</i></b>
☞ This year's World Wetlands Day under the theme of "Wetlands and Climate Change" highlights the importance of healthy and intact wetlands. World wetland day is observed on _____ day	<b>2 February</b>
☞ International Day of Zero Tolerance for Female Genital Mutilation observed on _____ day/Date	<b>6 February</b>
☞ World Pulses Day observed on _____ Day/ Date	<b>10 February</b>
☞ International Day of Women and Girls in Science observed on _____ Day/ Date	<b>11 February</b>
☞ Circular Economy for Productivity and Sustainability has been named as theme of National Productivity day 2019. National Productivity day is observed on _____ Day	<b>February 12</b>
☞ World Thinking Day is observed on _____ Day/Date	<b>22 February</b>
☞ World Braille Day celebrated on _____ Day/ Date	<b>4 January</b>
☞ World Hindi Day observed on 10 January. It was first celebrated in _____ Year	<b>1975</b>
☞ National Youth Day is observed on _____ day/ Date	<b>12 January</b>
☞ Law Day is observed on which day	<b>26 November</b>
☞ Uttarakhand foundation day is celebrated on _____ day	<b>9 November</b>
☞ People's participation, awareness key for encouraging organ donation stated by Health and Family Welfare minister. Organ Donation Day observed on _____ date	<b>27 November</b>





**APRIL 2019**

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



- ✧ Dr Rajendra Kumar Joshi, has been awarded with the Pravasi Bharatiya Samman Award for his contributions in the field of science, education and medicine, promoting the honour and prestige of India.
- ✧ Dr Joshi, who belongs to Rajasthan, is a scientist of Indian origin and is based in Switzerland.
- ✧ The theme of 2019 Pravasi Bharatiya Divas convention was 'Role of Indian Diaspora in building New India.'

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

- ✧ Prime Minister Narendra Modi was awarded Zayed Medal, the United Arab Emirates' highest civilian award, on Thursday as a mark of appreciation for his efforts to boost bilateral ties between the two nations.
- ✧ The 'Order of Zayed' is the highest civil decoration instituted by the UAE.
- ✧ It consists of a collar cantered by a medallion bearing the name 'Zayed' who is the founding father of the United Arab Emirates.

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

- ✧ Meena Kumari Maisnam continued her fine run to win gold medal in the 54 kg at the Boxing World Cup in Cologne.
- ✧ This was the only bout of the tournament for the Manipur pugilist as she had been directly placed in the final due to a smaller draw.
- ✧ Meena, the 2014 Asian Championships bronze medallist with three National Championships titles to her credit, edged Thailand's Machai Bunyanut on points in the summit clash.

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

- ✧ Tata Steel has been named as the 'Global Slag Company of the Year' at the 14th Global Slag Conference and Exhibition 2019.
- ✧ The conference held recently in Aachen, Germany is one of the largest global annual slag event, attended by major steelmakers, steel mill service providers & associated companies.
- ✧ The award has been presented to Tata Steel for its innovative practices in development of new applications for Steel by-products (Slag). The award demonstrates global recognition of Tata Steel's commitment towards sustainability & circular economy principles.

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

- ✧ The Chairman and Managing Director of the General Insurance Corporation (GIC) of India Alice G. Vaidyanwas nominated for the traditional honour by the Lord Mayor of London, Peter Estlin, and City of London Corporation Policy Chair Catherine McGuinness.
- ✧ The event, which delved into areas such as India's low insurance penetration and density, was aimed as a precursor to the Global InsurTech Summit in Mumbai later in the year.
- ✧ The City of London Corporation noted that companies in the UK manage 1.8 trillion pounds worth of investments, making it the third-largest insurance industry in the world.

**MARCH 2019****OSCARS AWARDS 2019 ANNOUNCED ; BOHEMIAN RHAPSODY WINS FOUR ACADEMY AWARDS**

- ✧ Bohemian Rhapsody might have won the most Oscars at the 2019 Academy Awards with four wins. Black Panther and Netflix's Roma also ended up with three awards on the night.
- ✧ Colman, 45, earned one of the highest honors for her role as Queen Anne in The Favourite as she beat out Close, 71, whom many predicted would reign victorious for her role in The Wife.
- ✧ Best Picture- Greenbook, Best Actress in a Leading Role- Olivia Colman for the Favourite
- ✧ Best Actor in a Leading Role- Rami Malek for Bohemian Rhapsody.

**PLAYWRIGHT MAHESH ELKUNCHWAR TO BE HONOURED WITH META LIFETIME ACHIEVEMENT AWARD**

- ✧ Eminent Indian playwright Mahesh Elkunchwar has been chosen for this year's META Lifetime Achievement Award.
- ✧ The playwright will be conferred upon with the award on March 12, along with the winners of the 14th Mahindra Excellence in Theatre Awards (META) festival.
- ✧ He has written more than 30 plays and essays, like 'Sultan', 'Holi', 'Garbo', 'Yatanagar', and 'Atmakatha' and is also a receiver of the Sangeet Natak Akademi Fellowship.

**INDIAN BANK RECEIVES BEST BANK AWARD**

- ✧ Public sector Indian Bank has bagged the Best Bank Award from the Tamil Nadu government for meeting the needs of women's self-help groups (SHGs).
- ✧ At a function in Salem recently, Chief Minister of the state K Palaniswami handed over the award to the executive director of the bank M K Bhattacharya.
- ✧ Salem district collector Rohini and senior officials of the bank were present on the occasion

**PM MODI CONFERS NATIONAL YOUTH PARLIAMENT FESTIVAL 2019 AWARDS**

- ✧ Prime Minister Narendra Modi presents the 1st prize to Shweta Umre of Maharashtra during the National Youth Parliament Festival, 2019 Awards function.
- ✧ National Youth Parliament Festival 2019 has been jointly organised by National Service Scheme (NSS) and Nehru Yuva Kendra Sangathan (NYKS) under the aegis of Ministry of Youth Affairs and Sports, on the theme of "Be the Voice of New India" and "Find solutions and contribute to policy".
- ✧ The best three speakers at the National Youth Parliament will be awarded Rs 2 lakhs, Rs 1.50 lakhs and Rs 1 lakh respectively in order of merit along with a certificate by the Prime Minister Modi.

**MANU BHAKER, SAURABH CHAUDHARY WIN GOLD IN 10M AIR PISTOL MIXED TEAM EVENT**

- ✧ India's pair of Manu Bhaker and Saurabh Chaudhary clinched a gold medal in the 10m Air Pistol mixed team event on the closing day of the ISSF World Cup at the Dr Karni Shooting Range in New Delhi.
- ✧ The pair registered a total score of 483.5 to finish on the top in the mixed team event. This is India's third medal at the World Cup as Saurabh Chaudhary and Apurvi Chandela won a gold medal each.
- ✧ The Indian shooters in 10m air rifle mixed team event - Ravi Kumar and Anjum Moudgil and Apurvi Chandela and Deepak Kumar finished seventh and 25th respectively.

**BHARTI AXA GENERAL WINS 'ASSOCHAM NON-LIFE INSURER OF THE YEAR AWARD'**

- ✧ Bharti AXA General Insurance has been conferred with the 'Non-Life Insurer of The Year Award 2019 by the Assocham, one of the apex trade associations of India.
- ✧ The Associated Chambers of Commerce and Industry of India (Assocham) honored Bharti AXA General Insurance with this recognition for its excellence and contribution to the non-life insurance sector during the recently-held Insurance Leaders Meet 2019 and Excellence Awards in Kolkata.
- ✧ The company has achieved significant distribution scale with a sharp focus on profitability. It posted its maiden profit in the first nine months of the current financial year 2018-19.

## FEBRUARY 2019

### INDIA BAGS AWARD OF EXCELLENCE FOR 'BEST IN SHOW' AT NEW YORK TIMES TRAVEL SHOW 2019



- ✧ India received the Award of Excellence for 'Best in Show' at the recently concluded New York Times Travel Show 2019.
- ✧ It is the largest travel show in North America which is held from January 25 to January 27 in New York.
- ✧ India was honored during the closing bell ceremony at the New York Stock Exchange.

### DELHI TO AWARD MSP AS PER SWAMINATHAN COMMITTEE REPORT

- ✧ The Delhi government has decided to implement the Swaminathan Committee's recommendations with regard to the minimum support price (MSP) for farm produces.
- ✧ The Delhi government had constituted a committee in 2018 to study the techniques adopted for deciding MSP in different states of the country.
- ✧ The move comes just months ahead of the Lok Sabha elections. There are about 20,000 farmers in the national capital.

### JAYANT KAIKINI'S 'NO PRESENTS PLEASE' WINS PRESTIGIOUS DSC PRIZE

- ✧ Kannada poet and short story writer Jayant Kaikini was named the winner of the DSC Prize for South Asian Literature for his translated work "No Presents Please."
- ✧ Jayant beat internationally-acclaimed writers including Kamila Shamsie and Mohsin Hamid to win the prize and the generous purse of \$25,000.
- ✧ The announcement was made at the Tata Steel Kolkata Literary Meet at the iconic Victoria Memorial Hall in Kolkata. This marks the first time a translated work has won the prestigious prize.

### UNIPHORE SOFTWARE SYSTEMS SECURES PRESTIGIOUS AEGIS GRAHAM BELL AWARD 2019

- ✧ Aegis Graham Bell Award 2019 announced Uniphore as winner in "Innovation in Data Science" category for their innovation "auMina".
- ✧ Uniphore has been lauded as the winner at the 9th edition of Aegis Graham Bell Award 2019 hosted by Government of Goa at Entertainment Society of Goa, Panaji.
- ✧ Aegis Graham Bell Awards (AGBA) has been promoting innovations and entrepreneurship in Information and Communication Technology (ICT) domain.

### PRESIDENT KOVIND CONFERS SANGEET NATAK AKADEMI AWARDS

- ✧ President Ram Nath Kovind gave away the prestigious Sangeet Natak Akademi Awards 2017 at Rashtrapati Bhawan
- ✧ Forty-two artists from the fields including Music, Dance, Theatre, Traditional, Folk, and Tribal music were awarded. Eleven eminent artists were selected in the field of Music.
- ✧ They include Lalith J Rao, Umakant and Ramakant Gundecha in the field of Hindustani Vocal music and MS Sheela in Carnatic music.

### DEEPA MEHTA TO RECEIVE LIFETIME ACHIEVEMENT AWARD FROM CANADIAN ACADEMY

- ✧ The Academy of Canadian Cinema & Television has announced that it will be honouring filmmaker Deepa Mehta with the Lifetime Achievement Award.
- ✧ Mehta was born in India but she had moved to Canada in 1973 after her marriage to documentary filmmaker Paul Saltzman.
- ✧ Her film "Water", the third part of her Elements trilogy, was Canada's official entry at the 79th Academy Awards.

### INDIAN HISTORIAN SANJAY SUBRAHMANYAM WINS ISRAEL'S DAN DAVID PRIZE 2019

- ✧ Indian historian Sanjay Subrahmanyam won the prestigious Dan David Prize 2019 for his work on inter-cultural encounters between Asians, Europeans and people of North and South America during the early modern era.
- ✧ He won the Israel's prestigious USD 1 million dollar award in the category of "Past Time Dimension" for his work in macro history. He shared the award in the Past category with Professor Kenneth Pomeranz of University of Chicago.



## NEW APPOINTMENTS

**APRIL 2019**

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

- ✦ Rima Das joins Toronto International Film Festival's Share Her Journey as their official ambassador.
- ✦ TIFF launched the 5-year campaign in 2017 with a view to increase participation, skills, and opportunities for women behind and in front of the camera.
- ✦ The woman behind 'Village Rockstars', India's Official Entry to Oscars 2019 would like to see more and more women in the industry break the glass ceiling.

### **Google India Head Rajan Anandan Resigned**

- ✦ Rajan Anandan, vice president for Google India and South East Asia, and essentially heading Google in India, is leaving the company after an eight-year stint. Anandan had joined Google from Microsoft India in 2010.
- ✦ Vikas Agnihotri, who is currently serving as Google's country director for sales, will take on the interim responsibility until the company finds a new managing director.

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

- ✦ Lewis Hamilton of Mercedes won Chinese Grand Prix, beating teammate and pole sitter Valtteri Bottas with a quicker start from his No. 2 spot on the grid. It was his sixth victory in the Shanghai race.
- ✦ Hamilton, the five-time and defending champion, led for the entire race after the quick start for his 75th career victory. It also moved him into the lead in the overall standings after three races.

### **Dr Suhel Ajaz Khan appointed as the next Ambassador of India to the Republic of Lebanon**

- ✦ Dr. Suhel Ajaz Khan presently Deputy Chief of Mission in the Embassy of India, Riyadh, has been appointed as the next Ambassador of India to the Republic of Lebanon.
- ✦ He completed MBBS from Mahatma Gandhi Memorial Medical college, Indore.

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

- ✦ Indian women's cricket team captain Mithali Raj has been named the goodwill ambassador of Team India at the Street Child Cricket World Cup (SCCWC).
- ✦ The Street Child Cricket World Cup 2019 SCCWC is the first cricket world cup for street-connected children.
- ✦ The tournament is being organised by Street Child United (SCU), a UK based organization.

### **Shah Rukh Khan receives honorary doctorate from The University of Law in London**

- ✦ Bollywood actor Shah Rukh Khan received yet another honorary doctorates from The University of Law (London) in Philanthropy.
- ✦ He was awarded the merit during a graduation ceremony for more than 350 students.
- ✦ SRK already has honorary doctorates from The University of Bedfordshire and The University of Edinburgh.

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

- ✦ The Supreme Court Collegium has recommended that Allahabad High Court judge, Justice Vikram Nath be appointed the first Chief Justice of the recently constituted Andhra Pradesh High Court at Amaravati.
- ✦ Justice Vikram Nath obtained his law degree in 1986. Following his enrolment in 1987, he practised in the Allahabad High Court.
- ✦ He was appointed an additional judge of the Allahabad High Court in 2004. He was made a permanent judge of the High Court in 2006.

### **Jamia Millia Islamia gets its first woman vice-chancellor**

- ✦ National Institute of Educational Planning and Administration Professor Najma Akhtar was appointed Vice Chancellor of New Delhi's Jamia Millia Islamia, becoming the first woman to head the 99-year-old university.
- ✦ Akhtar's appointment was approved by President Ram Nath Kovind, who also cleared the appointments of Sanjiv Sharma as Vice Chancellor of the Mahatma Gandhi Central University in Bihar.
- ✦ Professor Najma Akhtar is a gold medallist from Aligarh Muslim University. She has a Ph.D in Education from Kurukshetra University.



**MARCH 2019****Trump nominates Kelly Craft as U.N. Ambassador**

- ✧ Trump announced that he planned to nominate Kelly Craft, who's served as the US ambassador to Canada since September 2017.
- ✧ The post of the US ambassador to the UN was vacant due to the resignation of Nikki Haley.
- ✧ Kelly Knight Craft who is currently serving as ambassador to Canada was the first woman to ever hold the post.

**PepsiCo's Former CEO Indra Nooyi joins Amazon's Board of Directors**

- ✧ PepsiCo's India-born former CEO Indra Nooyi has joined Amazon's Board of Directors, the online retail giant has announced.
- ✧ Nooyi, who stepped down as CEO of Pepsico in October last year, is the second women of colour to be added on the Amazon's Board of Directors.
- ✧ She was elected to PepsiCo's board of directors and became its President and Chief Financial Officer in 2001.

**Former finance secretary Jha joins 15th Finance Commission as member**

- ✧ Former finance secretary Ajay Narayan Jha joined the 15th Finance Commission as a member, pursuant to the resignation of Shaktikanta Das.
- ✧ Jha, a 1982 batch IAS officer of Manipur cadre, superannuated as a finance secretary to the Government of India on February 28.
- ✧ He joins in place of Shaktikanta Das who had resigned as a member of the Commission after being appointed as governor.

**IDBI Bank appoints LIC's Hemant Bhargava as non-executive chairman**

- ✧ IDBI Bank has appointed Hemant Bhargava as non-executive, non-whole time chairman. Bhargava is currently the Chairman (in-charge) and Managing Director of Life Insurance Corporation of India (LIC).
- ✧ The bank said Bhargava has been appointed for three years or until he continues in his position at LIC.
- ✧ LIC has also proposed a change of name of the bank to either LIC IDBI Bank or LIC Bank.

**Muhammadu Buhari re-elected as Nigeria President**

- ✧ Nigerian President Muhammadu Buhari has been re-elected for a second four-year term, the election commission says.
- ✧ The 76-year-old defeated his main rival, former Vice President Atiku Abubakar, with a margin of nearly four million votes.
- ✧ Nigeria Capital - Abuja, Currency - Nigerian Naira

**Hasmukh Adhia Appointed as Non-Executive Chairman of Bank of Baroda**

- ✧ Former finance secretary Hasmukh Adhiawas appointed as the non-executive chairman of Bank of Baroda.
- ✧ Adhia, a 1981-batch IAS officer of Gujarat cadre who was known to be close to Prime Minister Narendra Modi, retired in November 30, 2018.
- ✧ As per the Scheme of Amalgamation, shareholders of Vijaya Bank will get 402 equity shares of Bank of Baroda for every 1,000 shares held.

**Mukesh Ambani breaks into top-10 on Hurun Global Rich List**

- ✧ Mukesh Ambani has become the first Indian to break into the top-ten of the Hurun Global Rich List of 2,470 billionaires having a net worth of \$1 billion.
- ✧ The 2019 edition of 'Loong Palace Hurun Global Rich List 2019' compiles a list of the richest individuals across the globe.
- ✧ Jeff Bezos, Chairman & Chief Executive Officer (CEO), Amazon, topped the list for the second consecutive year with total net worth of \$147 billion (Rs 10,44,000 crore).

**Controversial Sheikh Ahmad al-Fahad al-Sabah re-elected Asian Olympic chief**

- ✧ Kuwait's Sheikh Ahmad Al-Fahad Al-Sabah was re-elected president of the powerful Olympic Council of Asia
- ✧ An IOC member, stepped down from his position in the global Olympic body in November because of his forgery accusation in a criminal court against the Kuwaiti and four others.
- ✧ Sheikh Ahmad, considered a major powerbroker in world sport, won a new five-year term until 2024.

### **Kallas wins Estonia election - set to become first female PM**

- ✦ Kaja Kallas, the leader of the Reform Party has been appointed as the first female Prime Minister of Estonia.
- ✦ Kallas' party won 28.8 percent of the vote and 34 of the 101 seats in Estonia's parliament, closely followed by Ratas' Center party.

### **Subhash Chandra Garg designated as Finance Secretary**

- ✦ The Appointments Committee of the Cabinet headed by Prime Minister Narendra Modi has approved designating Garg as the Finance Secretary.
- ✦ Garg, 58, a 1983 batch IAS officer of Rajasthan cadre, has been working as the Secretary in Department of Economic Affairs since June 2017.
- ✦ As per the convention, the senior-most among the five secretaries in the Finance Ministry is designated as the Finance Secretary.

### **Kummanam Rajasekharan resigns as Mizoram Governor**

- ✦ Kummanam Rajasekharan, the Governor of Mizoram, has resigned and the President of India has accepted his resignation. Kummanam, the former Kerala State BJP president, had been sworn in as Mizoram Governor on May 25, 2018.
- ✦ President Ram Nath Kovind has appointed Jagdish Mukhi, Governor of Assam, to discharge the functions of the Governor of Mizoram, until regular arrangements for the office of the Governor of Mizoram is made.
- ✦ Kummanam contested the Assembly elections in 2016 from the Vattiyoorkavu constituency in Thiruvananthapuram.

### **116-year-old Japanese woman honored as world's oldest person alive by Guinness World Records**

- ✦ A 116-year-old Japanese woman who loves playing the board game Othello is being honored as the world's oldest living person by Guinness World Records.
- ✦ Tanaka was born January 2, 1903, the seventh among eight children. She married Hideo Tanaka in 1922, and they had four children and adopted another child.
- ✦ The previous oldest living person was another Japanese woman, Chiyo Miyako, who died in July at age 117.

### **A K Misra Appointed as Chairman of Agricultural Scientific Recruitment Board**

- ✦ Shri Aditya Kumar Misra has been appointed as the new Chairman of the Agricultural Scientific Recruitment Board (ASRB), as per sources.
- ✦ Aditya Kumar Misra, who is a veterinary scientist specializing in economically significant diseases of goat is the acting Vice Chancellor of the GB Pant University of Agriculture & Technology.
- ✦ The former chairman Gurbachan Singh took voluntary retirement in May 2017, has been working without a chairman since then.

### **Dr AK Mohanty takes over as BARC Director**

- ✦ A distinguished Scientist and Director of physics group of the Bhabha Atomic Research Centre (BARC), Dr AK Mohanty took over as BARC Director.
- ✦ He took over from the charge from Chairman, Atomic Energy Commission and Secretary to the Government of India Mr NK Vyas.
- ✦ While taking over as Director-BARC, Dr Mohanty has expressed gratitude towards his predecessors in Physics Group who have helped him in understanding finer nuances of low and high energy nuclear physics.



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**FEBRUARY 2019****Dilip Sadarangani Appointed Part Time Chairman of Federal Bank**

- ✧ Dilip Sadarangani has been appointed as Part Time Chairman of Federal Bank. The Bank obtained approval of Reserve Bank of India in this regard.
- ✧ He has been in the board of Federal Bank since 2013. Shri. Dilip Sadarangani is a renowned banker with experience in various facets of banking, particularly technology, in different countries.
- ✧ He has played key roles in setting up of IT infrastructure in different banks in India, Australia, and Kuwait.

**Punit Goenka named new BARC India chairman**

- ✧ Punit Goenka, managing director and CEO, Zee Entertainment Enterprises Ltd has been elected the new chairman of TV viewership measurement company, BARC India.
- ✧ Goenka will take over from Nakul Chopra who has completed his year-long tenure as chairman of the joint industry body.
- ✧ Goenka was the founder chairman of BARC India and is known to have played an important role in setting up the TV monitoring agency and providing the industry with accurate data and insights.

**Pakistan Appoints its first Ever Female hindu civil judge**

- ✧ Suman Kumari has become the first Hindu woman in Pakistan to be appointed as a civil judge
- ✧ Suman, who hails from Qambar-Shahdadkot, will serve in her native district.
- ✧ The first judge from the Hindu community was Justice Rana Bhagwandas, who served as the acting chief justice for brief periods between 2005 and 2007.

**Rishi Kumar Shukla, MP cadre IPS, appointed as new CBI chief**

- ✧ Rishi Kumar Shukla, 1983 batch IPS officer of Madhya Pradesh cadre, appointed as the new chief of the Central Bureau of Investigation (CBI).
- ✧ The appointment came almost a day after his name was short-listed during the second meeting of the PM Narendra Modi-led selection committee.
- ✧ Shukla is at present chairman of Madhya Pradesh Police Housing Corporation in Bhopal. He was recently transferred from the post of Director General of Madhya Pradesh Police to the police housing

corporation.

**LT Gen Rajeev Chopra takes over as Director General of NCC**

- ✧ Lt Gen Rajeev Chopra assumed the appointment of Director General of NCC (DGNCC). Commissioned in the Madras Regiment in December 1980, Lt Gen Chopra is an alumnus of the National Defence Academy, Khadakwasla and Indian Military Academy, Dehradun.
- ✧ The General Officer commanded a Corps in Eastern Theatre and has also been the Commandant of the prestigious Infantry School. He is also the Colonel of The Madras Regiment since Jun 2016.
- ✧ He is a graduate of Technical Staff Officers Course, has attended the Higher Command Course at National Defence University, China and National Defence College, New Delhi.

**Mukesh Ambani tops Hurun India Philanthropy list**

- ✧ Reliance Industries Ltd (RIL) Chairman Mukesh Ambani topped the Hurun India Philanthropy List 2018, released on Saturday, with the highest contribution of Rs437 crore between October 2017 and September 2018.
- ✧ Ambani was followed by Piramal Group Chairman Ajay Piramal who made Rs200 crore donations during the period.
- ✧ The total Indian philanthropy amount in the list stands at Rs1,560 crore. The list included 39 Indians.

**Air India Chairperson Pradeep Singh Kharola appointed civil aviation secretary**

- ✧ The government appointed Air India chief managing director and Chairperson Pradeep Singh Kharola the secretary of the Ministry of Civil Aviation.
- ✧ Kharola, an Indian Administrative Services officer of Karnataka cadre from the 1985 batch, was named chairperson of Air India in November 2017.
- ✧ He will succeed Rajiv Nayan Choubey who retired on January 31, 2019, after the resignation he took over as member in the Union Public Service Commission (UPSC).

**Ruchira Kamboj appointed India's Ambassador to Bhutan**

- ✧ Ruchira Kamboj was appointed as the Ambassador of India to Bhutan.
- ✧ She is serving as the High Commissioner of India to South Africa since 2017, according to the Ministry of External Affairs (MEA).
- ✧ A 1987-cadre Indian Foreign Service (officer), she is expected to take up the assignment shortly. Kamboj has previously served as the Ambassador/PR to

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# SPORTS

APRIL 2019

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



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

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

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

## BAJRANG REGAINS TOP SPOT IN WORLD WRESTLING RANKINGS

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

## MUMBAI SHUTTLE DANI CLINCHES DUTCH INTERNATIONAL BADMINTON TITLE 2019

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

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



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



## INDIA RETAINS ICC TEST CHAMPIONSHIP MACE



- ✦ India have retained the ICC Test Championship Mace and won the purse of USD 1 million for a third successive year on April 1, 2019. India won this award after finishing at the top of the MRF Tyres ICC Test Team Rankings on the cut-off date of April 1, while New Zealand have ensured second place.
- ✦ International Cricket Council chief executive Manu Sawhney congratulated the Indian team while reiterating the importance of Test cricket and looking forward to the start of the ICC World Test Championship later this year.
- ✦ New Zealand finished second after series win over Bangladesh; South Africa and Australia finish third and fourth, respectively.

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

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

## PANKAJ ADVANI WINS INAUGURAL ASIAN SNOOKER TOUR TITLE

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

## BAJRANG PUNIA WINS GOLD AT ASIAN WRESTLING CHAMPIONSHIP

- ✦ Bajrang Punia opened India's medal tally at the Asian Wrestling Championships with a gold in the 65kg freestyle category, beating Sayatbek Okasov 12-7 in the final.
- ✦ Bajrang comfortably defeated Uzbekistan's Sirojiddin Khasanov 12-1 in the semifinals to make it to the gold medal bout of 65kg.
- ✦ The 2019 Asian Wrestling Championships was held in Xi'an, China. The event took place from April 23 to April 28, 2019.

## AIFF RECOMMENDS GURPREET SANDHU AND JEJE FOR ARJUNA AWARD

- ✦ All India Football Federation (AIFF) has recommended the names of Gurpreet Singh Sandhu and Jeje Lalpekhlua for the prestigious Arjuna Award this year.
- ✦ Both Sandhu and Jeje are the national team's longest serving footballers after Sunil Chhetri, who has received both the Arjuna and Padma Shri.
- ✦ Sandhu is the only second footballer (the other being Sunil Chhetri) in India to play the Asian Cup final rounds twice in 2011 and 2019.

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

- ✦ Australia's Claire Polosak will create history as the first woman umpire ever to stand in a men's One-Day International when she takes the field in the final of the ICC World Cricket League Division 2.
- ✦ The 31-year-old, who is breaking new ground for women cricket officials has previously stood in 15 women's ODIs, the first one in November 2016 between Australia and South Africa.
- ✦ She was the first woman to stand in a men's domestic fixture in Australia in her first List A match in Australia in 2017.

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

- ✦ Bajrang Punia is set to become the first wrestler from India to fight at the iconic Madison Square Garden in New York.
- ✦ The 25-year-old, who won the gold medal in the 65-kg category at the ongoing Asian Wrestling Championships earlier this week, is the first Indian wrestler to be invited by the American governing body.
- ✦ Bajrang Punia has eight gold medals from his previous nine international tournaments including last year's Commonwealth and Asian Games.

**MARCH 2019****MANPREET SINGH HONOURED WITH AHF'S PLAYER OF THE YEAR**

- ✧ Indian Hockey Team captain Manpreet Singh has been honoured with the 2018 Player of the Year award by the Asian Hockey Federation.
- ✧ Indian Hockey Women team's striker Lalremsiami bagged the Rising Player of The Year prize.
- ✧ Manpreet led the Indian team to an unbeaten streak at the Asian Champions Trophy in Muscat where the team was declared joint winners with Pakistan.

**ABU DHABI 2019 SPECIAL OLYMPIC WORLD GAMES KICKS OFF**

- ✧ Crown Prince of Abu Dhabi Sheikh Mohamed Bin Zayed Al Nahyan announced the start of the Special Olympics World Games 2019 at a marvelous opening ceremony in Abu Dhabi.
- ✧ With great joy and pride, thousands of athletes stepped on the stage, danced and waved to the cheering audiences.
- ✧ Several new records have already been set in Abu Dhabi according to the organizing committee. For the first time there are 200 delegations taking part with 195 of them competing while five observing.

**ONE GOLD, FIVE SILVER MEDALS FOR INDIA AT MAKRAK CUP : BOXING**

- ✧ National champion Deepak Singh was the lone Indian boxer to notch up a gold while five others claimed silver medals in the Makran Cup in Chabahar, Iran.
- ✧ Deepak (49-kilogram) defeated Jaafar Naseri in the finals. Earlier, Rohit Tokas (64kg) and Manjeet Singh Panghal (75kg) lost in the semifinals to sign off with bronze medals.
- ✧ Manish, also a national champion, lost to Danial Shah Baksh, while Satish was beaten by Mohammad Mlias.

**FEDERER CLAIMS THE 100TH ATP TITLE OF HIS CAREER**

- ✧ Roger Federer claimed the 100th ATP title of his career by beating 20-year-old Greek Stefanos Tsitsipas 6-4 6-4 in the final of the Dubai Duty Free Tennis Championships.
- ✧ The 20-times Grand Slam champion became the second man in the Open Era to claim 100 titles after American Jimmy Connors who won 109.
- ✧ Swiss Federer also avenged his shock defeat by Tsitsipas in the Australian Open fourth round in January.

**INDIA BEAT NEPAL TO WIN 5TH SUCCESSIVE SAFF WOMEN'S CHAMPIONSHIP**

- ✧ India continued their dominance at the SAFF Women's Championship with the team lifting their fifth straight title with a 3-1 win over Nepal in the final.
- ✧ Indian Midfielder Indumathi Kathiresanand Nepali forward player Sabitra Bhandari became the top scorers in the match with four goals each.
- ✧ This win has extended India's run in the tournament history to 23 games.

**WORLD FAME 100: VIRAT KOHLI ONLY INDIAN IN TOP 10, MS DHONI IN 13TH SPOT**

- ✧ This year's ESPN World Fame 100 list, an annual list of the most famous athletes on the planet, placed the Portuguese footballer Cristiano Ronaldo at the top spot, followed by basketball player LeBron James and FC Barcelona captain Lionel Messi.
- ✧ Kohli bagged the seventh position and is the only Indian athlete in the top 10, whereas Dhoni is placed in the 13th spot.
- ✧ There were only three women in the list- Serena Williams (17), Maria Sharapova (37) and Sania Mirza (93), making the latter the only Indian woman athlete to feature in the list.

## KT IRFAN BECOMES FIRST INDIAN ATHLETE TO QUALIFY FOR TOKYO OLYMPICS

- ✦ National record holder KT Irfan became the first Indian from athletics to qualify for the next year's Olympics while finishing fourth in the 20 km event of the Asian Race Walking Championships in Nomi, Japan.
- ✦ The Olympics qualification period for all other athletics events will start from May 1 this year and will run till June 29, 2020.
- ✦ No other Indian from athletics has so far qualified for Tokyo Olympics.

## INDIA TO HOST U-17 WOMEN'S WORLD CUP IN 2020

- ✦ India will host the U-17 Women's World Cup in 2020, International Football Federation (FIFA) President Gianni Infantino announced.
- ✦ This will be the second FIFA tournament India will be hosting, after the U-17 Men's World Cup in 2017
- ✦ The U-17 women's tournament began in 2008, when New Zealand hosted it. Spain is the current champion and they had beaten Mexico 2-1 in the final in Uruguay last year. The tournament in India will be the seventh edition.

## DIPA KARMAKAR GETS A BARBIE MODELLED AFTER HER, COMPLETE WITH BRONZE MEDAL



- ✦ Dipa Karmakar, who became the first Indian female gymnast to win a bronze medal at the 2014 Commonwealth Games in Glasgow, was recently honoured by Barbie for "breaking boundaries to inspire" the next generation girls.
- ✦ Karmakar was immortalised with a doll wearing a red leotard along with a bronze medal.
- ✦ The doll brand, which was launched in 1959, has transformed from featuring "pretty" dolls to Barbie being a surgeon, a news anchor, an astronaut and a president among other roles.

## FEBRUARY 2019

## VANI 1ST INDIAN TO GRAB AUSTRALIAN LPGA CARD



- ✦ Vani Kapoor became the first Indian to earn a card for the Australian Ladies PGA Tour (LPGA) after coming through its first-ever Qualifying Tournament at the Ballarat Golf Club.
- ✦ Vani shot rounds of 71, 78 and 69 to finish at a 2-over 218 and was tied-12th with three others. The top-20 from a field of 81 earned the playing rights on the Australian LPGA.
- ✦ Diksha Dagar, Astha Madan and Ridhima Dilawari also participated in the qualifying tournament but they could not grab the Card of LPGA.

## SAINA NEHWAL DEFEATS PV SINDHU TO CLINCH WOMEN'S SINGLES TITLE

- ✦ Saina Nehwal maintained her stranglehold on PV Sindhu as she clinched her second successive and overall fourth senior national badminton title.
- ✦ The defending champion defeated the world No 6 by 21-18, 21-15 to carve her name on the championship for the fourth time.
- ✦ Nehwal, who had beaten Sindhu in the last edition's final in Nagpur and then twice more, including the Commonwealth Games summit clash, was in control throughout the 44-minute encounter that failed to keep the spectators at the edge of their seats.

## OPERATION OLYMPICS COMMENCES IN KERALA

- ✦ 'Operation Olympics', an expert programme to train athletes in 1 disciplines has commenced in Kerala, Chief Minister Pinarayi Vijayan announced.
- ✦ The objective of 'Operation Olympics' is to provide international standard training with the help of eminent trainers from both India and abroad.
- ✦ At present training in wrestling, cycling, swimming and boxing are being conducted at various stadiums in Thiruvananthapuram district.



### NAGALAND CM INAUGURATES STATE'S FIRST ASTRO TURF FOOTBALL PITCH

- ✦ Nagaland got its first Astro Turf Football Pitch at Indira Gandhi Stadium in Kohima on the occasion of 100th Birth Anniversary of the legendary footballer, Dr. T. Ao.
- ✦ Inaugurating the Astro Turf Football Pitch today, Nagaland Chief Minister Mr. Neiphiu Rio said it is a landmark occasion for the state to have its first Astro Turf Pitch and a dream come true.
- ✦ The Chief Minister expressed hope that the installation of the first Astro turf stadium will begin the process of sports development in regard to football in Nagaland.

### QATAR DEFEAT JAPAN TO SECURE FIRST-EVER ASIAN CUP CROWN

- ✦ Almoez Ali scored with a spectacular overhead kick for a record ninth goal of the Asian Cup to set Qatar on their way to a first continental title with a stunning 3-1 win over four-times champions Japan.
- ✦ Sudan born Almoez Ali, became the first player to score nine goals at a single Asian Cup. He break the record of Iranian Ali Daei, who scored eight goals in 1996.
- ✦ The victory was celebrated wildly by thousands of Omanis who had turned out to support Qatar in the absence of their own fans, who were unable to travel because of a deep political rift with the UAE.

### HARYANA BEAT DEFENDING CHAMPIONS PUNJAB ROYALS TO LIFT PWL 4 TITLE



- ✦ Haryana Hammers won the fourth edition of the Pro Wrestling League (PWL) as they outclassed Punjab Royals 6-3 in the summit clash at the Gautam Buddha University indoor stadium.
- ✦ It was Aleksander Khotsianivski of Ukraine, who put Haryana on the road to victory winning the 125 kg super heavyweight bout against Canadian Corey Jarvis 3-0.
- ✦ The brilliant performances of Ali Shabanov, Kiran, Ravi Kumar and Anastasia Nichita put the Haryana Hammers on the road to victory.

### MITHALI RAJ BECOMES FIRST WOMAN TO PLAY 200 ODIS

- ✦ India captain Mithali Raj became the first woman cricketer to play 200 ODIs, adding another achievement to her illustrious career.
- ✦ Mithali made her ODI debut way back in 1999 and has featured in 200 games out of the 263 ODIs India have played.
- ✦ The 36-year-old is also the highest run-getter in ODIs with 6622 runs at an average of 51.33, including seven hundreds.

### MEGHALAYA GOVT TO RENAME DIKKIBANDI STADIUM AFTER P A SANGMA

- ✦ The Meghalaya Cabinet has decided to rename the Dikkibandi stadium in Tura town after former Lok Sabha Speaker Purno A Sangma.
- ✦ The state Cabinet has also decided to name a road leading from Mawlai-Mawroh to Madan in honour of Saint Teresa.
- ✦ The Batti Bazar road at Laban was also renamed as Roland Lyngdoh Road, Sylhetipara Road at Laban as Krepsing Swer Road and Jackson Trace Road at Lower Lumparing as Melington Kharkongor Road.

### RICKY PONTING NAMED AUSTRALIA'S ASSISTANT COACH FOR WORLD CUP

- ✦ Former captain Ricky Ponting has been appointed as an assistant coach of Australia's men's team for the 50-over World Cup in England later this year
- ✦ The 44-year-old Ponting will work with Australia's batsmen for the May 30-July 14 tournament, with current batting coach Graeme Hick focussing on preparing the side for the Ashes tour in England, starting in August.
- ✦ Ponting's appointment is the second major shakeup in Australia's backroom staff in as many days, with bowling coach David Saker resigning "effective immediately".

### SHANE WARNE NAMED RAJASTHAN ROYALS BRAND AMBASSADOR

- ✦ Australia spin legend Shane Warne was named as brand ambassador of Rajasthan Royals for the upcoming Indian Premier League.
- ✦ Warne, who led Rajasthan Royals to its first and only IPL title in 2008, was the mentor of the side last season.
- ✦ Rajasthan Royals has decided to change its jersey colour from blue to pink this year.



## Banking & Financial Awareness



### BANK OF BARODA BECOMES SECOND LARGEST PSU BANK AFTER SBI



- ✧ Bank of Baroda (BoB) became the second largest state-owned lender after merging Dena Bank and Vijaya Bank into itself as part of the first three-way amalgamation.
- ✧ The consolidated entity started its operation with a business mix of over Rs 15 lakh crore of balance sheet, with deposits and advances of Rs 8.75 lakh crore and Rs 6.25 lakh crore, respectively.
- ✧ Government has also infused Rs 5,042 crore into Bank of Baroda by way of preferential allotment of equity shares.

### RELIANCE MUTUAL FUND CUSTOMERS CAN NOW CARRY OUT VOICE-BASED TRANSACTIONS

- ✧ Customers of Reliance Mutual Fund can now carry out voice-based financial transactions, with Reliance Nippon Life Asset Management (RNAM) partnering with internet major- Google.
- ✧ For the first time in India, Reliance Mutual Fund for its customers is introducing a conversational interface that would help customers shop with the fund just by listening and speaking to your smartphone or digital device through a series of voice commands.
- ✧ In the first phase, the functionality would be launched in Reliance Simply Save app for the customers and then subsequently in Google Assistant platform for access by all existing and potential investor.

### VIJAY CHANDOK APPOINTED AS MD AND CEO OF ICICI SECURITIES

- ✧ ICICI Securities appointed Vijay Chandok as an additional director and as a Managing Director and CEO of the company.
- ✧ The board of directors of the company have approved the appointment of Vijay Chandok as an additional director and as a Managing Director and CEO of the company with effect from May 7, 2019.
- ✧ He is also on the boards of ICICI Bank UK PLC and ICICI Bank Canada.

### RBI CUTS REPO RATE BY 25 BPS TO 6% FOR SECOND TIME IN ROW

- ✧ The Reserve Bank of India on Thursday cut the repo rate by another 25 basis points to 6 per cent.
- ✧ The move will cheer markets and investors and is the second consecutive rate cut by the RBI.
- ✧ It has also maintained the policy stance neutral and lowered the retail inflation and GDP forecasts.

### RBI MAKES NPA DIVERGENCE RULE EASIER FOR BANKS

- ✧ Reserve Bank of India has made life a little bit easier for banks by tweaking the bad loan divergence rule.
- ✧ Banks' disclosure of divergence practice mandated by RBI aims at improving transparency in asset classification and preventing under-reporting of bad loans.
- ✧ Earlier, the public financial statements with material divergences in banks' asset classification and provisioning from RBI rule did not depict the true and fair view of the financial position of the bank.

### CANARA BANK BECOMES THE FIRST PUBLIC SECTOR BANK IN INDIA TO MEET RBI'S EMV MANDATE

- ✧ ACI Worldwide, a global provider of realtime electronic payment and banking solutions, announced that Canara Bank has successfully rolled out major new functionality to support EMV card acquiring across its ATM network and Aadhaar Authentication, leveraging ACI's UP Retail Payments solution to achieve market firsts.
- ✧ The EMV shift, as in other major global markets, is aimed at reducing lost and stolen card fraud and making counterfeit card fraud more difficult.
- ✧ The prime objective of the EMV shift is to reduce fraud of lost and stolen card and make forging of card fraud more difficult.

## THE IMF AND WORLD BANK LAUNCHES "LEARNING COIN" TO EXPLORE BLOCKCHAIN TECHNOLOGIES



- ✧ The two global financial agencies The International Monetary Fund and the World Bank want to gain insights into how blockchain and cryptocurrencies work.
- ✧ To get a better understanding of the subject, they launched a private blockchain and quasi-cryptocurrency called "Learning Coin", the Financial Times reports.
- ✧ The World Bank and IMF emphasised that this project should not be regarded as a way to promote cryptocurrencies as it is focused on knowledge and educational aspects.

## BANDHAN BANK GETS CCI NOD FOR MERGER WITH GRUH FINANCE

- ✧ Bandhan Bank has received approval from the Competition Commission of India (CCI) for the proposed scheme of amalgamation of Gruh Finance with the bank.
- ✧ Bandhan Bank had, in January, announced the merger of Gruh Finance with it. The move was taken to bring down promoter holding in the bank to 61 per cent from 82.3 per cent.
- ✧ The bank, which had received RBI nod for the scheme, had recently got approval from the BSE and the NSE.

## EXIM BANK FUNDS PROJECTS WORTH USD 267 MN IN RAWANDA

- ✧ The Reserve Bank of India (RBI) Stated that Exim Bank has proffered soft loans worth 266.6\$ million to Rwanda for various projects.
- ✧ The funding, done in three separate tranches to Rawanda, is to support agricultural projects, development of special economic zones (SEZs) and for financing road project in the African nation.
- ✧ According to the agreements, Exim Bank will provide USD 100 million for financing the development of two SEZs and expansion of the Kigali SEZ in Rwanda.

## RBI PROPOSES TO ALLOW FINTECH START-UPS TO TEST REGULATORY SANDBOX

- ✧ The Reserve Bank of India proposed that fintech start-ups could set up regulatory sandbox or live-testing of innovative products and services in segments such as retail payments, money transfer, artificial intelligence and data analytics in the financial sector.
- ✧ The innovative products and services which could be considered for testing under RS include retail payments, money transfer services, marketplace lending, digital KYC and financial advisory services.
- ✧ The objective of RS is to provide a formal regulatory programme for testing new products and services with a customers in a live environment.

## BSE, HDFC BANK TIE UP TO STRENGTHEN STARTUP PLATFORM

- ✧ The BSENSE 0.49 % has signed a memorandum of understanding (MoU) with HDFC BankNSE -0.49 % with an objective to strengthen the BSE Startups platform.
- ✧ The MoU has been signed to spread more awareness on the benefits of listing of startups on this BSE startup platform.
- ✧ BSE is the first exchange to have launched the Start Up platform.

## IDBI BANK LAUNCHES PAPERLESS ACCOUNT OPENING FACILITY FOR NRIS

- ✧ Non-Resident Indians (NRIs), living in nearly 40 countries, will now be able to open account in IDBI Bank without submitting paper documents.
- ✧ IDBI Bank has launched the 'NRI-Insta-Online' account-opening process for NRIs residing in Financial Action Task Force (FATF) member countries.
- ✧ The person will not be required to furnish physical documents and KYC proofs for opening an account with the bank.

## DEUTSCHE BANK APPOINTS KAUSHIK SHAPARIA AS CEO TO SUCCEED RAVNEET GILL

- ✧ Deutsche Bank appointed Kaushik Shaparia as the chief executive officer for India to succeed Ravneet Gill. Gill left the bank to head private lender YES Bank earlier this year.
- ✧ Shaparia served as Asia Pacific Head of Corporate Banking Coverage within Institutional and Treasury Coverage, as well as Global Head of Subsidiary.
- ✧ Headquarters: Germany

# Defence & Technology



## FOUR INDIGENOUS 'DHANUSH' HOWITZERS INDUCTED INTO INDIAN ARMY



- ✦ In a major fire-power boost for the country, four indigenous 'Dhanush' Howitzer guns were inducted to the Indian Army at a ceremony held at the Ordnance factory in Jabalpur.
- ✦ The Dhanush guns have been tested to withstand extreme conditions like rainfall and snow, and have also been built for use in multiple terrains, from plains, to sand and especially in hilly areas.
- ✦ The Dhanush gun system is based on designs of the Bofors howitzer which was inducted in the Army in 1980s and would be the third type of artillery gun to be inducted into the force after the K-9 Vajra and the M-777 ultra-light.

## GAIL, BHEL SIGN PACT FOR DEVELOPMENT OF SOLAR POWER PROJECTS

- ✦ State-owned gas utility GAIL India Ltd has signed an agreement with Bharat Heavy Electricals Ltd (BHEL) for cooperation in the development of solar power projects.
- ✦ BHEL shall also provide operation and maintenance services during the initial period upon becoming successful bidder.
- ✦ BHEL is one of the few companies in the world, and only company in India, having the capability to manufacture the entire range of power plant equipment.

## ISRO'S PSLV C45 PLACES DRDO DEFENCE SATELLITE EMISAT ALONG WITH 28 NANO SATELLITES IN ORBIT

- ✦ ISRO's PSLV C45 lifted off from the Satish Dhawan Space Centre in Sriharikota, carrying India's EMISAT defence satellite along with 28 nano satellites of global customers.
- ✦ As the 27-hour countdown concluded, the nearly 50-metre tall rocket, a new variant of ISRO's trusted work horse PSLV-QL, blasted off from the second launch pad at the spaceport of Sriharikota at 9:27 am.
- ✦ The mission marks several firsts to the credit of the space agency as it would manoeuvre satellites in various orbits and orbital experiments, including on maritime satellite applications.

## REAR ADMIRAL SURAJ BERRY TAKES OVER AS COMMAND OF EASTERN FLEET

- ✦ Rear Admiral Suraj Berry, NM, VSM took over as the Command of Eastern Fleet, the Sword Arm of the Eastern Naval Command from Rear Admiral Dinesh K Tripathi.
- ✦ The Eastern Fleet under him also participated in various bilateral exercises, most notable being INDRA-18 with the Russian Federation Navy, JIMEX-18 with the Japanese Navy and the 25th edition of SIMBEX with the Republic of Singapore Navy.
- ✦ Rear Admiral Tripathi has been placed in the select list for promotion to Vice Admiral and is headed to New Delhi as the Assistant Director-General, Project Seabird. (ANI).

## SHANGHAI BECOMES WORLD'S FIRST DISTRICT WITH 5G COVERAGE

- ✦ Shanghai claimed it has become the world's first district using both 5G coverage and broadband gigabit network as China seeks to establish lead over the US and other countries in the race to develop next generation cellular mobile communications.
- ✦ 5G is the next generation of cellular technology with download speeds that are 10 to 100 times faster than 4G LTE networks.
- ✦ The 5G stations are being installed in different parts of China, including Tibet, as part of Huawei's plans to lead the 5G trials despite the opposition.



## PSLV-C45 SUCCESSFULLY LAUNCHES EMISAT AND 28 CUSTOMER SATELLITES



- ✧ India's Polar Satellite Launch Vehicle (PSLV-C45) successfully launched EMISAT and 28 international customer satellites from Satish Dhawan Space Centre (SDSC) SHAR in Sriharikota.
- ✧ This flight marked the first mission of PSLV-QL, a new variant of PSLV with four strap-on motors.
- ✧ PSLV-C45 lifted off at 9:27 Hrs (IST) from the Second Launch Pad and injected India's EMISAT into a 748 km sun-synchronous polar orbit, 17 minutes and 12 seconds after liftoff.

## BILATERAL MARITIME EXERCISE 'AUSINDEX-19' BEGINS

The third edition of bilateral maritime exercise 'AUSINDEX-19' began on 2 April between India and Australia at Visakhapatnam.

- ✧ The objective of this exercise is to 'strengthen and enhance mutual cooperation and interoperability between the Indian Navy and Royal Australian Navy, providing opportunities for interaction and exchange of professional views between the personnel of the two navies'.
- ✧ The third edition would involve exercises in all three dimensions with focus on Anti-Submarine Warfare Systems (ASW). This year, the number of participating units of both the navies in the bilateral exercise is the highest till date.

## CHINA LAUNCHES ITS 2ND GENERATIONAL DATA RELAY SATELLITE, TIANLIAN II-01

- ✧ China has successfully launched the first of its new-generation data relay satellite, Tianlian II-01 into orbit that will provide data relay, measurement, and control services for its manned spacecraft.
- ✧ It was launched by a Long March-3B carrier rocket from the Xichang Satellite Launch Centre in southwest China's Sichuan Province.

## CMFRI JOINS HANDS WITH ISRO TO PROTECT COASTAL WETLANDS

- ✧ The Central Marine Fisheries Research Institute (CMFRI) and the Indian Space Research Organisation (ISRO) have joined hands to map, validate and protect smaller wetlands in the coastal belt of the country.
- ✧ As per the MoU, the two scientific institutes will identify and demarcate wetlands, and restore the degraded wetlands through suitable livelihood options like coastal aquaculture.
- ✧ The collaborative move is part of a national framework for fisheries and wetlands recently developed by the National Innovations in Climate Resilient Agriculture (NICRA) project of CMFRI.

## SRI LANKA'S 1ST SATELLITE 'RAAVANA-1' LAUNCHED INTO SPACE

- ✧ Sri Lanka's first satellite 'Raavana-1' was launched into space from NASA's Flight Facility on Virginia's east shore. 'Raavana 1' weighs around 1.05 kg and the lifespan of the satellite is around one and a half years.
- ✧ The satellite was designed and built at the Kyushu Institute of Technology in Japan by two Sri Lankan research engineers.

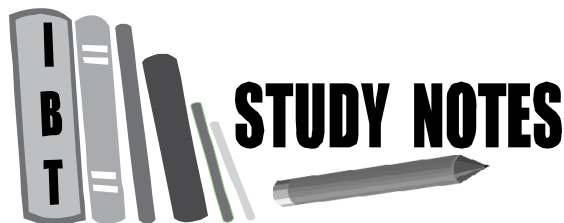
## NASA'S CASSINI REVEALS DISAPPEARING LAKES ON SATURN'S TITAN MOON

- ✧ Fresh findings from NASA's Cassini mission shed light on the bizarre "water cycle" of Saturn's largest moon.
- ✧ Scientists suspect the lakes were formed when surrounding bedrock chemically dissolved and collapsed a process which occurs with a certain type of lake on Earth.
- ✧ Titan is the most Earth-like body in the solar system. It has lakes, canyons, rivers, dune fields of organic sand particles about the same size as silica sand grains on Earth.

## AIRTEL CONFIRMS IT HAS RECEIVED CONDITIONAL NOD FOR MERGER WITH TTSL

- ✧ Bharti Airtel has confirmed that it has received in-principal approval from the telecom department for merger with Tata Teleservices.
- ✧ As per the agreement -Airtel will take in the Tata Group-owned telco's consumer mobile operations in 19 telecom circles.
- ✧ The deal will allow the Tata Group to rid itself of the loss-making mobility business, which has been a drag on the group's finances.





## Quantitative Aptitude

### COMPOUND INTEREST

Compound Interest is the interest calculated on the initial principal and the accumulated interest of previous periods of a deposit or loan.

Compound Interest (CI) is the interest calculated on both the principal and the interest accrued, if any, after a certain period of time. In simple words, compound interest is the interest calculated on the net amount remaining at that point of time. In easy words, it can be said as “interest on interest”. It makes a deposit or loan grow faster as compared to simple interest. The interest at which compound interest accumulates depends on the frequency of compounding; more the number of compounding periods, the greater the compound interest.

The formula used for calculation of compound interest is:

$$\text{Amount, } A = P \left( 1 + \frac{R}{100} \right)^N$$

$$\text{Or Compound Interest (CI)} = A - P = P \left( 1 + \frac{R}{100} \right)^N - P$$

Where P – principal, R – rate of interest, N – time period

### TO COMPUTE COMPOUND INTEREST

#### Case 1: Compounded Annually

When the interest is added to the Principal at the end of each year, we say that the interest is compounded annually.

$$\text{Here } A = P \left( 1 + \frac{r}{100} \right)^n \text{ and } C.I = A - P$$

#### Case 2: Compounded Half - Yearly (Semi - Annually)

When the interest is compounded Half - Yearly, there are two conversion periods in a year each after 6 months. In such situations, the Half - Yearly rate will be half of the annual rate, that is

$$\text{In this case, } A = P \left( 1 + \frac{1}{2} \left( \frac{r}{100} \right) \right)^{2N} \text{ and } C.I = A - P$$

#### Case 3: Compounded Quarterly

When the interest is compounded quarterly, there are four conversion periods in a year and the quarterly rate will be one-fourth of the annual rate, that is

$$\text{In this case, } A = P \left( 1 + \frac{1}{4} \left( \frac{r}{100} \right) \right)^{4N} \text{ and } C.I = A - P$$

#### Difference between CI and SI:-

Difference between CI and SI for one year is always zero, i.e., both SI and CI are the same after one year on any principal.

$$\text{Difference between CI and SI for 2 years is } = P \left( \frac{R}{100} \right)^2$$

$$\text{Difference between CI and SI for 3 years is } = P \left( \frac{R}{100} \right)^2 \left( 3 + \frac{R}{100} \right)$$

### EXAMPLES

- Find the amount for Rs. 20,000 at 15% per annum for 2 years.

**Sol.** Here, P = Rs. 20,000, r = 15% p. a. and n = 2 years.

$$\text{Amount after } 2 \frac{1}{3} \text{ years} = A$$

$$= P \left( 1 + \frac{r}{100} \right)^2 \left[ 1 + \frac{1}{3} \left( \frac{r}{100} \right) \right]$$

$$= 20000 \left( 1 + \frac{15}{100} \right)^2 \left[ 1 + \frac{1}{3} \left( \frac{15}{100} \right) \right]$$

$$= 20000 \left( 1 + \frac{3}{20} \right)^2 \left( 1 + \frac{1}{20} \right)$$

$$= 20000 \left( \frac{23}{20} \right)^2 \left( \frac{21}{20} \right) = 20000 \times \frac{23}{20} \times \frac{23}{20} \times \frac{21}{20}$$

$$= \text{Rs. } 27,772.50$$

- In how much time will a sum of Rs. 16000 at 4% per annum will generate Rs. 1305.6 compound interest.

$$\text{Sol. We know, } CI = P \left( 1 + \frac{r}{100} \right)^n - P$$

$$1305.6 = 16000 \left( 1 + \frac{4}{100} \right)^n - 16000$$

$$\frac{1305.6}{16000} = \left( \frac{104}{100} \right)^n - 16000$$

$$\frac{13056}{160000} = \left( \frac{26}{25} \right)^n - 16000$$

$$\therefore n = 2 \text{ years}$$

3. If the difference between compound interest and simple interest on a certain sum at 5% per annum for 2 years is Rs. 625. Find the Sum?

**Sol.** Difference at 2 years

$$(CI-SI) = P \left( \frac{r}{100} \right)^2$$

$$625 = P \left( \frac{5}{100} \right)^2$$

$$625 = P \left( \frac{1}{20} \right) \times \left( \frac{1}{20} \right)$$

$$P \Rightarrow 250000$$

4. Find the compound Interest on Rs.5000 at 12% per annum for 2 years, compounded annually ?

**Sol.**  $CI = P - P \left( 1 + \frac{r}{100} \right)^n - P$

$$CI = 5000 \left( 1 + \frac{12}{100} \right)^2 - 5000$$

$$CI = 5000 \left( \frac{112}{100} \right)^2 - 5000$$

$$CI = 6272 - 5000 = 1272$$

5. Find the compound interest on a sum 6000 at 15% per annum for 2 years?

**Sol.** Alternate method :-

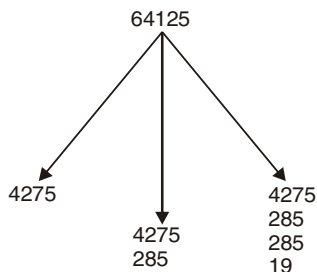
Use formula  $a + a + \frac{a \times a}{100}$  to calculate the compound interest on principal.

$$\text{Here, } 15 + 15 + \frac{15 \times 15}{100} = 32.25\%$$

$$\text{Now CI} = 32.25\% \text{ of } 6000 = 1935$$

6. A sum of Rs.64125 is invested for a period of 3 years at a rate of CI per annum. Find the total interest accrued in the 3rd year and difference between CI and SI?

**Sol.** Tree method to find CI:-



$$CI \text{ for 3rd year} = 4275 + 285 + 285 + 19 = 4864$$

$$\text{Difference of CI and SI} = 285 + 285 + 285 + 19 = 874$$

7. A bank offers 5% compound interest calculated on half-yearly basis. A customer deposits Rs. 1600 each on 1st January and 1st July of a year. At the end of the year, the amount he would have gained by way of interest is:

- (A) Rs. 120 (B) Rs. 121  
(C) Rs. 123 (D) Rs. 122

**Sol.** Amount after 1 year on Rs. 1600 (deposited on 1st Jan) at 5% when interest calculated half-yearly

$$P \left( 1 + \frac{R/2}{100} \right)^{2T} = 1600 \left( 1 + \frac{5/2}{100} \right)^{2 \times 1} = 1681$$

Amount after 1/2 year on Rs. 1600 (deposited on 1st Jul) at 5% when interest calculated half-yearly

$$P \left( 1 + \frac{R/2}{100} \right)^{2T} = 1600 \left( 1 + \frac{5/2}{100} \right)^{2 \times \frac{1}{2}} = 1640$$

Total Amount after 1 year

$$1681 + 1640 = 3321$$

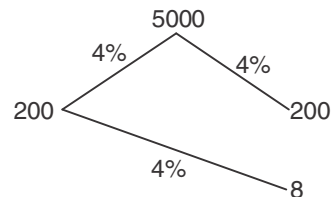
$$\text{Compound Interest} = \text{Rs.} 3321 - \text{Rs.} 3200 = \text{Rs.} 121$$

8. What is the difference between the compound interests

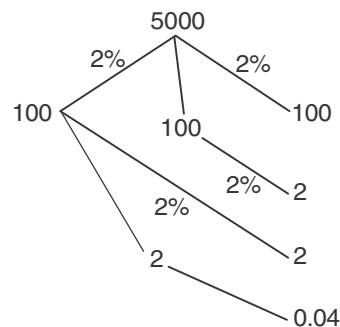
on Rs. 5000 for  $1\frac{1}{2}$  years at 4% per annum compounded yearly and half-yearly?

- (A) Rs. 2.04 (B) Rs. 4.80  
(C) Rs. 3.06 (D) Rs. 8.30

**Sol.**



$$200 + \frac{208}{2} = 200 + 104 = 304$$



$$\text{Total} = 306.04$$

$$\text{difference} = 306.04 - 304 = 2.04$$

## Reasoning Ability

### STUDY NOTES OF PUZZLE TEST

**Puzzle test** consist of set of information which is given in complex or twisted form. Basically, there are two types of information, i.e. **Definite information** and **indefinite information**.

**Definite Information:** Information which is independent of other information, i.e. doesn't depend upon other information.

**Indefinite Information:** Information which depends upon another information or linked with another information which is given in statement.

#### Approaches needed to solve Puzzle:

- Firstly, read the Directions of the question carefully, it is more important than solving question.
- Write the data on your rough sheet concisely and neatly.
- Find out that statements which consist of definite information.
- Arrange the information and make a series of statements which are linked to each other respectively.

**Types of Puzzles:** Puzzles are classified into various puzzles.

1. Based on categorization.
2. Based on comparison.
3. Based on Blood relation.
4. Puzzle based on Day/Month.
5. Floor based puzzle.

### SOLVED EXAMPLES

1. **Based on categorization:** It is the most simple type of puzzle, in which we simply arrange the different variables in different categories.

**Examples:**— There are six cities Ahmedabad, Bangalore, Chennai, Dehradun, Firozpur and Gurgaon and they belong to atleast one of the types of places i.e. Cultural, Hill station and Industrial. Bangalore is not a Hill station. Chennai and Gurgaon belongs to all types of places. Firozpur is both Hill station and Industrial. Ahmedabad is not an Industrial area. Bangalore and Firozpur are not Cultural places. Dehradun is not a Hill station. Ahmedabad and Dehradun are not cultural cities. Ahmedabad and Bangalore are not alike.

Sol.

Cities Places	Ahmedabad	Bangalore	Ehennai	Dehradun	Fixorzpur	Gurgaon
Cultural	*	*	✓	*	*	✓
Hill Station	✓	*	✓	*	✓	✓
Industrial	*	✓	✓	✓	✓	✓

2. **Puzzles based on comparison:** In this we make comparison of different objects or persons and conclude the final result on the basis of comparison.

**Comparison can done for different variables:—**

- (i) comparison of heights.
- (ii) comparison of marks.
- (iii) comparison of age, etc.

**Example:—**

Among four friend Ankit, Bhavna, Chintu and Dharuv. Ankit is taller than Bhavna, who is shorter than Dharuv. Dharuv is not the tallest and Ankit is shorter than Dharuv.

Sol. Chintu > Dharuv > Ankit > Bhavna  
(Tallest to shortest)

3. **Puzzles based on blood relation:—**

Puzzles of this type consist of analysis of certain blood relations and then concluding on the basis of the given information.

Generation tree is the important resource to solve question based on this topic.

**Example:—**

All the six members of a family  $A_1, A_2, A_3, A_4, A_5$  and  $A_6$  are travelling together.  $A_2$  is the son of  $A_3$  and  $A_3$  is not the mother of  $A_2$ .  $A_1$  and  $A_3$  are a married couple.  $A_5$  is the brother of  $A_3$ .  $A_4$  is the daughter of  $A_1$ .  $A_6$  is the brother of  $A_2$ .

Sol.  $A_5^{(+)} \text{ — } A_3^{(+)} \text{ — } A_1^{(-)}$   
 $A_6^{(+)} \text{ — } A_2^{(+)} \text{ — } A_4^{(+)}$   
 (–) ⇒ Female  
 (+) ⇒ Male

4. **Puzzle based on Day/Month:**

This type of puzzle consist of information which is related to days or month. Basic rule to solve this types of puzzle is to fix days/months from top to bottom and arrange information according to given condition.

**Example:**

Seven persons Ramesh, Jasmine, Manisha, Quiny, Lalit, Tanishq and Kamal conduct workshop on developing Managerial skills in seven different companies Z, Y, X, W, V, U and T on a different day of the week from Monday to Sunday. The order of persons, companies and days of the week are not necessarily the same. Jasmine organizes workshop in company W on Wednesday. Quiny does not conduct workshop for companies Z or X and conducts on the next day of Lalit who conducts the workshop for company U.

Tanishq conducts workshop for company V on Friday. Kamal conducts workshop on Monday but not for company X or T. Manisha conducts workshop for company Z but not on Tuesday.

**Sol.**

Days	Name	Company
Monday	Kamal	Y
Tuesday	Ramesh	X
Wednesday	Jasmine	W
Thursday	Manisha	Z
Friday	Tanishq	V
Saturday	Lalit	U
Sunday	Quiny	T

### 5. Floor based puzzle:

This is that type of puzzle in which different persons are arranged on different floors. Information will be given in complex form, you have to simplify it and sometimes some more variables will be there in the question. You have to just identify the direct, negative and indirect information and solve puzzles accordingly.

#### Examples:-

A building has eight floors 1 to 8 in such a way that ground floor in numbered 1, topmost floor is numbered 8. Eight persons Gopal, Rajeev, Prashant, Mayank, Queen, Ashish, Disha and Charoo are staying each on one of these floor mentioned above. Ashish is staying on floor no. 6. There is a gap of three floors between Gopal and Rajeev. Charoo is staying on the topmost floor. Neither Prashant nor Mayank is staying on floor no. 5. Queen is staying in the middle of floor Prashant and Mayank. Rajeev is staying on floor no. 1. Mayank is not an immediate neighbour of Gopal.

#### Note:-

The basic rule to solve the questions of floor is to fix the floor number from top to bottom or bottom to top as information given in the question and then arrange other variables according to information of question.

**Sol.**

Floor No.	Person
8	Charoo
7	Disha
6	Ashish
5	Gopal
4	Prashant
3	Queen
2	Mayank
1	Rajeev

6. **Box based puzzle:** This is that type of puzzle in which different variables are arranged on different boxes from top to bottom .i.e. If there are 8 boxes than the topmost box is Box no. 8 and the lowest box is box no. 1.

#### Example:

$X_A, X_B, X_C, X_D, X_E, X_F$ , and  $X_G$  are seven different boxes containing different fruits i.e. Litchi, Orange, Mango, Papaya, Grapes, Water Melon, and Guava but not necessarily in the same order.

Box  $X_B$  is not placed below  $X_D$ . Box which contains Litchi is immediately above  $X_A$ . There are only two boxes between  $X_D$  and the box which contains Litchi and Box  $X_D$  is above the Litchi box. The box which contains Mango is above  $X_D$  but not immediately above  $X_D$ . Only three boxes are between  $X_C$  and the box which contains Mango. The box which contains Guava is immediately above  $X_C$ . The box which contains Papaya is immediately above box  $X_G$ . Only one box is there between  $X_B$  and  $X_E$ . Neither box  $X_B$  nor  $X_A$  contains Grapes.  $X_A$  not contains Orange.

**Sol.**

Box	Color
$X_F$	Mango
$X_B$	Orange
$X_D$	Grapes
$X_E$	Guava
$X_C$	Papaya
$X_G$	Litchi
$X_A$	Water Melon

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## ENGLISH LANGUAGE

### SENTENCE JUMBLES

#### What do you mean by Sentence Jumbles?

Sentence Jumbles mean that the parts of the sentences are jumbled/ mixed and you need to rearrange the same. As per the latest exam pattern, these questions are asked in several shifts. Earlier only Para Jumbles were being asked. Its added advantage for the students was that if they were able to crack the correct pattern they were able to mark five questions correct at once. But now they have to solve sentence jumbles which usually come in the set of five or more. Now they have to crack five different patterns which will have different formations and which may consume more time than Para Jumbles. So, we have to use a good approach so that we can crack it correctly and that too in a lesser time.

#### Tips to crack Sentence Jumbles

- 1. Use the options:** Any student can easily rearrange the parts of the sentence if he puts in some efforts. But only that student will be able to crack the pattern in the least time who will use options for the same. Sometimes, we try to arrange the sentence by ourselves but that is not feasible when it is a competitive exam. We need not only to crack the correct pattern but also to do that in the least possible time. Thus, we must check the options and start making the pattern using those only.
- 2. How to use the options:** We must firstly check the alternatives and see that if there are any such alternatives which have the repetitive initials. We must start making the pattern from that alternative only. The advantage of checking those options is that either the examiner might have put those alternatives to confuse the students and the correct pattern might be one of them or even if both the patterns are not correct then you can even eliminate both the alternatives at once.
- 3. Check the right starting from the options:** We need to check the options so that we may decide from where to start making the pattern first. Sometimes, that part is given as starting which could not start the sentence in a good way. For example, if some pattern is such that the part starts with 'but, and, any helping verb etc.' chances are that these might not give a good start to the options. So try not to use them at first as it might waste your time. Try to look for those options which starts with some nouns or pronouns which acts as good subjects and give a good start to the sentence.
- 4. Selection of the alternative:** If you feel like you have got a good starting of the sentence then firstly make the full sentence with the pattern been given in the exam. If it is correct in your opinion then you may opt

to mark it as your answer but if you feel like the structure of the sentence may differ then you must follow the same process that you followed earlier in order to reach the right alternative.

- 5. Elimination strategy:** You may opt not to eliminate each alternative as it will take much time. However if you feel like that you are confused regarding the correct structure then you might opt to eliminate the wrong alternatives to be sure that you have selected the right alternative.

### EXAMPLES

- anybody would have(a) / I don't think(b) / searched for the plane(c) / had that not happened.(d).  
(a) acbd (b) dabc (c) dbac (d) cabd  
(e) none of the above
- what was the most expensive (a)/ he had been flying in (b)/ signing in the Welsh club's history(c) / to join up with his new club in(d).  
(a) bdac (b) acbd (c) dacb (d) cbda  
(e) none of the above
- how to prevent the condition(a) / identification of markers and high-risk children(b) / by early intervention, genetic screening and(c) / more research is needed on(d).  
(a) dacb (b) abcd (c) dacd (d) cabd  
(e) none of the above
- small vessel disease(a) / train of thought or often become sidetracked may be(b) / people who frequently lose their(c) / displaying earlier symptoms of cerebral(d).  
(a) bcda (b) cbda (c) dacb (d) adbc  
(e) none of the above
- breakfast contributes to weight gain(a) / doesn't mean that eating breakfast can help(b) / the idea that skipping (c) / with wait loss, a research review suggests(d).  
(a) cadb (b) abdc (c) abcd (d) cabd  
(e) none of the above
- they are feeling so vulnerable(a) / to learn and grow when(b) / we can not expect children(c) / and under attack(d).  
(a) cbda (b) abdc (c) cbad (d) adbc  
(e) none of the above
- but I believe emotional safety of children(a) / that lady in the park might have asked me to mind(b) / is very much our business(c) / my own business(d).  
(a) dcba (b) bdac (c) dcab (d) bdca  
(e) none of the above

8. due to global trade tensions and(a) / the European Commission sharply cut its forecasts(b) / an array of domestic challenges(c) / for euro zone economic growth(d).  
(a) bdac (b) abcd (c) bcda (d) abdc  
(e) none of the above
9. the agent of government fully equipped to take a view on the matter(a) / the regulator in the matter, though the RBI is(b) / their own regulated entities who failed to convince(c) / the government is tilting in favour of(d).  
(a) dcba (b) abcd (c) dcba (d) abdc  
(e) none of the above
10. how to imbue meaning and pride(a) / at the lowest end of the work chain(b) / there is very little conversation about(c) / in the lives of those(d).  
(a) bacd (b) cabd (c) badc (d) cabd  
(e) none of the above
11. he would get the punishment(a) / government should terminate(b) / his service and also ensure that(c) / he demanded that the state(d) / No error(e)  
(a) dbca (b) bcda (c) bcad (d) dbac  
(e) None of the above
12. the duty structure,(a) / achieving a higher revenue target(b) / we have tweaked(c) / including the excise duty, for(d) / No error(e)  
(a) dabc (b) dacb (c) cadb (d) cabd  
(e) None of the above
13. conversation of the women(a) / most effectively through the(b) / he does this,(c) / gathered around the scaffold(d) / No error(e)  
(a) abcd (b) cbda (c) cbad (d) abdc  
(e) None of the above
14. jobs and self-employment opportunities to Punjab's(a) / it is my endeavour to provide(b) / of social isolation and loss of self-esteem(c) / unemployed youth, to bring them out of the vicious cycle(d) / No error(e)  
(a) adbc (b) badc (c) adcb (d) bacd  
(e) None of the above
15. he had moved on(a) / who was by then a Major in the Indian Army,(b) / more concrete information on Dalbir,(c) / before he could get any(d) / No error(e)  
(a) dcab (b) acdb (c) dcba (d) acbd  
(e) None of the above
16. sacrificed high ethical ideals(a) / in the interest of achieving material progress,(b) / an opportunistic philosophy that(c) / would not have been possible(d) / No error(e)  
(a) bacd (b) cabd (c) badc (d) cabd  
(e) None of the above
17. contemplation(a) / to the life of(b) / the life of action(c) / he preferred(d) / No error(e)  
(a) cdab (b) dcba (c) bacd (d) badc  
(e) None of the above
18. fellow men(a) / to use the position(b) / it is best for a man(c) / to be an active benefactor of his(d) / No error(e)  
(a) cbda (b) cbad (c) adbc (d) bcda  
(e) None of the above
19. and glowing praise for goodness(a) / and malignity(b) / there is a clear(c) / condemnation of evil(d) / No error(e)  
(a) cdba (b) dbca (c) dbac (d) cdab  
(e) None of the above
20. his selfish interests(a) / lack of principle in promoting(b) / he showed a surprising(c) / but he was mean because(d) / No error(e)  
(a) bacd (b) cbda (c) dcba (d) dcba  
(e) None of the above
21. amount of exercise to prevent depression started at(a) / that, statistically, the ideal(b) / delving deeper, the scientists found(c) / about 15 minutes a day of running or other strenuous exercise.(d)  
(a) cbad (b) cbda (c) adcb (d) adbc  
(e) None of the above
22. even if one tries to avoid food that(a) / still a good chance of consuming transglutaminase(b) / according to culinary experts(c) / contains artificial additives, there is.(d)  
(a) abdc (b) cadb (c) adbc (d) cabd  
(e) None of the above
23. physically active people tend to be happier and less(a) / depression than people who seldom move much(b) / and most have concluded that(c) / prone to anxiety and severe(d)  
(a) cabd (b) abcd (c) cadb (d) dcba  
(e) None of the above
24. oncoming vehicles during the day if they use positive(a) / apnea may be at lower risk of accidents with(b) / airway pressure therapy at night(c) / kids with obstructive sleep(d) /  
(a) dbac (b) abcd (c) acdb (d) dbca  
(e) None of the above
25. they are not naturally suited to(a) / their best performance during work(b) / or school hours(c) / a huge number of people struggle to deliver(d) /  
(a) acdb (b) dbca (c) cbda (d) dbac  
(e) None of the above

**ANSWER KEY**

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

## BANKING AWARENESS

### MUTUAL FUNDS

#### INTRODUCTION

A Mutual Fund is an investment vehicle for investors who pool their savings for investing in diversified portfolio of securities with the aim of attractive yields and appreciation in their value. The investment managers of the fund manage these savings in such a way that the risk is minimized and steady return is ensured.

#### TYPES OF MUTUAL FUNDS:

- **Open Ended Funds/Schemes**- Open ended scheme means a scheme of mutual funds which offers units for sale without specifying any duration for redemption. These schemes do not have fixed maturity and entry to the fund. It is always open to investors who can subscribe it at any time. Similarly, the investors have an option to get their holdings redeemed at any time.
- **Close Ended Funds/Scheme**- A close-ended scheme means any scheme of mutual fund in which the period of maturity of scheme is specified. Unlike open-ended funds, the corpus of close ended scheme is fixed and an investor can subscribe directly to the scheme only at the time of initial issue.
- **Interval Funds/Schemes**-An interval scheme is a scheme of mutual fund which is kept open for specific interval and after that it operates as a close scheme. Thus, it combines the features of both open ended and close ended scheme/funds.
- **Income Funds**-These funds aim to providing maximum current return/income to the investors. The investments are made in stocks yielding higher returns and capital appreciation is of small importance. Such funds distribute the income earned by them periodically amongst the investors.
- **Money Market Mutual Funds**-Money Market Mutual Fund means a scheme of a mutual fund which has been set up with the objective of investing exclusively in money market instruments. These instruments include treasury bills, dated government securities with an unexpired maturity upto one year.
- **Stock/Equity Funds**- These funds mainly invest in shares of the companies. The investments may vary to Blue chip companies (Companies with high profits and negligible losses) to newly established companies. It may be further divided into Income Fund and Growth Fund.

### MUTUAL FUNDS IN INDIA

In India first Mutual Fund was started in 1964 when Unit Trust of India was established to mop up savings of small savings of small investors and channelize them into productive avenues. UTI bought out number of schemes beneficial to every category of investors.

The Government of India has amended Banking Regulation Act in 1987 to enable commercial banks to launch mutual funds in India. A number of commercial banks have started mutual funds to mop up savings of every section of society such as:

- Canstock and Canshare in 1987
- SBI Mutual Fund in 1987
- LIC Mutual Fund in 1989
- GIC Mutual Fund in 1990

In 1992 private companies also got permission to setup Mutual Funds. SEBI (Mutual Funds) Regulation 1993 which was replaced by SEBI (Mutual Funds) Regulations 1996 provides guidelines for registration, constitution, management and schemes of Mutual Funds in India.

### BENEFITS OF MUTUAL FUNDS

- **Diversification**- A large number of investors has small savings with them. When small savings are pooled and entrusted to mutual funds then these can be used to buy shares of different companies. This diversification of investment ensures regular return and capital appreciation.
- **Reduced Risk**- As Mutual Funds invest in large number of companies and are managed professionally; the risk factor of investor is reduced.
- **Tax advantage**- There are certain schemes of Mutual Funds which provide tax advantage under the Income Tax Act. Thus, the tax liability of an investor is also reduced when he invests in these schemes of the Mutual Funds.
- **Higher Returns**- Mutual Funds are expected to provide higher returns to the investors as compared to direct investment.
- **Investor Protection**- Mutual Funds are regulated and monitored by SEBI (Securities Exchange Board of India) which provide better protection to the investors.

### QUESTIONS

1. A mutual fund is not
  - (a) A portfolio of stocks, bonds and other securities
  - (b) A company that manages investment portfolios
  - (c) A pool of funds used to purchase securities on behalf of investors
  - (d) A collective investment vehicle

2. After UTI, the first mutual funds were started by
  - (a) Private sector banks
  - (b) Public sector banks
  - (c) Financial institutions
  - (d) Non-banking Finance Companies
3. Mutual fund can benefit from economics of scale because of
  - (a) Portfolio diversification
  - (b) Risk reduction
  - (c) Large volume of trades
  - (d) None of the above
4. Equity Linked Savings Scheme does not have which of the following features ?
  - (a) It entitles the unit holder to tax rebate
  - (b) The investment is locked in for 3 years
  - (c) A minimum stated level of investments is made in equity and equity related instruments
  - (d) None of the above
5. A close ended mutual fund has a fixed
  - (a) NAV
  - (b) Fund Size
  - (c) Rate of Return
  - (d) Number of Distributors
6. Of the following fund types, the highest risk is associated with
  - (a) Balanced Funds
  - (b) Fift Funds
  - (c) Equity Growth Funds
  - (d) Debt Funds
7. The Custodian of a mutual fund :
  - (a) Is appointed for safekeeping of securities
  - (b) Need not be an entity independent of the sponsors
  - (c) Not required to be receive deliveries with SEBI
  - (d) Does not give or receive deliveries of physical securities
8. The Mutual fund is constituted as
  - (a) A trust
  - (b) A private limited company
  - (c) An asset management company
  - (d) A trustee company
9. A self Regulatory Organisation can regulate
  - (a) All entities in the market
  - (b) Only its own members in a limited way
  - (c) Its own members with total jurisdiction
  - (d) No entity at all
10. Bank owned Mutual Funds are supervised by
  - (a) SEBI
  - (b) RBI
  - (c) Jointly by SEBI & RBI
  - (d) AMFI

### ANSWER KEY

- |        |        |        |        |         |
|--------|--------|--------|--------|---------|
| 1. (b) | 2. (b) | 3. (c) | 4. (d) | 5. (b)  |
| 6. (c) | 7. (a) | 8. (a) | 9. (b) | 10. (c) |

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## COMPUTER AWARENESS

- \_\_\_\_\_ is when the more power-hungry components, such as the monitor and the hard drive are put in idle.  
(A) Hibernation (B) Power down  
(C) Standby mode (D) shutdown procedure  
(E) None of these
- Which of the following is an operating system?  
(A) Linux (B) Debugger  
(C) Mozilla (D) Google chrome  
(E) Intel 8085
- Which of the following cables can transmit data at high speeds?  
(A) Flat cables (B) Coaxial cable  
(C) Optic fiber cable (D) Twisted pair cable  
(E) UTP cable
- What is the base of hexadecimal number system?  
(A) 2 (B) 8  
(C) 16 (D) 10  
(E) None of these
- RTGS stand for \_\_\_\_\_.  
(A) Real Time Gross Settlement  
(B) Real Time General Settlement  
(C) Run Time Gross Settlement  
(D) Regular Time General Settlement  
(E) None of these
- What is the name given to the temporary storage area that a web browser uses to store pages and graphics that it has recently opened?  
(A) Niche (B) Cookies  
(C) Cache (D) Cellar  
(E) None of these
- Oracle is an example of \_\_\_\_\_ application software.  
(A) Database (B) Word processing  
(C) Project management (D) Presentation graphics  
(E) Desktop
- MySQL is \_\_\_\_\_.  
(A) A hierarchical model (B) ARDBMS  
(C) A relational model (D) A Database  
(E) None of these
- Primary key is a \_\_\_\_\_.  
(A) Common key (B) Unique key  
(C) Input key (D) Output key  
(E) None of these
- Which of the following computer language is a mathematically oriented languages used for scientific problems?  
(A) FORTRAN (B) COBOL  
(C) LISP (D) PROLOG  
(E) APPLE
- Which of the following is NOT a computer programming language?  
(A) C (B) C++  
(C) Java (D) COBOL  
(E) Microsoft
- Which of the following is not an operating system?  
(A) DOS (B) UNIX  
(C) MAC(OS) (D) DBMS  
(E) Windows XP
- One nibble is equal to how many bits?  
(A) 4 bits (B) 8 bits (C) 12 bits (D) 16 bits  
(E) None of these
- Verification of a Login name and password is known as \_\_\_\_\_.  
(A) Configuration (B) Accessibility  
(C) Authentication (D) Logging in  
(E) None of these
- Which of the following can be used to select the entire document?  
(A) Ctrl+A (B) Alt+F5  
(C) Shift+A (D) Ctrl+K  
(E) Ctrl+H
- Which of the following will you require to hear music on your computer?  
(A) Video Card (B) Sound Card  
(C) Mouse (D) Joy Stick  
(E) None of these
- Layer which converts data frames into bits and also convert bits into frames is known as.....  
(A) Data Link Layer (B) Transport Layer  
(C) Session Layer (D) None
- Layer which deals with router.....  
(A) Network Layer (B) Transport Layer  
(C) Session Layer (D) None
- Layer which manages MAC address .....  
(A) Presentation Layer (B) Transport Layer  
(C) Session Layer (D) Data Link Layer

20. Layer which establishes, maintains & terminates a connection while communicating with other client is known as.....  
 (A) Presentation Layer (B) Transport Layer  
 (C) Session Layer (D) None
21. Layer which translates data format & deals with compression of data and network security is known as.....  
 (A) Presentation Layer (B) Application Layer  
 (C) Session Layer (D) None
22. Layer which is the user interface to access the network services such as file transfer/ database access is known as.....  
 (A) Presentation Layer (B) Application Layer  
 (C) Session Layer (D) None
23. A long message that needs to be transmitted is broken into smaller packets of fixed size for error free transmission is termed as.....  
 (A) Data Sequencing (B) Flow Control  
 (C) Error control (D) None
24. ICMP stands for \_\_\_\_\_?  
 (A) Internet Control Message Protocol  
 (B) Internet Connection Management Protocol  
 (C) Internet Control Management Protocol  
 (D) None
25. What is the meaning of OSI, in terms of computers?  
 (A) Open Software Interrelation  
 (B) Open System Interrelation  
 (C) Open System Interconnection  
 (D) Open Software Interconnection  
 (E) None of these
26. USB in data cables stands for?  
 (A) Unicode smart Bus (B) Universal structural Bus  
 (C) Unicode Serial Bus (D) Universal serial Bus  
 (E) None of these
27. You must install a (n) \_\_\_\_\_ on a network if you want to share a broadband Internet connection.  
 (A) router (B) modem  
 (C) node (D) cable  
 (E) None of these
28. To reload a web page, press the \_\_\_\_\_ button.  
 (A) Redo (B) Reload  
 (C) Restore (D) Ctrl  
 (E) Refresh
29. \_\_\_\_\_ mouse uses laser rays for the movement of cursor.  
 (A) Mechanical mouse (B) Optical mouse  
 (C) Magnetic mouse (D) Normal mouse  
 (E) None of these
30. Disk access times are measured in \_\_\_\_\_?  
 (A) minute (B) Milliseconds  
 (C) Hours (D) seconds  
 (E) None of these
31. Blaise Pascal has introduced \_\_\_\_\_?  
 (A) Adding machine (B) Abacus  
 (C) Calculator (D) difference engine  
 (E) None of these
32. Sending an e-mail is similar to \_\_\_\_\_.  
 (A) Petering an event (B) Narrating a store  
 (C) Writing a letter (D) Creating a drawing  
 (E) None of these
33. You can use the \_\_\_\_\_ bar to type a URL and display a webpage or type a keyword to display a list of related webpages.  
 (A) Menu (B) Title  
 (C) Search (D) Web  
 (E) Address
34. A web \_\_\_\_\_ consists of one or more Web pages located on a Web server.  
 (A) Hub (B) Site  
 (C) Story (D) Template  
 (E) None of these
35. \_\_\_\_\_ are used to identify a user who returns to a Website.  
 (A) Cookies (B) Plug-ins  
 (C) Scripts (D) ASPs  
 (E) None of these

**ANSWER KEY**

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



# TRICKY QUESTIONS

## Quantitative Aptitude

- In an examination 80% candidate passed in English and 85% candidate passed in Mathematics. If 73% candidate passed in both subjects, then what percent of candidates Failed in both the subjects?  
(A) 8 (B) 15 (C) 27 (D) 35
- A student has to secure 40% marks to pass. He gets 67 and fails by 13 marks. What is the maximum marks?  
(A) 300 (B) 200 (C) 150 (D) 240
- The ratio of the number of boys and girls in a school is 3:2. If 25% of boys and 20% of girls are scholarship holders, then what is the percentage of students who do not get scholarship?  
(A) 63% (B) 77% (C) 71% (D) 72%
- There is a library in a college which has 65% of the books are in English. 60% of the remaining books are in Hindi rest of the books are in French. If there are 700 books in French, then the total number of books in English is?  
(A) 3000 (B) 3250 (C) 3350 (D) 3500
- Rohit went to market and bought a mobile costing Rs. 7296 including sales tax at 14%. He asked the shopkeeper to reduce the price of the mobile so that he can save the amount equal to the tax. Then find the reduction allowed by the shopkeeper?  
(A) 656 (B) 768 (C) 896 (D) 1296
- A mixture of 10 litre of milk and water contains 20% water. How much water should be added to this so that water may be 30% in the new mixture?  
(A) 6.25 litres (B) 2.33 litres  
(C) 1.43 litres (D) 7.35 litres
- 125 gallons of a mixture of wine and water contains 20% water. How much water must be added to it to make the water 25% of the new mixture?  
(A) 8 gallons (B)  $8\frac{1}{3}$  gallons  
(C)  $8\frac{2}{3}$  gallons (D)  $8\frac{3}{4}$  gallons

- The ratio of milk and water in mixtures of four containers are 5 : 3, 2 : 1, 3 : 2 and 7 : 4 respectively. In which container is the quantity of milk, relative to water, minimum?  
(A) First (B) Second (C) Third (D) Fourth
- In a 60 kg mixture respective ratio of milk and water is 7:5 then what quantity of water should be added to the mixture to make the ratio 5:6?  
(A) 17 (B) 12 (C) 18 (D) 19
- 200 litres of a mixture contains milk and water in the ratio 17 : 3. After the addition of some more milk to it, the ratio of milk to water in the resulting mixture becomes 7 : 1. The quantity of milk added to it was:  
(A) 20 litres (B) 40 litres (C) 60 litres (D) 80 litres
- The average age of all the 16 professors of Lucknow University is 52 years. What will be the average age of all the 16 professors after 4 years, if there is no any retirement or recruitment?  
(A) 68 years (B) 64 years  
(C) 56 years (D) None of these
- Average of 11 numbers is 7. If every number is doubled, then what will be the new average of the numbers?  
(A) 3.5 (B) 7 (C) 10.5 (D) 14
- Of the 3 numbers whose average is 40, the first is  $\frac{1}{3}$  rd the sum of other 2. What is the first number?  
(A) 20 (B) 50 (C) 25 (D) 30
- The average weight of A, B and C is 49 kg. If the average weight of A and B is 35 kg and that of B and C is 62 kg, then the weight of B (in kgs) is?  
(A) 47 (B) 45 (C) 43 (D) 49
- The average salary of all the workers in a workshop is Rs.8,000. The average salary of 7 technicians is Rs. 12,000 and the average salary of the rest is Rs.6,000. The total number of workers in the workshop is-  
(A) 20 (B) 21 (C) 22 (D) 23
- Difference between the compound interest and simple interest earned on a certain amount in 2 years at the rate of 12 % p.a. is Rs 144. If same amount is invested in scheme 'P' which offer simple interest at the rate of 15% p.a. for 4 years then, find the simple interest earned from scheme 'P'.  
(A) 4000 (B) 6000 (C) 14400 (D) 4500
- The difference between compound interest and simple interest on an amount for 3 years at 20% per annum is Rs. 1280. Find the principal amount.  
(A) Rs. 12000 (B) Rs. 10000  
(C) Rs. 15000 (D) Rs. 5000

18. John invested a sum of Rs. 4800 in simple interest for 3 years. The rate of interests in three years was in a geometric progression. In first year, it was 16% and in last year it was 25%. How much interest will John earn in total (in rupees)?  
(A) 2424 (B) 2928 (C) 2700 (D) 3000
19. Rs. 5670 is to be paid back in three equal installments. If a simple interest of 5% per annum is applicable on each installment for the remaining period, then value of each installment will be?  
(A) Rs. 1890 (B) Rs. 1840  
(C) Rs. 1701 (D) Rs. 1800
20. Sanjay borrowed a certain sum from Anil at a certain rate of simple interest for 2 years. He lent this sum to Ram at the same rate of interest compounded annually for the same period. At the end of two years, he received Rs. 4,200 as compound interest but paid Rs. 4,000 only as simple interest. Find the rate of interest.  
(A) 15% (B) 20% (C) 35% (D) 10%

## SOLUTIONS

1. (A) Req. ans. =  $80 + 85 - 73 = 92$ .
2. (B) 40% of maximum marks =  $(67 + 13)$   
So, the maximum marks =  $\frac{80}{40} \times 100 = 200$
3. (B) Let boys are 300 and girls are 200  
= 25% of 300 = 75  
And 20% of 200 = 40  
Total scholarship holders  
=  $75 + 40 = 115$   
Students who do not get scholarship  
=  $(500 - 115) / 500 \times 100$   
= 77%
4. (B) Let total books =  $100x$   
English =  $65x$   
Remaining =  $35x$   
Hindi =  $35x \times \frac{60}{100} = 21x$   
French =  $14x$   
French books = 700  
So,  $14x = 700$   
 $x = 50$   
English =  $65x$   
=  $65 \times 50$   
= 3250

5. (C) Cost of mobile = 7296  
Tax = 14%  
Total cost including tax =  $100\% + 14\% = 114\%$   
So,  $\frac{7296}{114} \times 14 = 896$
6. (C) Let x litre water are added  
According to Question  
 $\frac{8}{2+x} = \frac{7}{3}$   
 $x = 1.43$  litre
7. (B) Let water added =  $x$   
Then =  $\frac{\text{water}}{\text{total}} = \frac{25+x}{125+x} = \frac{25}{100}$   
On solving we get  $3x = 25$ ,  $x = 8\frac{1}{3}$
8. (C)  $5 : 3 = 8$  units  
 $2 : 1 = 3$  units  
 $3 : 2 = 5$  units  
 $7 : 4 = 11$  units  
LCM of 8, 3, 5, 11 = 1320 units  
difference in milk to water  
in 1<sup>st</sup> =  $\frac{2}{8} \times 1320 = 330$   
in 2<sup>nd</sup> =  $\frac{1}{3} \times 1320 = 440$   
in 3<sup>rd</sup> =  $\frac{1}{5} \times 1320 = 264$   
in 4<sup>th</sup> =  $\frac{2}{11} \times 1320 = 360$
9. (A) milk =  $\frac{7}{12} \times 60 = 35$  l  
Water =  $\frac{5}{12} \times 60 = 25$  l  
According to question  
 $\frac{35}{25+x} = \frac{5}{6}$   
 $210 = 125 + 5x$   
 $5x = 85$   
 $x = 17$  l



10. (B) Quantity of milk in mixture =  $\frac{17}{20} \times 200$

= 170 lt.

Quantity of water =  $200 - 170 = 30$

Let x lt milk be added

$$\frac{170+x}{30} = \frac{7}{1} \quad x = 40 \text{ lt}$$

11. (C) Present Average age = 52 yrs.

4 years later the average Age =  $52 + 4$

= 56 years.

12. (D)

13. (D)  $I + II + III = 40 \times 3$

= 120

...(i)

$$I = \frac{1}{3} (II + III)$$

...(ii)

$$I = \frac{1}{3} (120 - I)$$

$4I = 120$

$I = 30$

14. (A) we know that

$A + B + C = 49 \times 3 = 147$

...(i)

$A + B = 2 \times 35 = 70$

...(ii)

$B + C = 2 \times 62 = 124$

$B = 47, A = 23$

$C = 77 \text{ kg}$

15. (B) Let x the total workers

$7 \times 12000 + (x - 7) \times 6000 = 8000x$

=  $84000 + 6000x - 42000 = 8000x$

=  $8000x - 6000x = 42000$

$2000x = 42000$

$x = 21$

16. (B) Let amount = P

$$D = P \left( \frac{R}{100} \right)^2$$

$$144 = \frac{P \times 12 \times 12}{100 \times 100}$$

$P = 10,000$

According to question

Now

$$SI = \frac{10,000 \times 15 \times 14}{100} = 6000$$

17. (B)

18. (B) The rate in 3 years in a GP.

In 1st yr it was 16% in last years it was 25%

Rate in second year =  $\sqrt{(16 \times 25)} = 20$

Interest received by john in total

$$= \left\{ \frac{4800 \times 16 \times 1}{100} + \frac{4800 \times 20 \times 1}{100} + \frac{4800 \times 25 \times 1}{100} \right\}$$

= 2968

$0.25x + 6000 - 0.3x = 5456$

$0.05x = 544$

$x = 10880$

19. (D) First installment be 100x

Second =  $100x + = 105x$

Third =  $100x + = 110x$

Total =  $100x + 105x + 110x = 315x$

$315x = 5670$

$x = 18$

$100x = 1800$

20. (D) Suppose sum borrowed = x

Interest = R%

T = 2 yrs

$$4000 = \frac{x \times R \times 2}{100}$$

$Rx = 200000$

$$x \left( 1 + \frac{R}{100} \right)^2 = x + 4200$$

$$\frac{xR^2}{10000} + \frac{2Rx}{100} = 4200$$

$20R + 4000 = 4200$

$R = 10$

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## Reasoning Ability

- If 'Z' denotes 'divided by'; 'R' denotes 'added to'; 'O' denotes 'subtracted from'; 'C' denotes 'multiplied by', then  
 $12 C 16 Z 4 O 6 R 4 = ?$   
 (A) 98 (B) 46 (C) 38 (D) 52  
 (E) None of these
- If T means '-', Q means '×', R means '÷' and P means '+', then  
 $1 P 45 R 2 Q 2 T 4 =$   
 (A) 40 (B) 42 (C) 36 (D) 46  
 (E) 38
- If Blue is called Green, Green is called Orange, Orange is called Yellow, Yellow is called white, white is called Red and Red is called indigo. Based on this what is the colour of turmeric?  
 (A) Orange (B) Green (C) indigo (D) White  
 (E) None of these
- If in a certain code 'O' is written as 'K', 'A' as 'C', 'M' as 'T', 'S' as 'O', 'N' and 'C' as 'S', 'P' as 'N', 'I' as 'A' and 'E' as 'M', then how will 'COMPANIES' be written in that code?  
 1. SKIACPAMO 2. SMINCPAMO  
 3. SKTNCSAMO 4. SKTNCSMIO  
 5. None of these
- If 'A' is substituted by 26, 'B' by 25 and so on upto 'Z'. What will be the sum of the numbers substituted for the word 'FLEX'?  
 (A) 55 (B) 61 (C) 57 (D) 56  
 (E) None of these

**Direction:** Below is given a question followed by four statements I, II, III and IV. The question may (or may not) be answered using any or more of the given statements. You have to decide which of these statement(s) is/are sufficient to answer the given question. Pick out the appropriate choices.

- On which day of the week did Arun reach Bombay?  
 I. Arun reached Bombay on 16<sup>th</sup> July.  
 II. Arun reached Bombay a day before Sudha.  
 III. Sudha reached Bombay on a Friday.  
 IV. 25<sup>th</sup> July is a Saturday.  
 (A) Only I is sufficient. (B) I and IV are sufficient  
 (C) I, II and IV are sufficient (D) I, III and IV are sufficient  
 (E) Still more data needed

**Direction (7-10):** The question 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 are sufficient to answer the questions. Read both the statements and give answer.

- 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.
- 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.
- Data either in statement I alone or in statement II alone are sufficient to answer the question.
- Data given in both the statements I and II together are not sufficient to answer the question
- Data in both the statements I and II together are necessary to answer the question.

7. How many sons does H have?

I. B and D are the only sisters of K.

II. H is the mother of K.

8. On which date in December was Ravi's grandfather's birthday?

**Statement:**

I. Ravi correctly remembers that his grandfather's birthday is after 14<sup>th</sup> but before 19<sup>th</sup> December.

II. Ravi's sister correctly remembers that their grandfather's birthday is after 17<sup>th</sup> before 21<sup>st</sup> December.

9. H is the mother of I. How is I related to V?

I. V is the only daughter of H

II. V is the sister of I.

10. Who among N, Q, C, S, and V is the oldest?

I. C and S are older than N and V

II. Q is older than L but younger than C.

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

There are eight children named Kavya, Lipsa, Guri, Faizal, Muskaan, Johnny, Hezal and Tannu are sitting around a circular table facing the centre. Each of them has their favourite Books – The God of Small things, Vedas, The Inheritance, The Bachelor of Arts, The Guide, Half Girlfriend, Mother India and Bhagavata Purana but not necessarily in the same order.

Faizal is sitting second to the left of Kavya. The child who likes Half Girlfriend is an immediate neighbour of Kavya. There are three children between the Tannu and the child who likes Half Girlfriend. Only one child sits between the child who likes The God of Small things and Tannu. The child who likes The Guide is to the immediate right of the child who likes The God of Small things. Muskaan is second to the right of Kavya.

Hazel likes Half Girlfriend. Guri and Johny are immediate neighbour of each other. Neither Guri nor Johny likes The God of Small things. The child who likes Mother India is to the immediate left of Faizal. The child who likes The Inheritance is second to the right of the child who likes The Guide. The child who likes Bhagavata Purana is an immediate neighbour of the child who likes The God of Small things. Guri is the second to the right of the child who likes Vedas.

11. Who is the fourth to the right of Kavya?  
(A) Faizal (B) Lipsa  
(C) Muskaan (D) Johny  
(E) Guri
12. Which subject does like Faizal?  
(A) The God of Small things (B) Half Girlfriend  
(C) The Bachelor of Arts (D) Mother India  
(E) The Inheritance
13. Which one is correct?  
(A) Tannu – The Inheritance  
(B) Hezal – The Bachelor of Arts  
(C) Muskaan – The Guide  
(D) Johny – The God of Small things  
(E) None of these
14. Which of the following represents the immediate neighbour of Lipsa?  
(A) Tannu (B) Kavya (C) Johny (D) Faizal  
(E) Hezal
15. Who likes The God of Small things?  
(A) Kavya (B) Lipsa  
(C) Guri (D) Can not be determined  
(E) None of these

## SOLUTIONS

1. (B) 46

Z means	÷
R means	+
O means	–
C means	×

Given:  $12 C 16 Z 4 O 6 R 4 = ?$

On replacing letters by symbols we get:

$$\begin{aligned}
 &12 \times 16 \div 4 - 6 + 4 \\
 &= 12 \times 4 - 6 + 4 \\
 &= 48 - 6 + 4 \\
 &= 52 - 6 = 46
 \end{aligned}$$

2. (B) 42

Letters Meanings

T	-
Q	×
R	÷
P	+

$$1 P 45 R 2 Q 2 T 4 = 1 + 45 \div 2 \times 2 - 4$$

Using BODMAS rule,

$$\begin{aligned}
 &1 + 45 \div 2 \times 2 - 4 \\
 &= 1 + 22.5 \times 2 - 4 \\
 &= 1 + 45 - 4 \\
 &= 1 + 45 - 4 \\
 &= 46 - 4 \\
 &= 42
 \end{aligned}$$

Hence, 42 is the answer.

3. (D) White

The colour of turmeric is Yellow.

Yellow is called 'White' in the question.

Therefore, the colour of turmeric will be 'White'.

4. (C) SKTNCSAMO

Alphabet	O	A	M	S	N	C	P	I	E
Code	K	C	T	O	S	S	N	A	M

With the help of the table above:

$C \rightarrow S$	$O \rightarrow K$	$M \rightarrow T$	$P \rightarrow N$
$A \rightarrow C$	$N \rightarrow S$	$I \rightarrow A$	$E \rightarrow M$
$S \rightarrow O$			

Hence, 'COMPANIES' is coded as 'SKTNCSAMO'.

5. (B) 61

A	B	C	D	E	F	G	H	I	J	K	L	M
26	25	24	23	22	21	20	19	18	17	16	15	14
N	O	P	Q	R	S	T	U	V	W	X	Y	Z
13	12	11	10	9	8	7	6	5	4	3	2	1

So, numbers for FLEX are,

F L E X

21 15 22 3

$$\Rightarrow 21 + 15 + 22 + 3 = 61$$

Hence answer is 61.

6. (B) I and IV are sufficient

Clearly, from statement IV 25th July is Saturday and from the statement, I Arun reached on 16th July so there was Thursday on 16th July.

However, II and III are also sufficient to answer, but it is not given in the options.

Hence, I and IV are sufficient.

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

In (I) it is given that B and D are the only sisters of K. But whether K is a girl or boy is not mentioned.

In (II) it is given that H is the mother of K but we are not sure K is the boy.

Hence data given in both the statements I and II together are not sufficient to answer the question.

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

**From statement 1:** Ravi correctly remembers that his grandfather's birthday is after 14<sup>th</sup> but before 19<sup>th</sup> December.

14<sup>th</sup> ! 15, 16, 17, 18 □! 19

Thus we can't find the exact date between 15, 16, 17 and 18

Thus statement 1 is not sufficient to answer the question.

**From statement 2:** Ravi's sister correctly remembers that their grandfather's birthday is after 17<sup>th</sup> before 21<sup>st</sup> December.

17<sup>th</sup> ! 18, 19, 20 □! 21

Thus we can't find the exact date between 18, 19 and 20

Thus statement 2 is not sufficient to answer the question.

**On combining 1 and 2:** Ravi correctly remembers that his grandfather's birthday is after 14<sup>th</sup> but before 19<sup>th</sup> December and Ravi's sister correctly remembers that their grandfather's birthday is after 17<sup>th</sup> before 21<sup>st</sup> December

14<sup>th</sup> ! 15, 16, 17, 18 □! 19 and 17<sup>th</sup> ! 18, 19, 20 □! 21

Thus, 18<sup>th</sup> December is the correct date of Ravi's grandfather's birthday.

Hence, both the statements together are necessary to answer the question.

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

**Given:** H is the mother of J.

**Statement I:**

V is the only daughter of H.

V and I are siblings; because V is only daughter ⇒ I is son.

Hence, I is brother of V.

Hence, statement I is sufficient alone.

**Statement II:**

V is the sister of I.

V and I are siblings but we don't know the gender of I. Hence, we can't tell how I is related to V. Hence, statement II isn't sufficient alone.

Hence, 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.

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

**From statement 1:** C and S are older than N and V  
C, S > N, V

Clearly we can't judge the oldest one as nothing is stated about Q and also the elder between C and S.

Hence statement 1 is not sufficient.

**From statement 2:** Q is older than L but younger than C.

C > Q > L but nothing about T and V is stated. Hence we can't find the answer.

Hence statement 2 is not sufficient.

On combining 1 and 2:

C, T > L, V and C > Q > L

As we can't decide older between C and T so we can't find the answer.

Hence both statements together are not sufficient to answer the question.

**Explanation (11-15):**

S.No.	Child Name	Favourite Book
1	Kavya	BhagavataPurana
2	Lipsa	The God of Small things
3	Muskaan	The Guide
4	Tannu	Vedas
5	Johny	The Inheritance
6	Guri	Mother India
7	Faizal	The Bachelor of Arts
8	Hezal	Half Girlfriend

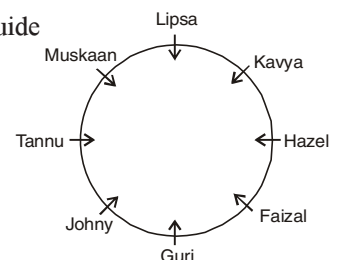
11. (D) Johny

12. (C) The Bachelor of Arts

13. C) Muskaan – The Guide

14. (B) Kavya

15. (B) Lipsa





# IMPORTANT QUESTIONS

## English Language

**Direction (1-5):** In each question below, some words are printed in bold type. One of these words printed in bold might either be wrongly spelt or inappropriate in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. If the words printed in bold are correct and contextually appropriate then mark (e) i.e. 'No error', as your answer.

- To find a **villian** outside oneself for one's spiritual and psychological **afflictions** is another manner of **denying** responsibility and finding excuses and **pretexts** for one's acts.  
(a) afflictions (b) denying (c) villian (d) pretexts (e) No error
- In lab we use our **propreitary** KAALINK prototype to capture **particulate** matter **emitted** from direct and **ambient** sources.  
(a) emitted (b) propreitary (c) ambient (d) particulate (e) No error
- He illustrates the **plight** of the artist in America, an opposition of deft **embelishment** on the one hand and rigid and uncomprehending **censure** and **ensoriousness** on the other hand.  
(a) plight (b) censure (c) censoriousness (d) embelishment (e) No error
- Standing in the fifth most **polluted** city in the world, where a passing bus's **exhaust** is **more** to make you change your shirt mid – day, he thought there had to be something that could be done with all that **soot** being released into the air.  
(a) soot (b) polluted (c) more (d) exhaust (e) No error
- In his own mind there **lingered** elements of the **irrational**, unknowns and **inexplicable** which remained to the end **obscure**.  
(a) lingered (b) obscure (c) inexplicable (d) irrational (e) No error

**Direction(6 – 10):** Read the sentences to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (e). Ignore errors of punctuation, if any.

- It is historical in the sense(a)/ that the novel studies people and manners peculiar to a particular time and place(b)/ with so much verisimilitude as can be achieved(c)/ by the writer in details and characterization.(d)/ No error(e)

- He tries to(a)/ quieten the Hester by(b)/ rebukes and threats but(c)/ he does not succeed.(d)/ No error(e)
- Players are disappointed(a)/ but every now and than(b)/ sitting on the bench is necessary to recharge(c)/ batteries and rediscover the right mental toughness.(d)/ No error(e)/
- Three – times defending(a)/ champion Real Madrid appears to have hit(b)/ its stride again just in(c)/ time for the return of the Champions League.(d)/ No error(e)
- Lin's appearance at the New York(a)/ Open is a rare opportunity for(b)/ an amateur to test(c)/ himself against the prose.(d)/ No error(e)/

**Direction (11-15):** A number of sentences including blank(s) are given below which are followed by options labeled (a), (b), (c), and (d). Choose the most appropriate words from the given options to fill in the blanks to make sentences meaningfully complete. If no option is suitable; choose option (e).

- India had ----- warning that the US could ----- important trade preferences to the country.  
(a) apposite, arraign (b) sparse, oblate  
(c) demure, prolate (d) adequate, terminate  
(e) None of the above
- He was never a very ----- writer – by this I mean that his subject-matter was limited and narrow.  
(a) limited (b) restrained  
(c) extensive (d) finite  
(e) None of the above
- This is a ----- group, and the government has to take responsibility for their -----.  
(a) resilient, adaptation (b) vulnerable, rehabilitation  
(c) adaptable, penance (d) rehabilitation, endanger  
(e) None of the above
- They established a ----- Church in close association with their political rulers.  
(a) Congregational (b) mutable  
(c) innocuous (d) Both (a) and (b)  
(e) None of the above

**Direction (16-18):** A passage is given below with some questions following it. Read the passage carefully and choose the best answer to each question out of the four alternatives a, b, c, and d; choose option (e) if no of the given options are right.

The global image of India is that of an upcoming and progressive nation. True, India has **leaped** many boundaries in all sectors - commerce, technology, and development etc. in the recent past, yet she has not neglected her other creative genius. Wondering what it is? Well, it is the alternative science that has been continuously practiced in India since times immemorial. Ayurveda, is a distinct form of medicine made purely of herbs and natural weeds, that can cure any ailment

of the world. *Ayurveda has also been mentioned in the Ancient Indian epics like Ramayana.* Even today, when the western concept of medicine has reached its zenith, there are people looking for alternative methods of treatment for its multifarious qualities.

*With increasing complexities in one's lives these days, people are perpetually looking for a medium through which they get some peace of mind.* This is where another science of meditation and spirituality comes into the scene. Meditation and Yoga are synonymous with India and Indian spirituality. Meditation is one of the most important components of Yoga, which is a mind-body therapy involving a series of exercises. The word 'meditation' covers many disparate practices from visualizing situations, focusing on objects or images, thinking through a complex idea, or even getting lost in a provocative book, all qualifying as meditation in the broad sense. However in Yoga, meditation generally refers to the more formal practice of focusing the mind and observing oneself in the moment. Many people from India and abroad are resorting to yoga and meditation to de-stress and rejuvenate their mind.

Another widely followed phenomena in India is the Doctrine of Karma that preaches that every person should behave justly as every act or deed comes back in full circle in one of the births of an individual. A very important aspect of India in the recent past is the emergence of the New Age woman. Women in India are predominantly homemakers, though this perspective is changing. In many places, especially metro cities and other cities, women are the bread earners of the house or are at par with their male counterparts. The increase in the cost of living/economy has also contributed to the rise in this aspect. The beauty of the Indian people lies in their spirit of tolerance, give-and-take and a composition of cultures that can be compared to a garden of flowers of various colours and shades of which, while maintaining their own entity, lend harmony and beauty to the garden - India!

16. What has not been neglected by India?
  - (a) technology
  - (b) Ayurveda
  - (c) development
  - (d) commerce
  - (e) None of the above
17. How is meditation advantageous for us?
  - (a) Meditation provides tranquility.
  - (b) Meditation is a therapy for mind.
  - (c) Meditation is a therapy for body.
  - (d) Both (b) and (c)
  - (e) All of the above
18. What does the law of "Karma" preach?
  - (a) Our every act comes back in full circle in current birth.
  - (b) Everybody should act justifiably.
  - (c) Every deed doesn't come back in full circle in one of the births of an individual.
  - (d) Both (a) and (b)
  - (e) None of the above

## ANSWERS

1. (c) is the correct answer as 'villian' should be replaced with 'villain'.
2. (b) is the correct answer as 'propreitary' should be replaced with 'proprietary'.
3. (d) is the correct answer as 'embelishment' should be replaced with 'embellishment'.
4. (c) is the correct answer as 'more' should be replaced with 'enough'. More is used only when there is some comparison and in the given sentence there is no comparison. So, 'enough' is more suitable than 'more'.
5. (e)
6. (c) is the correct answer as **so** should be replaced by **as**.
7. (b) is the correct answer as **the** should be removed from here because **Hester** is a name and a name does not follow **the**.
8. (b) is the correct answer as **than** should be replaced by **then**.
9. (a) is the correct answer as **Three – times** should be replaced by **Three – time**.
10. (d) is the correct answer as **prose** should be replaced by **pros**. **Pro** means a professional (especially in sport). **Prose** means written or spoken language in its ordinary form, without metrical structure.
11. (d) **Adequate**: satisfactory or acceptable in quality or quantity.  
**Terminate**: bring to an end.
12. (c) **Extensive**: covering or affecting a large area.
13. (b) **Vulnerable**: exposed to the possibility of being attacked or harmed, either physically or emotionally.  
**Rehabilitation**: the action of restoring someone to health or normal life through training and therapy after imprisonment, addiction, or illness.
14. (a) **Congregationalism**: a system of organization among Christian churches whereby individual local churches are largely self-governing.  
**Congregational**: of or adhering to Congregationalism.
16. (b) is the correct answer as it is clear from – "it the alternative science that has been continuously practiced in India since times immemorial. Ayurveda, is a distinct form of medicine made purely of herbs and natural weeds, that can cure any ailment of the world", mentioned in the first paragraph.
17. (e) is the correct answer as it is clear from the first four sentences of second paragraph.
18. (b) is the correct answer as it is clear from – "Another widely followed phenomena in India is the Doctrine of Karma that preaches that every person should behave justly as every act or deed comes back in full circle in one of the births of an individual", mentioned in the third paragraph.

## BANKING AWARENESS

- The National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB) is an Apex Level Promotional body of Urban Cooperative Banks and Credit Societies Ltd. in the Country. The Federation was registered under the Multi-State Cooperative Societies Act as a Multi State Cooperative Society on-  
 (a) 17th February 1998 (b) 17th February 1990  
 (c) 11th February 1982 (d) 17th February 1977  
 (e) 26th February 1969
- MCLR is the minimum interest rate, below which a bank is not permitted to lend. What is the full form of MCLR?  
 (a) Marginal Cost of Funds based Lending Rate  
 (b) Marginal Cost of Financial based Lending Rate  
 (c) Marginal Cost of Funding based Lending Rate  
 (d) Management Cost of Funds based Lending Rate  
 (e) Marginal Condition of Funds based Lending Ratio
- The government has approved recapitalization of Rs 48,239 crore in \_\_\_\_\_ public sector banks in this fiscal to help them maintain regulatory capital requirements and finance growth plans.  
 (a) 10 (b) 12  
 (c) 18 (d) 15  
 (e) 08
- Which organization has decided to treat deposits to over Rs. 2 crore as 'bulk' as they doubled the limit for the same from the earlier Rs. 1 crore?  
 (a) SBI (b) FICCI  
 (c) RBI (d) NABARD  
 (e) IRDAI
- Which of the following Payments Bank has announced the launch of a sweep account facility in association with Suryoday Small Finance Bank (SSFB)?  
 (a) Fino Payments Bank  
 (b) India Post Payments Bank  
 (c) Airtel Payments Bank  
 (d) Jio Payments Bank  
 (e) Aditya Birla Payments Bank
- Ajay Tyagi is present Chairperson of-  
 (a) RBI (b) NABARD  
 (c) SEBI (d) IRDAI  
 (e) TRAI
- The Central Board of Trustees (CBT) headed by \_\_\_\_\_ is the apex decision making body of the EPFO which finalises rate of interest on PF deposits for a financial year.  
 (a) HRD Minister (b) Labour Minister  
 (c) Finance Minister (d) Prime Minister  
 (e) Home Minister
- Markets regulator Securities and Exchange Board of India (SEBI) withdrew the \_\_\_\_\_ limit on investments by Foreign Portfolio Investors in corporate bonds of an entity.  
 (a) 45% (b) 30%  
 (c) 20% (d) 35%  
 (e) 25%
- The Ahmedabad bench of the NCLT has approved the Rs 42,000-crore resolution plan submitted by Arcelor Mittal for the debt-ridden Essar Steel Ltd. What is the full form of NCLT?  
 (a) National Company Law Tribunal  
 (b) National Company Law Treaty  
 (c) National Company Law Transit  
 (d) National Council Law Tribunal  
 (e) National Corporation Lease Tribunal
- The Goods and Services Tax (GST) Council met for its 33rd meeting and slashed GST rate on under-construction residential properties and the affordable housing projects. The revised rates will be applicable from-  
 (a) 01st April 2019 (b) 01st May 2019  
 (c) 01st August 2019 (d) 31st March 2019  
 (e) 01st June 2019
- Which organisation has launched a 5G Use Cases Lab for banking and financial sector recently?  
 (a) NHB (b) BRBNMPL  
 (c) RBI (d) SEBI  
 (e) IDRBT
- Which Bank has launched 'NRI-Insta-Online' account opening process for NRIs residing in the Financial Action Task Force (FATF) member countries?  
 (a) HDFC Bank (b) Bank of Baroda  
 (c) State Bank of India (d) IDBI Bank  
 (e) Axis Bank
- ACI Worldwide, a global provider of real-time electronic payment and banking solutions, announced that \_\_\_\_\_ has successfully rolled out major new functionality to support EMV card acquiring across its ATM network and Aadhaar Authentication, leveraging ACI's UP Retail Payments solution to achieve market firsts.  
 (a) State Bank of India (b) Bank of Baroda  
 (c) Canara Bank (d) IDBI Bank  
 (e) Axis Bank

14. IDRBT is an institution exclusively focused on banking technology. What is the full form of IDRBT?
- Institute for Development & Research in Branches Technology
  - Institute for Development & Research in Banking Technology
  - Institute for Department & Research in Banking Technology
  - Indian for Development & Research in Banking Technology
  - Institute for Development & Revenue in Banking Treaty
15. Industrial Development Bank of India (IDBI) was established in 1964 by an Act to provide credit and other financial facilities for the development of the fledgling Indian industry. IDBI Bank is a-
- Private Sector Bank
  - Nationalized Bank
  - Public Sector Bank
  - Small Finance Bank
  - Foreign Bank
16. Who is the Chairman In-charge and Managing Director of LIC of India?
- Hemant Bhargava
  - B Venugopal
  - Subhash Chandra Garg
  - Girish Chandra Murmu
  - Alice G Vaidyan
17. Where is the headquarter of LIC?
- Kolkata
  - Mumbai
  - New Delhi
  - Chennai
  - Hyderabad
18. The New India Assurance Company Limited (NIACL) was founded in-
- 1935
  - 1921
  - 1919
  - 1949
  - 1956
19. Who is present Chairman cum Managing Director of UIIC?
- Susmita Mukherjee
  - M Shahul Hameed
  - Tajinder Sharma
  - Girish Radhakrishnan
  - Atul Sahai
20. Where is the headquarter of NIACL?
- Kolkata
  - Hyderabad
  - New Delhi
  - Chennai
  - Mumbai
21. The government of India gets \_\_\_\_\_ crore from Bharat-22 ETF by additional offering.
- Rs.90000 crore
  - Rs.80000 crore
  - Rs.50000 crore
  - Rs.10000 crore
  - Rs.60000 crore

22. India with immediate effect has boosted the Customs Duty on all the goods imported from Pakistan to-
- 200%
  - 400%
  - 300%
  - 500%
  - 100%

## ANSWERS

1. Option (d) is the correct alternative.

The National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB) is an Apex Level Promotional body of Urban Cooperative Banks and Credit Societies Ltd. in the Country. Our main objective is to promote the urban cooperative credit movement and protect the interest of the Sector. The Federation was registered under the Multi-State Cooperative Societies Act as a Multi State Cooperative Society on 17th February, 1977.

2. Option (c) is the correct alternative.

Marginal Cost of Funds based Lending Rate (MCLR) is the minimum interest rate, below which a bank is not permitted to lend.

3. Option (b) is the correct alternative.

The government has approved recapitalization of Rs 48,239 crore in 12 public sector banks in this fiscal to help them maintain regulatory capital requirements and finance growth plans. The government will infuse over nine thousand crore rupees in Corporation Bank and six thousand 896 crore rupees in Allahabad Bank. Besides, four thousand 638 crore rupees will be provided Bank of India and 205 crore rupees to Bank of Maharashtra. These banks have recently come out of the regulatory supervisory framework PCA of the RBI.

4. Option (c) is the correct alternative.

Reserve Bank of India decided to treat deposits to over Rs.2 crore as 'bulk' as they doubled the limit for the same from the earlier Rs.1crore. This move will enhance the operational freedom of Banks. According to current RBI rules, last reviewed in January 2013, banks have the option of not permitting premature withdrawals of 'large rupee term deposits' of INR 1 crore and above.

5. Option (a) is the correct alternative.

Fino Payments Bank (FPB) has announced the launch of a sweep account facility in association with Suryoday Small Finance Bank (SSFB). This partnership will help FPB address the issue of deposit limits that all the payment banks face at the moment.



6. Option (c) is the correct alternative.  
Ajay Tyagi is the present Chairperson of SEBI.
7. Option (b) is the correct alternative.  
The Central Board of Trustees (CBT) headed by Labour Minister is the apex decision making body of the EPFO which finalises rate of interest on PF deposits for a financial year.
8. Option (c) is the correct alternative.  
Markets regulator Securities and Exchange Board of India (Sebi) withdrew the 20% limit on investments by Foreign Portfolio Investors in corporate bonds of an entity. The regulator stated that the restriction is being withdrawn in accordance with a circular issued by the Reserve Bank of India (RBI).
9. Option (a) is the correct alternative.  
The Ahmedabad bench of the National Company Law Tribunal (NCLT) has approved the Rs 42,000-crore resolution plan submitted by ArcelorMittal for the debt-ridden Essar Steel Ltd. The tribunal's approval for the mega-deal has come 583 days after it started the insolvency proceedings, instead of the mandated 270 days.
10. Option (a) is the correct alternative.  
The Goods and Services Tax (GST) Council met for its 33rd meeting and slashed GST rate on under-construction residential properties and the affordable housing projects. The revised rates will be applicable from April 1, 2019.
11. Option (e) is the correct alternative.  
The Institute for Development and Research in Banking Technology (IDRBT), an arm of Reserve Bank of India, has launched a 5G Use Cases Lab for banking and financial sector.
12. Option (d) is the correct alternative.  
IDBI Bank has launched 'NRI-Insta-Online' account opening process for NRIs residing in the Financial Action Task Force (FATF) member countries. The person will not be required to furnish physical documents as well as KYC proofs for opening an account with the bank.
13. Option (c) is the correct alternative.  
ACI Worldwide, a global provider of real-time electronic payment and banking solutions, announced that Canara Bank has successfully rolled out major new functionality to support EMV card acquiring across its ATM network and Aadhaar Authentication, leveraging ACI's UP Retail Payments solution to achieve market firsts.
14. Option (b) is the correct alternative.  
The Institute for Development & Research in Banking Technology (IDRBT) is an institution exclusively focused on banking technology.
15. Option (a) is the correct alternative.  
Industrial Development Bank of India was established in 1964 by an Act to provide credit and other financial facilities for the development of the fledgling Indian industry. The RBI stated that IDBI Bank has been categorised as a private sector bank for regulatory purposes with effect from 21st January, 2019. This follows Life Insurance Corporation of India (LIC) acquiring 51 per cent of the total paid-up equity share capital of the bank.
16. Option (a) is the correct alternative.  
Members On The Board Of The Corporation in LIC of India Shri Hemant Bhargava, Chairman (In-charge) and Managing Director, LIC of India Shri B. Venugopal, attached file is in PDF Document Format (Managing Director, LIC of India) Smt. Sunita Sharma, attached file is in PDF Document Format (Managing Director, LIC of India)
17. Option (b) is the correct alternative.  
Life Insurance Corporation of India is an Indian state-owned insurance group and investment company headquartered in Mumbai. Ans
18. Option (c) is the correct alternative.  
NEW INDIA ASSURANCE CO. LTD, founded by Sir Dorabji Tata in 1919, a Multinational General Insurance Company operates in 28 countries and headquartered at Mumbai, India. Our global business crossed Rs. 22,270 crores in March 2017.
19. Option (d) is the correct alternative.  
Girish Radhakrishnan is Chairman cum Managing Director of UIIC.
20. Option (e) is the correct alternative.  
The headquarter of NIACL is in Mumbai.
21. Option (d) is the correct alternative.  
The government of India gets Rs.10000 crore from Bharat-22 Exchange Traded Fund (ETF) by additional offering. The government has absorbed approximately Rs.46000 crore by way of disinvestment with the successful offering of Bharat-22 ETF.
22. Option (a) is the correct alternative.  
India with immediate effect has boosted the Customs Duty on all the goods imported from Pakistan to 200% followed by the day after India repealed Most Favoured Nation (MFN) status from Pakistan. This punitive move followed by the Pulwana Terrorist attack that led to the death of 42 CRPF (Central Reserve Police Force).



# SSC CGL (TIER-I)

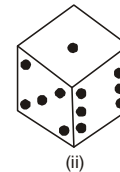
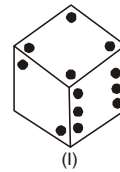
(Practice Test Paper)

## REASONING ABILITY

- In the following question, select the related words/ letters /numbers from the given alternatives.  
EJOT : VQLG :: BGLQ : ?  
(A) AEIM (B) AFKP (C) YTOJ (D) ZUPK
- In the following question, select the related words/ letters /numbers from the given alternatives.  
3 : 11 :: 7 : ?  
(A) 22 (B) 29 (C) 18 (D) 51
- In the following question, select the odd one from the given alternatives.  
(A) D10F (B) K21J (C) G2H (D) M28O
- In the following question, select the odd one from the given alternatives.  
(A) 55 x 5 (B) 15 x 15 (C) 5 x 45 (D) 25 x 9
- In the following question, which one of the given responses would be a meaningful order of the following?  
1. Year 2. Hour 3. Month 4. Second  
5. Day  
(A) 5, 2, 3, 1, 4 (B) 4, 2, 5, 3, 1  
(C) 5, 2, 3, 4, 1 (D) 4, 2, 1, 3, 5
- In the following question, select the odd word pair from the given alternatives.  
(A) Pepper and Salt (B) Napkin and Glass  
(C) Glass and Fork (D) Plate and Knife
- In the following question, select the odd number from the given alternatives.  
(A) 39 (B) 16 (C) 25 (D) 49
- Arrange the given words in the sequence in which they occur in the dictionary.  
1. Decompose 2. Decorous  
3. Declension 4. Deceit  
5. Decrease  
(A) 3, 2, 1, 5, 4 (B) 4, 3, 1, 2, 5  
(C) 5, 1, 3, 2, 4 (D) 4, 1, 3, 2, 5

- In the following questions, a series is given with one or more number(s) / alphabet missing. Choose the correct alternative from the given options.  
CF, FJ, ??, LR, OV  
(A) IN (B) IM (C) JI (D) JM

- In 1993, if last day of the year was on Wednesday, what would have been the 1st day of the same year?  
(A) Wednesday (B) Thursday  
(C) Tuesday (D) Friday
- Pointing to a Person in the field Ravi said, "He is the only son of my grandfather." How Person is related to Ravi?  
(A) Father (B) Sister  
(C) brother (D) None of these
- If '+' mean '÷', '-' means '+', '×' means '-' and '÷' means '×', then find the value of  
 $24 \div 12 - 18 + 9 = ?$   
(A) -7 (B) 288 (C) 266 (D) 290
- Three different positions of a dice are shown below. How many dots lie opposite to 2 dots?



- (A) 1 (B) 3 (C) 5 (D) 6
- In each of the following, a series is given with one term missing. Choose the correct alternative from the given ones that will complete the series.  
8, 6, 8, 14, 30, ?  
(A) 75 (B) 76 (C) 77 (D) 78
- In the question two statements are given, followed by some conclusions. You have to consider the statement to be true even if they seem to be at variance from commonly known facts. You have to decide which of the given conclusions, if any, follow from the given Options  
**Statement :**  
All sportsmen have good physique.  
Some employees are sportsmen

**Conclusions:**

- (I): All employees have good physique.  
 (II): Some men with good physique are not sportsmen.  
 (A) Only I is implicit  
 (B) Only II is implicit  
 (C) Both I and II are implicit  
 (D) Neither I, nor II is implicit

16. Karthik is 6 ranks ahead of Subhash who ranks sixteenth in a class of 42. What is Karthik's rank from the last?  
 (A) 33 (B) 32 (C) 31 (D) 30
17. In question below, from the given alternatives select the word which cannot be formed using the letters of the given word - **SACRILEGIOUSNESS**  
 (A) RELIGION (B) GROCER  
 (C) ELEGIAC (D) ANGER
18. In a certain code language the word BUNKING is written as PWDKIPK. How will the word CRAFTED be written in that code language?  
 (A) CTEFFGV (B) CCELEWI  
 (C) CSCIYLM (D) EDAFCRT
19. Two statements are given, followed by two conclusions I and II. You have to consider the statements to be true even if they seem to be at variance from commonly known facts. You have to decide which of the given conclusions, if any, follow from the given statements.

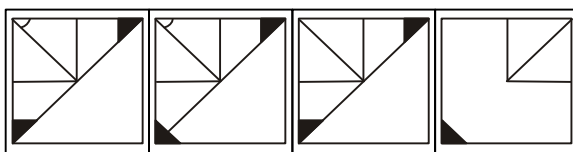
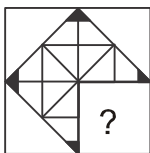
**Statements:**

1. All pens are Erasers.  
 2. All Erasers are Pencils.  
 3. All sharpeners are Pencils.

**Conclusions:**

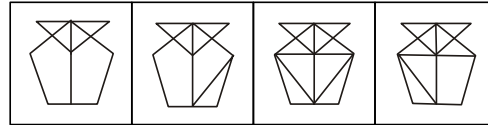
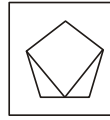
- I. Some sharpeners are Pens.  
 II. All Pens are Pencils.  
 (A) Both conclusions I and II follow  
 (B) Only conclusion II follows.  
 (C) Neither conclusion I nor II follows.  
 (D) Only conclusion I follows

20. Which answer figure will complete the pattern in the question figure?



(A) (B) (C) (D)

21. From the given answer figures, select the one in which the question figure is hidden/embedded.



(A) (B) (C) (D)

22. A word is represented by only one set of numbers as given in any one of the alternatives. The sets of numbers given in the alternatives are represented by two classes of alphabets as shown in the given two matrices. The columns and rows of Matrix-I are numbered from 0 to 4 and that Matrix-II are numbered from 5 to 9. A letter from these matrices can be represented first by its row and next by its column, for example 'Z' can be represented by 20, 23 etc and 'A' can be represented by 65, 57 etc. similarly, you have to identify the set for the word 'POWER'.

Matrix - 1					
	0	1	2	3	4
0	X	R	N	S	T
1	Y	U	W	R	Q
2	Z	T	P	Z	S
3	W	O	T	P	V
4	T	W	Y	T	Y

Matrix - 2					
	5	6	7	8	9
5	K	E	A	F	G
6	A	H	J	E	D
7	F	G	C	M	F
8	I	B	G	C	I
9	H	J	L	G	L

- (A) 23, 95, 14, 20, 79 (B) 22, 31, 41, 68, 01  
 (C) 11, 41, 44, 85, 22 (D) 21, 31, 12, 68, 01

23. Mani is double the age of Prabhu. Ramona is half the age of Prabhu. If Mani is sixty, find out the age of Ramona.

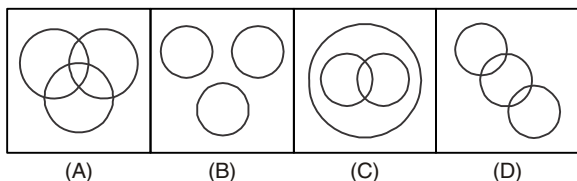
- (A) 20 (B) 15 (C) 10 (D) 24

24. Which one set of letters when sequentially placed at the gaps will complete the given letter series?

ab \_ cabb \_ abb \_ ab \_ c

- (A) aabc (B) aaab (C) accb (D) bccb

25. Which diagram correctly represents the relationship between mosquitos, malaria and rabies?



- (A) (B) (C) (D)
26. 10 Rupee note bears the signature of which of the following?  
 (A) Finance Minister (B) Prime Minister  
 (C) RBI Governor (D) None of the above
27. The Delhi – Lahore Bus is officially known as \_\_\_\_\_.  
 (A) Sada-e-Sarhad (B) Maitree bus  
 (C) Yaad-e-Shaheed (D) Dosti bus
28. Gol Gumbaz is located in \_\_\_\_\_.  
 (A) Kerala (B) Gujarat  
 (C) Rajasthan (D) Karnataka
29. Kelkar Committee dealt with \_\_\_\_\_.  
 (A) Industrial pollution (B) Tax reforms  
 (C) Babri Masjid issue (D) Railway accidents
30. Who formed 'Harijan Sangh' in India?  
 (A) Dr. B.R. Ambedkar (B) Mahatma Gandhi  
 (C) Jyotiba Phule (D) Acharya Vinoba Bhave
31.  $GDP + \text{indirect taxes} - \text{subsidies} =$  \_\_\_\_\_.  
 (A) NNP at factor cost (B) GDP at factor cost  
 (C) GNP (D) Personal Income
32. Set the following dynasties in chronological order of their period of rule.  
 1. Khilji Dynasty 2. Lodhi Dynasty  
 3. Tughlaq  
 (A) 1, 3, 2 (B) 3, 1, 2 (C) 2, 3, 1 (D) 3, 2, 1
33. What is a strait?  
 (A) A water body separating two land masses  
 (B) A narrow strip of land separating two water bodies  
 (C) Deep penetration of a water body in land  
 (D) None of these
34. What is the minimum number of members required to be present in any one of the two houses of parliament for its functioning?  
 (A) One fifth of total members  
 (B) One sixth of total members  
 (C) One seventh of total members  
 (D) One tenth of total members

35. Reflection from a smooth surface like that of a mirror is called \_\_\_\_\_ reflection.  
 (A) Regular (B) Irregular  
 (C) Diffused (D) Fused
36. Who has authored the book 'ShahJahan Nama'?  
 (A) Abul Fazal (B) Abdul Haqq  
 (C) Muhammad Waris (D) Inayat Khan
37. Night blindness disease in humans results from lack of which vitamin?  
 (A) C (B) B (C) D (D) A
38. Which organ stores fat soluble vitamins?  
 (A) Blood (B) Skin (C) Liver (D) Pancreas
39. Where did PM Narendra Modi launch 'One Nation One Card' on 4 March 2019?  
 (A) Bhopal (B) Lucknow  
 (C) Ahmedabad (D) Pune
40. If a pendulum is allowed to oscillate in vacuum, its time period will \_\_\_\_\_.  
 (A) Decreases  
 (B) Increases  
 (C) Remain same  
 (D) first increases and then decreases
41. Which colour is formed when Red and Green are mixed?  
 (A) Light blue (B) Yellow  
 (C) White (D) Grey
42. Manganite is an ore/mineral of –  
 (A) Beryllium (B) Chromium  
 (C) Manganese (D) Copper
43. Heavy water is \_\_\_\_\_.  
 (A) Monoterium oxide (B) Polyterium oxide  
 (C) Deuterium oxide (D) Trisium oxide
44. Which glass is used to make sunglasses?  
 (A) Crook's glass (B) Potash glass  
 (C) Jena glass (D) Soda glass
45. Which of the following micro-organism causes diseases like polio and chicken pox?  
 (A) Bacteria (B) Protozoa  
 (C) Algae (D) Virus
46. Stem cells which capable of developing into other types of cells come from the –  
 (A) Roots (B) Stem  
 (C) Embryo (D) Flower
47. Where is the headquarters of Amnesty International?  
 (A) London, UK (B) Paris, France  
 (C) New York, USA (D) Vienna, Austria

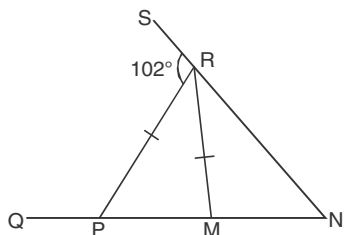


48. Which of the following is involved in a chemical reaction?  
 (A) Electron (B) Proton  
 (C) Neutron (D) Nucleus
49. What is the full form of LTE with respect to mobile communication?  
 (A) Limited Transmitted Energy  
 (B) Long Term Evolution  
 (C) Least Effective Transportation  
 (D) None of the above
50. Biotin is a type of which Vitamin?  
 (A) Vitamin K (B) Vitamin D  
 (C) Vitamin B (D) Vitamin C

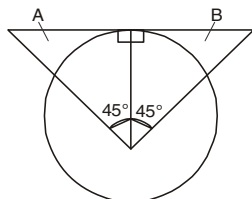
### QUANTITATIVE APTITUDE

51. Applied to a bill for 36000 the difference between a discount of 30% and two successive discount of Rs. 25% and 5% is -  
 (A) Nil (B) Rs. 450 (C) Rs. 900 (D) Rs. 250
52. Find the value of k if the points A (3, 4), B (5, K) and C (4, -4) are collinear?  
 (A) K = 12 (B) K = 10 (C) K = -12 (D) K = -10
53. A cubical block of side 7 cm is surmounted by a hemisphere of diameter equal to the side of the cube. Then find the total surface area of the solid.  
 (A) 332.5 sq. cm (B) 409.5 sq. cm  
 (C) 371 sq. cm (D) 294 sq. cm
54. A man purchased 70 story books. But he found that he could get 8 extra books by spending 564 more and then the overall average price per book would be reduced by 2 Rs. The previous average price of each book was.  
 (A) 100 (B) 90 (C) 83 (D) 84
55. The population of a town is 20,000. If the Males increase by 3% and the females by 4% the population will be 20680. How many females are there?  
 (A) 8000 (B) 12000  
 (C) 9000 (D) 10000
56. The shadow of a building is increased by 48 meter when the angle of sun changes from  $45^\circ$  to  $30^\circ$ . Find the height of the building?  
 (A)  $48(\sqrt{3} + 1)$  m (B)  $36(\sqrt{3} - 1)$  m  
 (C)  $18(\sqrt{3} - 1)$  m (D)  $24(\sqrt{3} + 1)$  m
57. In a triangle ABC, XY is parallel to BC. If AX : XB = 1 : 3 and AY = 5 cm. Find AC.  
 (A) 20 cm (B) 10 cm (C) 15 cm (D) 12 cm
58. The average marks of a 50 member class in the exams is 60. The highest mark exceeds the lowest by 120 marks. If these two marks are excluded, the average of the remaining marks reduces by 1. Find the lowest mark?  
 (A) 24 (B) 32 (C) 45 (D) 144
59. Which of the following fraction is larger?  
 $\frac{5}{8}$  or  $\frac{9}{20}$   
 (A)  $\frac{5}{8}$  (B)  $\frac{9}{20}$   
 (C) Both are same (D) Can't be determined
60. What is the simplified value of  $\frac{\tan^2 \theta - \sin^2 \theta}{\tan^2 \theta \sin^2 \theta}$ ?  
 (A) -1 (B) 0 (C) 1 (D) 2
61. A canteen requires 98 kgs of rice for fourteen days. The quantity of rice required for the months of February and March together is (not for leap year)  
 (A) 410 kg (B) 420 kg  
 (C) 451 kg (D) 413 kg
62. If  $\frac{5a+6b}{5c+6d} = \frac{5a-6b}{5c-6d}$ , then -  
 (A)  $ab = cd$  (B)  $ad = bc$   
 (C)  $ac = bd$  (D)  $a = b = c \neq d$
63. Anita can run 500m in 30 seconds & Bablu in 40 seconds. How much meters can Anita give a start to Bablu in a km race so that the race may end in a dead-heat?  
 (A) 100 m (B) 250 m (C) 150 m (D) 50 m
64. What is the reflection of the point (4, 1) in the line  $y = -2$ ?  
 (A) (4, -5) (B) (4, 0) (C) (0, -4) (D) (-4, -3)
65. A number which when divided by 13 leaves a remainder of 12, when divided by 12 leaves a remainder of 11 and when divided by 11 leaves a remainder of 10. The number is -  
 (A) 1716 (B) 1715 (C) 1717 (D) 716
66. Side and one of the diagonals of rhombus are 13 cm and 24 cm respectively. The area of the rhombus is  
 (A) 156 (B) 50 (C) 55 (D) 120
67. Rajat and Derick start a business with investments of Rs. 2000 and Rs. 3500 respectively. After 3 months, Derick takes out Rs. 750 from his capital while Kishore joins them with a capital of Rs. 5000. At the end of 6 months, they earn a profit of Rs. 2750. What is the share of kishore in the profit?  
 (A) Rs. 1127 (B) Rs. 721.54  
 (C) Rs. 901.84 (D) Rs. 1500

68. In the given figure,  $MN = RM = RP$ , then what is the value (in degrees) of  $\angle MPR$ ?



- (A) 47 (B) 68  
(C) 72 (D) Cannot be determined
69. A bottle contains a mixture of oil and water in the ratio 3 : 5. When 9 litres of mixture is drawn off and the can is filled with water, the ratio of oil and water becomes 3 : 7. How many litres of water was contained by the can initially?  
(A) 38.125 liters (B) 18.125 liters  
(C) 28.125 liters (D) 5.625 liters
70. If  $a + b + c = 9$  and  $ab + bc + ca = 18$ , then what is the value of  $a^3 + b^3 + c^3 - 3abc$ ?  
(A) 189 (B) 243 (C) 361 (D) 486
71. A person scores 45% of the total marks in the exam and still fails by 40 marks. The passing percentage of the exam is 55%. What is the maximum marks of the exam?  
(A) 300 (B) 350 (C) 400 (D) 500
72. On what principal, the difference of compound and simple interest, shall come out to be Rs. 366, if the money is kept for 3 years at 5%?  
(A) Rs. 35000 (B) Rs. 48000  
(C) Rs. 56000 (D) Rs. 36600
73. Two years ago the value of Arun's motor bike was Rs. 390625. If the value depreciates at the rate of 8% p.a. per half year, then its present worth is:  
(A) 2,67,000 (B) 2,75,000  
(C) 3,57,000 (D) 3,31,776
74. The HCF and LCM of two numbers are 23 and 460 respectively. If one of the number lies between 93 and 125 then that number is-  
(A) 94 (B) 115 (C) 117 (D) 114
75. In given figure find the area (in  $\text{cm}^2$ ) of shaded regions A & B if radius of circle is 1 cm.



- (A)  $\frac{\pi - 4}{8}$  (B)  $\frac{4 - \pi}{8}$  (C)  $\frac{4 - \pi}{4}$  (D)  $\frac{\pi - 2}{4}$

## ENGLISH LANGUAGE

76. In the following question, out of the four alternatives, select the word similar in meaning to the word given.

**Counterfeit**

- (A) Genuine (B) Fake  
(C) Dubious (D) Disgusting

77. In the following question, out of the four alternatives, select the word opposite in meaning to the word given.

**Wander**

- (A) Stray (B) Stationary  
(C) Hesitate (D) Orbit

**DIRECTION (Q. 78-80):- In the given questions, fill in the blanks with the appropriate words from the alternatives provided.**

78. Politics \_\_\_\_\_ not a game that all can play.  
(A) Is (B) Are  
(C) Were (D) None of the above
79. I \_\_\_\_\_ practicing for the play since October. Tomorrow is the opening night.  
(A) Am (B) Was  
(C) Have been (D) Will be
80. None \_\_\_\_\_ so blind to see that India is becoming a superpower.  
(A) Can (B) Are  
(C) Had been (D) Has been

**DIRECTION (Q. 81-82):- Improve the bracketed part of the sentence.**

81. Assuming the unit is profitable, (it make senses for) Deutsche Bank to keep it and maintain its presence in Asia.  
(A) it makes sense for (B) it is making sensible to  
(C) it make sense for (D) no improvement
82. Such obstacles will not stop him; (nothing never) did; this is why he is progressing by leaps and bounds.  
(A) Nothing ever (B) Nothing forever  
(C) No one ever (D) No improvement

**DIRECTION (Q. 83-84):- In the following question, some part of the sentence may have errors. Find out which part of the sentence has an error and select the appropriate option. If a sentence is free from error, select 'No Error'.**

83. By no means (A) /did she flourish as a translator (B) / since her arrival in Vietnam 30 years ago. (C)/ no error. (D)  
(A) A (B) B (C) C (D) No Error
84. For investors, even as the outlook remains favourable (A) /from a near-term perspective, how the jewellery market (B) / share gains pan out will be the key in the long run. (C) No error (D)  
(A) A (B) B (C) C (D) No Error

85. Select the word with the correct spelling.

- (A) lugubrious (B) lugabrious  
(C) lugubrious (D) lugibrious

**DIRECTION (Q. 86-88):- In the following question, an idiomatic expression and its four possible meanings are given. Find out the correct meaning of the idiom.**

86. The Director-General of the police training institute made it clear that officers today often end up **barking up the wrong tree** causing serious delays in the investigations.

- (A) Looking for evidence only around trees of a certain variety.  
(B) Wasting time in staring at the beauty of nature.  
(C) Looking for evidence in the wrong direction due to lack of logical interpretation.  
(D) Unnecessary use of police infrastructure and shout out at the subordinates.

87. The bilateral meeting finally happened. People across both the nations felt that **the bread would get whiter** now.

- (A) Symbolizing the end of conflict and start of better times  
(B) Food would be traded between both countries under transparent conditions  
(C) Racism would see an end in both places  
(D) Both the countries were ready to use only white bread instead of brown ones

88. One needs to **burn the midnight oil** to taste success in life.

- (A) Cook healthy food on the oil manufactured from midnight flowers  
(B) Work towards a goal  
(C) Should never waste any oil  
(D) Work extra at night to be successful in life

**DIRECTION (Q. 89-90):- The following sentence has been broken into four parts with an error in one part. Identify that part and mark it as your answer. If there are no errors in any of the given parts, mark option 4 or 'No error' as your answer.**

89. If the weather permitted, (A) / there will be a party (B) / at the Mughal Gardens tomorrow evening. (C) / No error (D).

- (A) A (B) B (C) C (D) No Error

90. Not only the team leader (1)/ but also all his team members (2)/ was found responsible for the major flaw. (3)/ No error (4).

- (A) A (B) B (C) C (D) No Error

**DIRECTION (Q. 91-92):- In the following question, out of the four alternatives, select the alternative which is the best substitute of the phrase.**

91. a serious disease that is caused by a type of small worm getting into the blood.

- (A) pandemic (B) bilharzia  
(C) bluetongue (D) morbidity

92. The act of creating or using words that include sounds that are similar to the noises the words refer to -

- (A) capoeira (B) aikido  
(C) ailment (D) onomatopoeia

93. In the following question, a sentence has been given in Active/Passive voice. Out of four alternatives suggested, select the one which best expresses the same sentence in Passive/Active voice.

**The cleaning crew vacuums and dusts the office every night.**

- (A) Every night the office is vacuumed and dusted by the cleaning crew.  
(B) Every night the office was vacuumed and dusted by the cleaning crew.  
(C) Every night the office is vacuum and dust by the cleaning crew.  
(D) Every night the office is vacuumed and dusted by cleaning crew.

94. In the following question, a sentence has been given in Direct/Indirect speech. Out of the four alternatives suggested, select the one which best express the same sentence in Indirect/Direct speech.

**"So help me father!" he cried, I will never do it again.**

- (A) He called upon father to witness his resolve never to do it again.  
(B) He will never do it again he requested his father.  
(C) He called his father to witness his resolve of not doing again.  
(D) He promised his father to help and to witness his resolve never to do it again.

95. Select the antonym of delirium

- (A) lucidity (B) hysteria  
(C) raving (D) calenture

**DIRECTION (Q. 96-100):- In the following passage some of the words have been left out. Read the passage carefully and select the correct answer for the given blank out of the four alternatives.**

On further \_\_\_\_\_ (A) \_\_\_\_\_ the company's financial condition from the information available in public domain, \_\_\_\_\_ (B) \_\_\_\_\_ its urgent of funds and in order to \_\_\_\_\_ (C) \_\_\_\_\_ the company's operations, we the

Munjals and the Burmans are making the following \_\_\_\_\_  
(D) \_\_\_\_\_ binding offer which is even more simpler,  
attractive and faster to implement and without any due  
\_\_\_\_\_ (E) \_\_\_\_\_," the offer stated.

96. Select the correct answer for the given blank \_\_\_\_\_

(A) \_\_\_\_\_.

(A) reviewing

(B) auditing

(C) processing

(D) observing

97. Select the correct answer for the given blank \_\_\_\_\_

(B) \_\_\_\_\_.

(A) realizing

(B) finding

(C) recognizing

(D) understanding

98. Select the correct answer for the given blank \_\_\_\_\_

(C) \_\_\_\_\_.

(A) stabilize

(B) minimize

(C) subsidize

(D) loom

99. Select the correct answer for the given blank \_\_\_\_\_

(D) \_\_\_\_\_.

(A) improving

(B) improve

(C) improvement

(D) improved

100. Select the correct answer for the given blank \_\_\_\_\_

(E) \_\_\_\_\_.

(A) indolence

(B) diligence

(C) heaviness

(D) negligence

### ANSWER KEY

1. (C)	2. (D)	3. (C)	4. (A)	5. (B)	6. (A)	7. (A)	8. (B)	9. (A)	10. (A)
11. (A)	12. (D)	13. (C)	14. (C)	15. (D)	16. (A)	17. (B)	18. (A)	19. (B)	20. (C)
21. (C)	22. (B)	23. (B)	24. (D)	25. (B)	26. (C)	27. (A)	28. (D)	29. (B)	30. (B)
31. (B)	32. (A)	33. (A)	34. (D)	35. (A)	36. (D)	37. (D)	38. (C)	39. (C)	40. (C)
41. (B)	42. (C)	43. (C)	44. (A)	45. (D)	46. (C)	47. (A)	48. (A)	49. (B)	50. (C)
51. (B)	52. (C)	53. (A)	54. (B)	55. (A)	56. (D)	57. (A)	58. (A)	59. (A)	60. (C)
61. (D)	62. (B)	63. (B)	64. (A)	65. (B)	66. (D)	67. (C)	68. (B)	69. (C)	70. (B)
71. (C)	72. (B)	73. (D)	74. (B)	75. (C)	76. (B)	77. (B)	78. (A)	79. (C)	80. (B)
81. (A)	82. (A)	83. (B)	84. (D)	85. (C)	86. (C)	87. (A)	88. (D)	89. (A)	90. (C)
91. (B)	92. (D)	93. (A)	94. (A)	95. (A)	96. (A)	97. (C)	98. (A)	99. (D)	100. (B)

### HINTS & SOLUTION

1. (C) Opposite pair of letter.

2. (D)  $3^2 + 2 = 11$

$$7^2 + 2 = 51$$

3. (C)  $G + H = 15 \neq 2$

4. (A)  $55 \times 5 = 275$

$$15 \times 15 = 225$$

$$5 \times 45 = 225$$

$$25 \times 9 = 225$$

5. (B) Second

Hour

Day

Month

Year

6. (A)

7. (A)

8. (B) Deceit

Declension

Decompose

Decorous

Decrease

9. (A)  $C + 3 = F$   $F + 4 = J$

$$F + 3 = I \quad J + 4 = N$$

$$I + 3 = L \quad N + 4 = R$$

$$L + 3 = O \quad R + 4 = V$$

10. (A) 31 December 1993 Wednesday.

1993 is Non-leap year.

In Non-leap year first day and last day  
occurs on same day.

11. (A) Grandfather (+)

Person +

Ravi



12. (D)  $= 24 \times 12 + 18 \div 9 = ?$   
 $= 288 + 2$   
 $= 290$

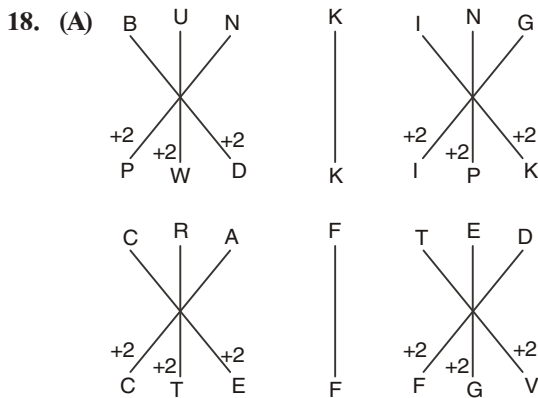
13. (C)

14. (C)  $\begin{array}{cccccc} 8 & 6 & 8 & 14 & 30 & 77 \\ \uparrow & \uparrow & \uparrow & \uparrow & \uparrow & \uparrow \\ \times 0.5+2 & \times 1+2 & \times 1.5+2 & \times 2+2 & \times 2.5+2 & \end{array}$

15. (D)

16. (A) Karthik =  $16 - 6 = 10$   
 No. of students behind karthik  
 $= 42 - 10$   
 $= 32$   
 Karthik Rank 33 from the last.

17. (B)



19. (B)

20. (C)

21. (C)

22. (B)  $\begin{array}{ccccc} P & O & W & E & R \\ | & | & | & | & | \\ 22 & 31 & 41 & 68 & 01 \end{array}$

23. (B) Prabhu : Mani : Ramona

$x$  year       $2x$  year       $\frac{x}{2}$  year  
 $= 2x = 60$   
 $x = 30$

Age of Ramona =  $\frac{30}{2} = 15$  year

24. (D)

25. (B)

51. (B) 1st Discount 30%

Ind Discount  $\frac{25+5-25 \times 5}{100} = 28.75\%$

Required Difference =  $(30 - 28.75)\%$  of 3600

$= \frac{3600 \times 1.25}{100} = \text{Rs. } 450$

52. (C) Collinear the area of the triangle formed by them must be 0

$= \frac{1}{3} [3(k+4)+5(-4-4)+4(4-k)] = 0$   
 $= 3k+12-40+16-4k = 0$   
 $-k = -12$

53. (A) Diameter = Side pf the cube = 7

ATQ

Total surface area of solid = Surface area of cube – Surface area of base of hemisphere + Curved surface area of Hemisphere.

$= 6 \times a^2 - \pi r^2 + 2 \pi r^2 = 6a^2 + \pi r^2$   
 $= 6 \times 49 + \frac{22}{7} \times 3.5 \times 3.5$   
 $= 294 \text{ sq. cm} + 38.5 \text{ sq. cm} \Rightarrow 332.5 \text{ sq. cm.}$

54. (B) Let the Previous Average Price be Rs. x

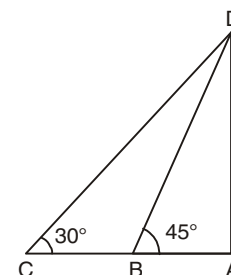
ATQ

$70x + 564 = (x-2) 78$   
 $70x + 564 = 78x - 156$   
 $8x = 720$   
 $x = 90$

55. (A) If the Number of females be x then males =  $20000 - x$

$= \frac{x \times 4}{100} + \frac{(20000 - x) \times 3}{100} = 20680 - 20000$   
 $= 4x + 60000 - 3x = 68000$   
 $x = 8000$

56. (D)



Let the Height of the building is  $AD = H$  and  $AB = a$  and  $BC = 48$  m.

In triangle  $45^\circ = \frac{AD}{AB}$

$$1 = \frac{H}{a}$$

$$H = a \dots \dots \text{eq (1)}$$

In triangle ACD

$$\tan 30^\circ = \frac{AD}{AC} = \frac{H}{a+48}$$

$$\frac{1}{\sqrt{3}} = \frac{H}{H+48}$$

$$\sqrt{3} \times H = H + 48$$

$$\sqrt{3} \times H - H = 48$$

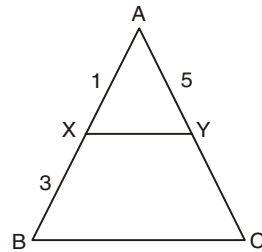
$$(\sqrt{3} - 1)H = 48$$

$$H = \frac{48}{(\sqrt{3} - 1)} \times \frac{(\sqrt{3} + 1)}{(\sqrt{3} + 1)}$$

$$H = \frac{48}{2} \times (\sqrt{3} + 1)$$

$$H = 24(\sqrt{3} + 1)\text{m}$$

57. (A)



$$= \frac{AX}{AB} = \frac{AY}{AC}$$

$$= \frac{1}{4} = \frac{5}{AC}$$

$$\therefore AC = 5 \times 4 = 20 \text{ cm}$$

58. (A) Total marks scored by the whole class =  $50 \times 60 = 3000$

Total Marks after Excluding Hiegest and Lowest =  $48 \times 59 = 2832$

Sum of marks of lowest and Highest =  $3000 - 2832 = 168$

Let lowest marks be 'x' Highest marks =  $x + 120$

$$x + x + 120 = 168$$

$$x = 24$$

59. (A) LCM of denominators for both the fraction 40

Multiply  $\frac{5}{8}$  by 5 and  $\frac{9}{20}$  by 2

$$\frac{(5 \times 5)}{8 \times 5} = \frac{20}{45} \dots (1)$$

$$\frac{(9 \times 2)}{(20 \times 2)} = \frac{18}{40} \dots (2)$$

$$20 > 18$$

$$= \frac{25}{40} > \frac{18}{40} = \frac{5}{8}$$

60. (C) It can be simplified as  $\frac{1}{\sin^2 \theta} - \frac{1}{\tan^2 \theta}$

$\text{Cosec}^2 - \cot^2 \theta$  which is an identify and equal to 1.

$$\frac{\tan^2 \theta - \sin^2 \theta}{\tan^2 \theta \sin^2 \theta} = 1$$

61. (D) No of days in February and March =  $28 + 31 = 59$

Required Rice for 14 days = 98 kg

Requirement of rice for 59 days

$$= \frac{98}{14} \times 59$$

$$= 413 \text{ kg}$$

$$62. (B) \frac{(5a + 6b)}{(5c + 6d)} = \frac{(5a - 6b)}{(5c - 6d)}$$

or,

$$\frac{(5a + 6b)}{(5a - 6b)} = \frac{(5c + 6d)}{(5c - 6d)}$$

By componendo & dividendo,

$$\frac{5a + 6b + 5a - 6b}{5a + 6b - 5a + 6b} = \frac{(5c + 6d + 5c - 6d)}{(5c + 6d - 5c + 6d)}$$

$$= \frac{10a}{12b} = \frac{10c}{12d}$$

$$= ad = bc$$

63. (B) Anita to run 1 km =  $30 \times 2 = 60 \text{ sec}$

Bablu to run 1 km =  $40 \times 2 = 80 \text{ sec}$

$$= (80 - 60)$$

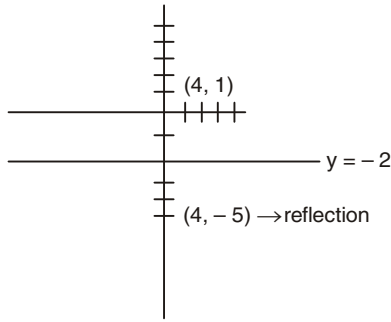
$$= 20 \text{ sec}$$

40 sec. Bablu runs 500 m

$$\text{In } 20 \text{ sec bablu runs} = \frac{500}{40} \times 20$$

$$= 250 \text{ m}$$

64. (A)



(4, -5) → reflection

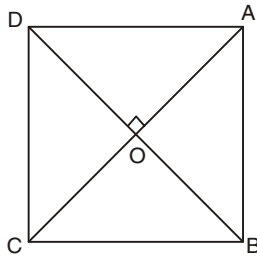
65. (B) LCM of 13, 12, 11 = 1716

Required number = (LCM of 13, 12, 11 - 1)

= 1716 - 1

= 1715

66. (D)



Assume one side AB which is = 13 cm & Diagonal AC which is = 24 cm

All the sides of rhombus are equal.

AB = BC = CD = DA = 13 cm

Diagonals of rhombus bisect each other at  $90^\circ$ 

$$AO = \frac{AC}{2} = \frac{24}{2} = 12 \text{ cm}$$

and  $\angle DOA = 90^\circ$ 

$\triangle AOD$  is a right angles triangle, apply pythagoras theorem

$$AD^2 = AO^2 + OD^2$$

$$13^2 = 12^2 + OD^2$$

$$OD^2 = 169 - 144$$

$$OD = \sqrt{25}$$

$$OD = 5$$

∴ Diagonals of rhombus bisect each other

$$BD = 2 \times OD$$

$$BD = 2 \times 5 = 10 \text{ cm}$$

$$\text{Area of rhombus} = \frac{1}{2} \times d_1 \times d_2$$

$$\text{Area} = \frac{1}{2} \times AC \times BD$$

$$= \frac{24 \times 10}{2} = 120 \text{ cm}^2$$

67. (C) Initial investment of Derick = Rs. 3500

Drick invested Rs. 3500 for 3 Months and Rs (3500 - 750)

= 2750 for 3 months

Kishore invested Rs. 5000 for 3 months

Rajat	Derick	Kishore
-------	--------	---------

$2000 \times 6$	:	$3500 \times 3 + 2750 \times 3$	:	$5000 \times 3$
-----------------	---	---------------------------------	---	-----------------

12000	:	18750	:	15000
-------	---	-------	---	-------

1200	:	1875	:	1500
------	---	------	---	------

Total Profit for 6 Months = Rs. 2750

$$\text{Kishore share} = \text{Rs. } 2750 \times \frac{1500}{4575}$$

Rs. 902

68. (B)  $\triangle PRM$  and  $\triangle MRN$  isosceles triangle  $\triangle RPN$ 

$\angle RPM + \angle PTM = 102^\circ$  ..... (1) (Exterior Angle Property)

$$= \angle MRN = \angle MNR$$

$$= \angle MRN + \angle MNR = \angle RMP \dots (2) \text{ (Exterior Angle Property)}$$

$$= 2\angle RNP = \angle RPM$$

$$\text{By (i) and (ii)} = \frac{3}{2} (\angle RPM) = 102^\circ$$

$$= \angle RPM = 68^\circ$$

69. (C) Suppose the can initially contains 3x of oil and 5x of water.

Total mixture taken out of the bottle = 9L

$$= \text{Sum of ratios} = 3 + 5 = 8$$

$$= [3x - \frac{3}{8} \times 9]$$

$$= 3x - \frac{27}{8} \text{ L}$$

$$= 5x - \frac{5}{8} \times 9 = 5x - \frac{45}{8} \text{ L}$$

$$= \frac{3x - \frac{27}{8}}{5x - \frac{45}{8}} + 9 = \frac{3}{7}$$

$$= \frac{24x - 27}{40x + 27} = \frac{3}{7}$$

$$7(24x - 27) = 3(40x + 27)$$

$$168x - 189 = 120x + 81$$

$$48x = 270$$

$$x = 5.625$$

$$= 5.625 \times 5$$

$$= 28.125 \text{ L}$$

70. (B)  $a^3 + b^3 + c^3 - 3abc = (a + b + c)(a^2 + b^2 + c^2 - ab - bc - ca)$

$$= (a + b + c)^2 = a^2 + b^2 + c^2 + 2ab + 2bc + 2ca$$

$$= 9 = a^2 + b^2 + c^2 + 2(18)$$

$$= a^2 + b^2 + c^2 = 45$$

$$a^3 + b^3 + c^3 - 3abc = (a + b + c)(a^2 + b^2 + c^2 - ab - bc - ca)$$

$$a^3 + b^3 + c^3 - 3abc = 9 \times (45 - 18) = 9 \times 27 = 243$$

71. (C) Let the maximum marks be a

$$\text{Passing marks} - \text{Acquired Marks} = 40$$

$$\text{Passing Marks} = \frac{55a}{100}$$

$$\text{Acquired Marks} = \frac{45a}{100}$$

$$= \frac{55a}{100} - \frac{45a}{100} = 40$$

$$= \frac{10a}{100} = 40$$

$$a = 400$$

72. (B) Let the P = Rs. 100

$$\text{S.I Rs } 100 = \frac{P \times T \times R}{100}$$

$$= \frac{100 \times 5 \times 3}{100} = 15$$

$$\text{S.I on Rs. } 100 = \text{Rs. } 15$$

$$\text{C.I on Rs. } 100 = P \left( 1 + \frac{r}{100} \right)^t - P$$

$$100 \left( 1 + \frac{5}{100} \right)^3 - 100 = \text{Rs. } 15.7625$$

$$\text{Difference of C.I & S.I}$$

$$= 15.7625 - 15$$

$$= 0.7625$$

For Rs. 100 the Difference in C.I and S.I is Rs. 0.7625

Rs. x is the Difference on C.I and S.I is Rs. 366

$$x = \frac{100 \times 366}{0.7625}$$

$$\text{Rs. } 48,000$$

73. (D)  $x = 390625 \left( 1 - \frac{8}{200} \right)^4$

$$x = 390625 \left( \frac{24}{25} \right)^4$$

$$= 390625 \times \frac{24^4}{25^4}$$

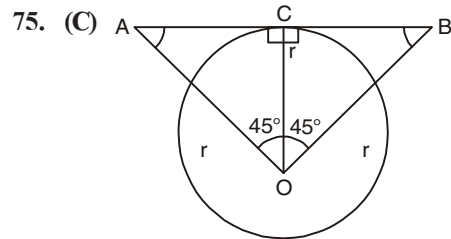
$$= \text{Rs. } 331776$$

74. (B) Let No. 23x & 23y

$$\text{LCM} = 23xy = 460$$

$$\begin{array}{c} 20 \\ \swarrow \quad \searrow \\ 5 \quad \quad 4 \end{array}$$

$$\text{Required number} = 5 \times 23 = 115$$



In  $\triangle AOC$

$$AC = OC = r$$

$$\text{Area of } \triangle AOC = \frac{1}{2} \times r \times \frac{r^2}{2}$$

shaded area in AOC

$$= \frac{r^2}{2} - \frac{\pi r^2}{360} \times 45^\circ$$

$$= \frac{4r^2 - \pi r^2}{8}$$

$$= \frac{4 - \pi}{8}$$

$$\text{Required Area} = 2 \left( \frac{4 - \pi}{8} \right)$$

$$= \frac{(4 - \pi)}{4} \text{ cm}^2$$





# SBI CLERK (PRE)

(Practice Test Paper)

## REASONING ABILITY

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

There are seven persons i.e. D1, D2, D3, D4, D5, D6 and D7 are going to the market on different days of the same week from Monday to Sunday but not necessarily in the same order. All the persons like different colors viz. Hazzle, Purple, Violet, Blue, Yellow, White and Pink again not in the same order.

D3 is going to the market just before the day of D6, who likes Purple. D7 is going to the market on Friday. There is one day gap between D7 and the one who likes White color. There are two days gap between the persons who like Hazzle and White. The one who likes Violet is going to the market just before the day of D2 and just after the day of D1. D2 and D7 doesn't like Hazzle and Violet respectively. The one who likes Blue is going to the market before one of the days of the one who likes Pink. D5 likes Yellow.

- Who among the following person likes Hazzle?  
(A) D1 (B) D3 (C) D4 (D) D7  
(E) None of these
- Four of the following five are alike in a certain way and hence they form a group. Which one of the following does not belong to that group?  
(A) D4 - White (B) D7 - Yellow  
(C) D1 - Blue (D) D6 - Hazzle  
(E) D3 - Pink
- Which of the following combination is true as per the given information?  
(A) Monday - D4 - Pink (B) Saturday - D3 - Hazzle  
(C) Sunday - D7 - Yellow (D) Tuesday - D5 - Purple  
(E) Wednesday - D1 - White
- Which of the following day D2 is going to the market?  
(A) Monday (B) Tuesday  
(C) Saturday (D) Thursday  
(E) None of these

- Who among the following is going to the market just before the day of D5?  
(A) The one who likes White (B) D3  
(C) D1 (D) The one who likes Pink  
(E) None of these

**Directions (Q. 6-9):-** In each of the questions below is given two statements followed by two conclusions numbered I, II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

**6. Statements:**

All table is wood.  
Some wood is red.

**Conclusions:**

- I. Some table is red.  
II. No table is red.

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

**7. Statements:**

All chairs are furniture.  
Some furniture is brown.

**Conclusions:**

- I. All furniture are chairs.  
II. Some brown are furniture.

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

**8. Statements:**

All leaves are petals.  
All roses are petals.

**Conclusions:**

All leaves are roses.

Some roses are leaves.

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

**9. Statements:**

No Bag is Jacket.

All Bag are Wire.

**Conclusions:**

I. Some Wire are not Jacket.

II. No Wire is Jacket.

- (A) Only I follows (B) Only II follows  
(C) Both I and II follows (D) Either I or II follows  
(E) None follows

- 10.** In the word 'RECTILENEAR', how many pairs of the letters have the same number of letters between them in the word as in alphabet?  
(A) None (B) One (C) Three (D) Two  
(E) More than three

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

Study the following alphanumeric series carefully and answer the questions given below.

D % G \$ & H J R 6 Y # I L 9 \$ 7 @ V I X A 8 %

- 11.** How many numbers in the series are preceded as well as followed by alphabets?  
(A) None (B) One (C) Three (D) Two  
(E) More than three
- 12.** If we eliminated all the numbers in this series then, which of the following element is 5th to the right of H?  
(A) Y (B) # (C) I (D) L  
(E) None of these
- 13.** How many numbers in the series are preceded as well as followed by symbols?  
(A) Three (B) One (C) None (D) Two  
(E) More than three
- 14.** Which of the following element is 4th to the left of the element which is 5th from right end?  
(A) L (B) 9 (C) \$ (D) 7  
(E) None of these
- 15.** If we eliminated all alphabets in this series then, which of the following element is 4th to the left of @?  
(A) 6 (B) # (C) \$ (D) 9  
(E) None of these

**Directions (Q. 16-20):-** Study the following information carefully to answer the given questions.

Eight friends - Anish, Sam, Leon, Archana, Deepak, Imran, Shardul and James are sitting around a circular table, but not necessarily in the same order, five of them are facing outside and sitting adjacent to each other.

Shardul does not face outside. Sam who is facing inside is seventh to the left of Deepak. 4 people are sitting between Shardul and James and all of them are facing outside. Archana is sitting to the immediate left of Leon. Shardul and Anish have one person between them. Leon is not the immediate neighbour of Shardul and Anish.

- 16.** Who is fifth to the right of Shardul?  
(A) Leon (B) Archana  
(C) Anish (D) Imran  
(E) Sam
- 17.** Who is sitting to the immediate left of Anish?  
(A) Archana (B) Leon  
(C) Shardul (D) Imran  
(E) Deepak
- 18.** Which of the following friends are sitting opposite to each other?  
(A) Imran and James (B) Shardul and Leon  
(C) Anish and Deepak (D) Both 1 and 2  
(E) Both 1 and 3
- 19.** Four of the following are alike. Which one does not follow the group?  
(A) Anish (B) Archana (C) Leon (D) Sam  
(E) James
- 20.** Deepak is related to Archana. In the same manner, who is related to Sam?  
(A) Anish (B) Leon (C) Imran (D) Shardul  
(E) James

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

In a certain code language:

"very heavy rain" is coded as "sd cg rv"

"heavy weight boxer" is coded as "cg yhjn"

"very high weight" is coded as "sdjnaz"

- 21.** What is the code of "boxer" as per the given code language?  
(A) cg (B) yh (C) jn (D) sd  
(E) None of these
- 22.** What is the code of "rain" as per the given code language?  
(A) cg (B) sd (C) az (D) rv  
(E) None of these

23. Which of the following words has code of "cg jn" as per the given code language?  
 (A) boxer weight (B) heavy weight  
 (C) heavy rain (D) high weight  
 (E) None of these
24. Which of the following words has the code of "sdazrv" as per the given code language?  
 (A) high weight boxer (B) high weight rain  
 (C) very high rain (D) very heavy boxer  
 (E) None of these
25. What is the code of "high weight" as per the given code language?  
 (A) azyh (B) sdrv (C) cgjn (D) azjn  
 (E) None of these

**Directions (Q. 26-28):- These questions are based on the following information.**

A is brother of C. B is the daughter of A. J is the sister of B whose mother is H. I is the father of H. E who is the son of D is brother of H. F has only one son and is married to X. G is the husband of C. The mother-in-law of G is X.

26. Who is the son of X?  
 (A) A (B) B (C) C (D) D  
 (E) E
27. How is J related to C?  
 (A) Daughter (B) Niece (C) Nephew (D) Son  
 (E) Cannot be determined
28. Who is the daughter of D?  
 (A) E (B) J (C) B (D) H  
 (E) I

**DIRECTION (Q. 29-30):- In these questions, relationship between different elements is shown in the statements. The statements are followed by conclusions. Study the conclusions based on the given statements and select the appropriate answer:**

29. **Statements:**  $G < U \leq R = T \leq W < Q \geq S = F$

**Conclusions:**

I.  $R < Q$  II.  $F > T$

- (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 conclusions I and II follow.
30. **Statements:**  $O \geq T \geq Y > R = D; E < W = R$
- Conclusions:**
- I.  $D = W$  II.  $D > E$
- (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 conclusions I and II follow.

**DIRECTION (Q. 31-35):- Study the following information carefully to answer the given questions below.**

Seven students A, B, C, D, E, F and H who all live in a seven storey building such that ground floor is numbered as 1 and above it is numbered as 2 and so on till the top most floor which is numbered as 7. Not more than three persons live below the floor on which H lives. Only two persons live between B and E, who lives above B. D lives on an odd numbered floor above C. Only two persons live between H and A, who lives above B, but not immediately above. B lives on an even numbered floor. Only three persons live between E and F.

31. Which is true from the given arrangement?  
 (A) H lives below B  
 (B) B lives on odd number floor  
 (C) H lives above F  
 (D) A lives on 4th floor  
 (E) All are false
32. Which one does not belong to that group out of five?  
 (A) F (B) H (C) E (D) D  
 (E) A
33. Who among the following lives immediately above A?  
 (A) D (B) H (C) C (D) F  
 (E) None of these
34. H lives on which of the following Floor?  
 (A) Second Floor (B) First Floor  
 (C) Third Floor (D) Fourth Floor  
 (E) None of these
35. Which of the following statement is true regarding F?  
 (A) F lives on even floor  
 (B) F lives immediately above H  
 (C) F lives above H  
 (D) F lives immediately below B  
 (E) All are false

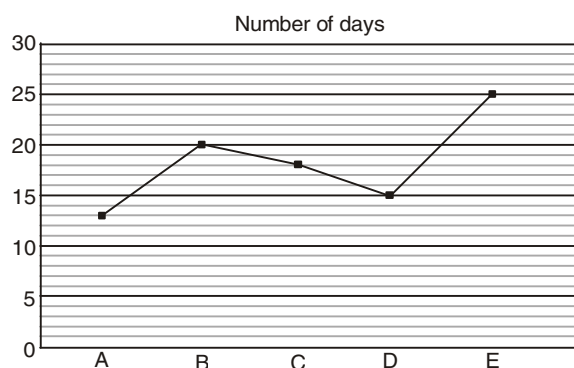
## QUANTITATIVE APTITUDE

**DIRECTION (Q. 36-40):- What will come in place of (?) in the following number series?**

36. 129, 97, 81, 73, ?, 67  
 (A) 67 (B) 68 (C) 69 (D) 70  
 (E) 71
37. 227, ?, 270, 304, 353, 422  
 (A) 236 (B) 246 (C) 239 (D) 241  
 (E) 252
38. 11, 32, 74, 158, 326, ?  
 (A) 672 (B) 652 (C) 692 (D) 662  
 (E) 682

39. ?, 80, 158, 471, 1880, 9395  
 (A) 80 (B) 39 (C) 64 (D) 48  
 (E) 81
40. 59, 60, 56, 65, 49, ?  
 (A) 74 (B) 72 (C) 76 (D) 75  
 (E) 68

**Direction (Q. 41-45):-** The line graph below shows the number of days taken by 5 different persons to complete a respective work, study the graph carefully and answer the following questions.



41. Find the total days required to complete a work if all of them work together.  
 (A) 170/53 days (B) 150/133 days  
 (C) 450/133 days (D) 190/53 days  
 (E) 190/133 days
42. Find the number of days taken by A, B and D to complete a work.  
 (A) 5 days (B) 4 days (C) 3 days (D) 6 days  
 (E) 8 days
43. C, D and E are assigned a work for Rs. 3650, then find the difference in the maximum and minimum amount received.  
 (A) Rs. 250 (B) Rs. 350 (C) Rs. 600 (D) Rs. 650  
 (E) Rs. 640
44. C and D undertook to complete a work, working alternate days with C starting the work, then find in how many days will they complete the work.  
 (A) 32/5 days (B) 22/5 days  
 (C) 52/5 days (D) 82/5 days  
 (E) 8 days
45. B and F can complete a work in 10 days. Find in how many days F will complete the work alone.  
 (A) 18 days (B) 20 days  
 (C) 24 days (D) 14 days  
 (E) 28 days
46. Ratio of speed of a bus to a car is 6 : 7. They start from the same point and move towards the same direction. After four hours distance between them is 28 km. Find the time in which car will cover 196 km.  
 (A) 6 hours (B) 4 hours  
 (C) 4.5 hours (D) 2 hours  
 (E) 8 hours
47. Veer can do a work in x days. While Sameer can do the same work in (x + 4) days. Ratio of work done by Veer in 3 days to work done by Sameer in 4 days is 15 : 16. Find the value of 'x'.  
 (A) 24 (B) 18 (C) 12 (D) 20  
 (E) 16
48. An alloy 'A' made of Copper and Zinc contain 40% copper and another alloy 'B' having same elements contain 30% zinc. A new alloy is made by mixing both alloys which contain 60% copper. Find the ratio of quantity of alloy A and alloy B in the new alloy?  
 (A) 1 : 2 (B) 3 : 4 (C) 2 : 1 (D) 4 : 3  
 (E) 5 : 3
49. The average weight of a class of 45 girls is 53 kg. It was latter found that weight of two girls was read as 49 kg and 57 kg instead of 45 kg and 52 kg. Find the actual average weight of the class.  
 (A) 54 kg (B) 53.40 kg (C) 50.6 kg (D) 52.80 kg  
 (E) 51.5 kg
50. In how many ways the word 'INTICINCO' can be written so that 'T' always comes at end.  
 (A) 720 (B) 1680 (C) 5040 (D) 1024  
 (E) 210

**DIRECTION (Q. 51-60):-** What will come in place of '?' in the following equation?

51.  $13\frac{1}{3} \cdot 6\frac{2}{3} + 5\frac{5}{6} \times \frac{3}{7} - 37.5\% \text{ of } \frac{8}{3} = ?$   
 (A) 2 (B) 3.5 (C) 3 (D) 29/6  
 (E) 4.8
52.  $[5 \times 8 + 60 \div 4 - 9 \times 5 + 2] = ?$   
 (A) 6 (B) 8 (C) 10 (D) 12  
 (E) 16
53.  $(121)^3 \times 11, (1331)^3 = (11)^?$   
 (A) 1 (B) 3 (C) 2 (D) -2  
 (E) -1
54.  $\left(\frac{12}{5}\right)^2 \times (37.5 \times 56) \div \left(\frac{984}{41}\right) = ?$   
 (A) 500 (B) 502 (C) 498 (D) 496  
 (E) 504



55.  $\sqrt{9801} \times \frac{10}{11} + 2350 \div 94 \times \frac{2}{5}$  of 125 = ?  
 (A) 90 (B) 90.5 (C) 1350 (D) 1340  
 (E) 110
56.  $\frac{510}{?} = \sqrt{324} + \sqrt{256}$   
 (A) 20 (B) 5 (C) 10 (D) 15  
 (E) 25
57.  $?^2 = 55\% \text{ of } 440 - 80\% \text{ of } 345 + 2 \times 7^2$   
 (A) 6 (B) 2 (C) 4 (D) 16  
 (E) 8
58.  $\frac{209}{399} \times 21^2 - (11)^2 = ?$   
 (A) 110 (B) 320 (C) 100 (D) 120  
 (E) 80
59.  $? + 312 + 2^5 = 4^5 - 17 \times 5$   
 (A) 575 (B) 585 (C) 595 (D) 605  
 (E) 615
60.  $55\% \text{ of } 320 + 88\% \text{ of } 400 = 1$   
 (A) 496 (B) 480 (C) 512 (D) 528  
 (E) 544
61. A raft travels in a still water with a speed of 10 kmph while the rate of the flowing water is 4 kmph. Find the distance travelled against the direction of water by the raft in 10 minutes.  
 (A) 2.32 km (B) 4.72 km (C) 5.67 km (D) 2.34 km  
 (E) None of these
62. Working 5 hours a day, A can complete a piece of work in 8 days and working 6 hours a day B can complete the same work in 10 days. Working 8 hours a day both of them can complete the work in \_\_\_\_\_.  
 (A) 3 days (B) 4 days  
 (C) 4.5 days (D) 5.4 days  
 (E) None of these
63. If a train having length of 30 m crosses a pole of height 10 m with a speed of 1.5 m/s. Calculate the time in which it crosses the pole.  
 (A) 12 sec (B) 10 sec (C) 20 sec (D) 15 sec  
 (E) 25 sec
64. Difference in the compound and simple interest at the rate of 'r' percent per annum, on a sum of Rs. 250 invested for 2 years, is Rs. 6.40. Find 'r'.  
 (A) 10 (B) 12 (C) 16 (D) 20  
 (E) None of these

65. The ratio of expenses to savings for Ashutosh is 6 : 4. If his expenses increased by 50% and income increased by 20%, there is a deficit of Rs. 500 in his savings. Find the amount in Rupees by which his income was increased.

(A) 2000 (B) 1000 (C) 1500 (D) 750  
 (E) 1200

**DIRECTION (Q. 66-70):- Read the given information carefully and answer the following question.**

There are two trains P and Q. Both trains have four different types of coaches i.e. General, sleeper class, first class and AC coaches. In train P, there are total 800 passengers. Train Q has 40% more passengers than train P. 20% of the passengers of train P are in general coaches. One fourth of the total number of passengers of train P are in AC coaches. 25% of the passengers of train P are in sleeper class coaches. Remaining passengers of train P are in first class coaches. Total number of passengers in AC coaches in both the trains together is 480. 45% of the number of passengers of train Q is in sleeper class coaches and ratio of passengers of train Q in first class coaches to general class coaches is 3:4.

66. What is the ratio of total number of passengers travelling in general coaches to the total number of passengers travelling in AC coaches of both the trains?  
 (A) 8:15 (B) 3:5 (C) 11:15 (D) 22:25  
 (E) 5:9
67. Number of passengers travelling in AC coach of train Q is what percent of number of passengers travelling in sleeper coaches of train Q?  
 (A)  $55\frac{5}{9}\%$  (B)  $54\frac{4}{9}\%$  (C)  $53\frac{1}{3}\%$  (D)  $51\frac{1}{9}\%$   
 (E)  $52\frac{2}{9}\%$
68. Total number of passengers of train P who are travelling in General and Sleeper coaches together are what percent more or less than the total number of passengers of both the trains travelling in AC coaches?  
 (A) 22.5% (B) 20% (C) 15% (D) 30%  
 (E) 25%
69. Find the average number of passengers travelling in sleeper and first class coaches of both trains?  
 (A) 524 (B) 544 (C) 562 (D) 574  
 (E) 580
70. Difference of passengers travelling in General and Sleeper coaches of both the trains is what percent of total passengers travelling in both the trains?  
 (A)  $18\frac{1}{3}\%$  (B)  $17\frac{1}{2}\%$  (C)  $16\frac{2}{3}\%$  (D)  $22\frac{1}{2}\%$   
 (E) 20%

## ENGLISH LANGUAGE

**DIRECTION (Q. 71-75):-** For each of the following sentences, four words are highlighted in bold and numbered as (A), (B), (C) and (D). One or more words have been swapped from their places and interchanged with another word which is highlighted and labelled. Choose the option which displays correct swapping of words making the sentence grammatically correct and contextually meaningful. If all words are in their places, choose option (E) as “No Correction Required”.

71. After the relatively **elections** (A) conduct of the Assembly **peaceful** (B) in the State late last year, it would have signalled a **precipitous** (C) slide if the electoral process in Chhattisgarh were to be **disrupted** (D) now.  
 (A) A-B (B) B-C and A-D  
 (C) A-B and C-D (D) B-D and A-C  
 (E) No Correction Required
72. The popular **worsening** (A) that forced him out after two decades in power was **triggered** (B) by **disaffection** (C) socio-economic conditions **largely** (D) due to lower oil and gas revenues.  
 (A) B-D (B) A-B  
 (C) A-C (D) A-C and B-D  
 (E) No Correction Required
73. Claiming privilege, the **ignore** (A) had wanted the court to **government** (B) the documents, even if they were found to be **dismiss** (C) to the Rafale case and **germane** (D) the review petitions at a preliminary stage.  
 (A) A-C (B) A-B and C-D  
 (C) B-D (D) A-C and B-D  
 (E) No Correction Required
74. The Right to Information Act **affecting** (A) on ordinary citizens the ‘priceless right’ to **judgment** (B) information even in matters **confers** (C) national security and relations with a foreign state, Justice K.M. Joseph observed in his separate **demand** (D).  
 (A) A-B and C-D (B) A-D and B-C  
 (C) A-D (D) A-C and B-D  
 (E) No Correction Required
75. In a **separate** (A) letter to the producers of PM Narendra Modi, the **Commission** (B) said in view of the admitted facts and **material** (C) available on record, the film, being a biopic on a political leader and prospective candidate to the Lok Sabha polls, cannot be **exhibited** (D).  
 (A) A-C and B-D (B) A-B  
 (C) B-C (D) C-D and A-B  
 (E) No Correction Required

**DIRECTION (Q. 76-80):-** In the following question, two columns are given containing three phrases each, In the first column, the phrases are A, B, and C, and in the second column, the phrases are D, E, and F. A phrase from the first column may or may not connect with a phrase from the second column to make a grammatically and contextually correct sentence. There are five options, four of which display the sequence(s) in which the phrases can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, select none of these as your answer.

76.

Column (1)	Column 2
(A) He had climbed many a tree when	(D) she heard about the accident.
(B) As always, he had been there when	(E) he was a boy.
(C) She felt as if the air had been knocked out of her when	(F) she needed him.

- (A) B-F (B) A-D and C-F  
 (C) B-E and A-F (D) C-E  
 (E) None of these

77.

Column (1)	Column 2
(A) It was past one o'clock when	(D) the phone rang.
(B) In business transactions Lucia was frugal with her money, but when	(E) Mark left his friend.
(C) He had just drifted off to sleep when	(F) it came to her family, she was generous.

- (A) B-D (B) C-D and A-E  
 (C) A-E and C-F (D) A-D  
 (E) None of these

78.

Column (1)	Column 2
(A) Despite the rough weather	(D) they still set sail.
(B) Despite studying very hard,	(E) we still had a great time.
(C) Despite the fact that it rained	(F) he still didn't pass the exam.

- (A) C-F (B) A-D and B-E  
 (C) A-F and C-D (D) B-F  
 (E) None of these

79.	Column (1)	Column 2
	(A) In spite of her decision not to,	(D) she couldn't help smiling.
	(B) In spite of her resolve to not communicate with him,	(E) she glanced out the window.
	(C) In spite of her irritation,	(F) she responded to his letter.

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

80.	Column (1)	Column 2
	(A) It was an interesting conversation,	(D) albeit insipidly.
	(B) He had even made the coffee,	(E) albeit extremely abbreviated, record of his comings and goings.
	(C) His credit card statement captured an accurate,	(F) albeit one-way.

- (A) C-E  
(B) B-D and A-E  
(C) C-F and B-E  
(D) A-D  
(E) None of these

**DIRECTION (Q. 81-90):-** Read the following passage and answer the following questions based on the passage. Some words are highlighted to help you answer some of the questions.

The collaboration of different stakeholders in the banking system, **improving** customer experience, and having a significant impact on return on investment (RoI) are some of the keys to the growth of digital banking in India, said bankers and experts at the Mint Annual Banking Conclave 2019.

The discussion was moderated by Mint's national technology editor, Leslie D'Monte.

"The most simplistic way to look at experimentation is to see whether it increases revenue or decreases cost. You can add customer experience to this and see whether it leads to one of the two. That is a strong way of justifying any new technology and experimentation," said Nitin Chugh, country head (digital banking) at HDFC Bank Ltd.

Technology such as artificial intelligence (AI), machine learning and the internet of things, has made its way into digital banking. However, banks are **raising** more relevant questions now.

"While technology is exciting, banks have found the right balance behind the romance of technology, where they are asking what technology has done for the business. They are questioning which area, and where do you apply it? That maturity has set in," said Deepak Sharma, chief digital officer, Kotak Mahindra Bank Ltd.

Banks are willing to experiment within a given framework to **achieve** higher RoI, but they can start defining RoI much more quickly with regard to AI, said Hemant Adarkar, Technologist, Nainital Bank Ltd (Bank of Baroda).

"There are programmes where banks are working with fintechs, where KYC (know-your-customer) documents can be scanned and the software knows whether it is a passport or Aadhaar card or driving licence. The turnaround time for lending can be reduced and, thus, AI is very close to maturing in the Indian context," he added. Banks, especially payment banks, have to adopt a "phygital" model, which provides the best of physical and digital services to its consumers, according to the panellists. "We believe that the next population will move to banks through the digital model," said Rishi Gupta, managing director (MD) and chief executive officer, Fino Payments Bank.

"When we set up the bank, technology was a given. In today's banks, we cannot think of a bank without investing in tech. It is the largest investment on a year-on-year basis. But, if it is purely digital, there will be issues because even regulations say an **ombudsman** is needed in every district. You need the touch and feel. So, we built up a huge merchant network, more than 1 lakh, and our transaction value has tripled in 18 months," he said.

Banks also need to collaborate across the chain of transactions with different players in the industry. "Banks focus on how to collaborate with different players in the industry. Because from a customer point of view, banks are not servicing the full need. I want to buy something and the bank is helping in one part of it. Collaboration across the entire ecosystem needs to be looked at," said Kunal Pande, partner (advisory services) at KPMG India.

Banks are also trying to understand how to capture the latest innovations without separating the business and technology, industry experts said. "What banks are providing today is just the continuation of what it was 50 years ago. But, what we see in China is that all banking routes are getting disrupted ground up. People are no longer talking about banks offering statements. What is interesting about China is how it embedded the day-to-day solutions in your life. People make payments on WeChat, which only started as a communication platform," said Sudhir Tiwari, MD (India) at Thought Works.

**81.** What are the keys to the growth of digital banking in India?

- (I) The collaboration of different stakeholders in the banking system.  
(II) Whether experimentation increases revenues or decreases cost  
(III) Having a significant impact on return on investment.

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

82. What is a way to justify experimenting with new technology? Answer the question based on the information given in the passage.
- (A) to see whether customer base is stagnant.  
 (B) to see whether experimentation leads to collaboration of different stakeholders.  
 (C) to see whether experimentation increases revenue or decreases cost.  
 (D) options (a) and (c)  
 (E) all of the options (a), (b) and (c)
83. When Deepak Sharma says, 'that maturity has set in', what is the maturity which Deepak Sharma is talking about?
- (A) The maturity to keep customer experience a top priority in experimentation with technology.  
 (B) The maturity to see how experimentation with technology is affecting business.  
 (C) The maturity to see whether experimentation with technology led to collaboration of different stakeholders.  
 (D) Options (a), (b) and (c)  
 (E) None of (a), (b) and (c)
84. What is "phygital" model?
- (A) A model where a bank focuses primarily on providing best customer services.  
 (B) A model where a bank focuses on decreasing cost of operation.  
 (C) A model where a bank focuses on providing the best of physical and digital services to its consumers.  
 (D) A model where a bank focuses on increasing Return on Investment.  
 (E) Options (b), (c) and (d)
85. What does Hemant Adarkar meant by 'AI is very close to maturing in the Indian context'?
- (A) software exists which can help in decreasing turnaround time for lending because they know whether a document which is scanned is a passport or Aadhaar or driving licence and these documents esp. Aadhaar are relevant in Indian context.  
 (B) Investment in technology are now being made based on the level of return on investment.  
 (C) Investment in AI is made by keeping in mind if it would lead to collaboration among different stakeholders.  
 (D) Options (b) and (c)  
 (E) None of the above
86. Which of the following statements would strengthen the notion that 'we cannot think of a bank without investing in tech'?
- (A) Regulations say an ombudsman is needed in every district.  
 (B) Technology is the field with the largest investment on a year-on-year basis.  
 (C) Banks need to collaborate across the chain of transactions with different players in the industry.  
 (D) Options (a) and (c)  
 (E) Options (a), (b) and (c)
87. For each of the following words, choose the option which has a meaning which is **OPPOSITE** to the meaning of the given word - **Raising**
- (A) maintaining (B) intimating  
 (C) chastising (D) relegating  
 (E) belying
88. For each of the following words, choose the option which has a meaning which is **OPPOSITE** to the meaning of the given word - **Achieving**
- (A) galvanising (B) castigating  
 (C) betraying (D) qualifying  
 (E) abandoning
89. For each of the following words, choose the option which has a meaning which is **SIMILAR** to the meaning of the given word - **Improving**
- (A) enervating (B) vindicating  
 (C) engendering (D) conceding  
 (E) ameliorating
90. For each of the following words, choose the option which has a meaning which is **SIMILAR** to the meaning of the given word - **Ombudsman**
- (A) aberration (B) calumny  
 (C) venality (D) defender  
 (E) perfidy
- DIRECTION (Q. 91-93):- Pick out the most effective words from the given words to fill in the blanks to make the sentence meaningfully complete.**
91. Mridul could endure his financial failure, but he could not bear the \_\_\_\_\_ that his foes \_\_\_\_\_ upon him.  
 (A) Garrulous, piled (B) Calumny, heaped  
 (C) Slander, dissipate (D) Fallacious, threw  
 (E) Recline, told
92. Triloki's extreme \_\_\_\_\_ to disputes keeps her from getting into \_\_\_\_\_ with her temperamental husband.  
 (A) Anathema, quarrel (B) Antipathy, arguments  
 (C) Installations, squabble (D) Ensue, fight  
 (E) Volatility, dispute
93. Her \_\_\_\_\_ complaining about the job would \_\_\_\_\_ her intent to leave.  
 (A) Continuous, abjure (B) Persistent, fitful  
 (C) Constant, adumbrate (D) Perpetual, nadir  
 (E) Incessant, largess



**DIRECTION (Q. 94-95):-** In the question below, a part of the sentence is underlined. Below are given alternatives to the underlined part which may improve the sentence. Choose the correct alternative. In case no improvement is needed, choose 'No improvement'.

94. The word 'oppression' implies a power struggle. This leads to defeat resulting by the dominance of one group over the other.  
 A. defeating resulting in    B. defeats resulted in  
 C. defeat resulting in    D. defeat resulted  
 (A) Only D    (B) Both A and B  
 (C) Only B    (D) Only C  
 (E) No improvement
95. Our ability to predict behavior in situations where people have the time and opportunity to reflect carefully on various possible actions that they might undertaking is quite good.  
 A. they might undertake  
 B. they may undertaking  
 C. they have been undertaken  
 D. they undertook  
 (A) Only A    (B) Both B and C  
 (C) Only D    (D) Both A and D  
 (E) No improvement

**DIRECTION (Q. 96-100):-** Answer the following questions after rearranging the following sentences into a coherent paragraph.

- (A) The aim was clearly to disrupt the electoral process, and it will be vital for the administration to ensure polling without fear of violence.  
 (B) Equally grimly, the attack underlines the reality that for all the reverses they have suffered in the past few years, the Maoists retain their ability to pick and choose targets.  
 (C) The Election Commission has taken the correct decision to go ahead with the first phase of polling, on Thursday, in the

Lok Sabha election in Chhattisgarh after the deadly Maoist attack in Dantewada on Tuesday.

- (D) A speedy inquiry should clarify the facts of the incident, but it is reported that the BJP legislator may have been complacent, choosing to ignore the police advice that he take along additional security cover.  
 (E) Initial reports suggest that an improvised explosive device blew up the lead vehicle in Mandavi's two-vehicle convoy, and the second then came under gunfire from the Maoists who had laid the ambush.  
 (F) Maoists struck at a convoy in Dantewada, which comes under the Bastar parliamentary constituency, and killed Bhima Mandavi, the BJP MLA from Dantewada, and four security personnel.

96. What should be the SECOND sentence after rearrangement?  
 (A) A    (B) B    (C) F    (D) E  
 (E) D
97. What should be the SIXTH sentence after rearrangement?  
 (A) A    (B) B    (C) F    (D) D  
 (E) E
98. What should be the THIRD sentence after rearrangement?  
 (A) D    (B) A    (C) F    (D) E  
 (E) C
99. What should be the FIRST sentence after rearrangement?  
 (A) C    (B) B    (C) E    (D) D  
 (E) F
100. What should be the FIFTH sentence after rearrangement?  
 (A) D    (B) F    (C) B    (D) C  
 (E) E

### ANSWER KEY

- |         |         |         |         |         |         |         |         |         |          |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| 1. (B)  | 2. (C)  | 3. (B)  | 4. (E)  | 5. (A)  | 6. (E)  | 7. (B)  | 8. (D)  | 9. (A)  | 10. (D)  |
| 11. (D) | 12. (C) | 13. (B) | 14. (C) | 15. (B) | 16. (B) | 17. (D) | 18. (D) | 19. (D) | 20. (A)  |
| 21. (B) | 22. (D) | 23. (B) | 24. (C) | 25. (D) | 26. (A) | 27. (B) | 28. (D) | 29. (A) | 30. (E)  |
| 31. (C) | 32. (E) | 33. (A) | 34. (C) | 35. (D) | 36. (C) | 37. (B) | 38. (D) | 39. (E) | 40. (A)  |
| 41. (C) | 42. (A) | 43. (C) | 44. (D) | 45. (B) | 46. (B) | 47. (E) | 48. (A) | 49. (D) | 50. (B)  |
| 51. (B) | 52. (D) | 53. (D) | 54. (E) | 55. (D) | 56. (D) | 57. (E) | 58. (A) | 59. (C) | 60. (D)  |
| 61. (E) | 62. (A) | 63. (C) | 64. (C) | 65. (B) | 66. (C) | 67. (A) | 68. (E) | 69. (B) | 70. (A)  |
| 71. (A) | 72. (C) | 73. (B) | 74. (D) | 75. (E) | 76. (A) | 77. (B) | 78. (D) | 79. (A) | 80. (A)  |
| 81. (A) | 82. (C) | 83. (B) | 84. (C) | 85. (A) | 86. (B) | 87. (D) | 88. (E) | 89. (E) | 90. (D)  |
| 91. (B) | 92. (B) | 93. (C) | 94. (D) | 95. (A) | 96. (C) | 97. (D) | 98. (B) | 99. (A) | 100. (E) |

**HINTS & SOLUTION**

1-5

Days	Persons	Colour
Monday	D1	Blue
Tuesday	D4	Violet
Wednesday	D2	White
Thursday	D5	Yellow
Friday	D7	Pink
Saturday	D3	Hazzle
Sunday	D6	Purple

1. (B)

2. (C)

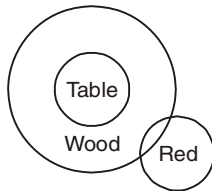
3. (B)

4. (E)

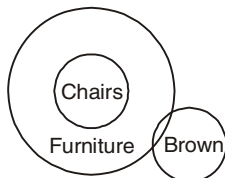
5. (A)

6-9

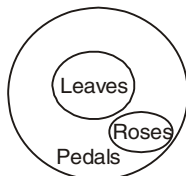
6. (E)



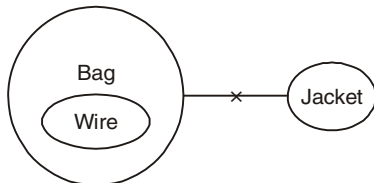
7. (B)



8. (D)



9. (A)



10. (D) RECTILE NEAR



11-15

11. (D) R6Y, V1X.

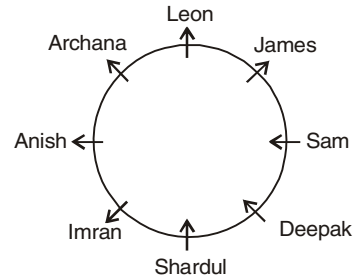
12. (C)

13. (B) \$7 @

14. (C)

15. (B)

16-20



16. (B)

17. (D)

18. (D)

19. (D)

20. (A)

21-25 Words Codes

Very sd

Heavy cg

Rain rv

Weight jn

Boxes yh

High az

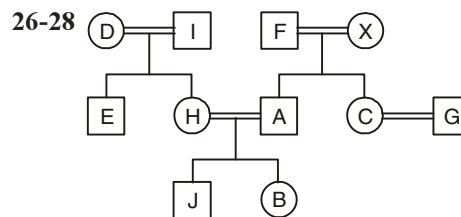
21. (B)

22. (D)

23. (B)

24. (C)

25. (D)



26. (A)

27. (B)

28. (D)

29-30

29. (A) I. R &lt; Q (True)

II. F &gt; T (False)

30. (E) I. D = W (True)

II. D &gt; E (True)

31-35	Floor	Person
	7	D
	6	A
	5	E
	4	C
	3	H
	2	B
	1	F

31. (C)

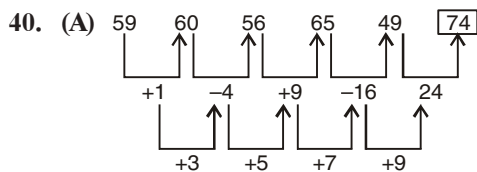
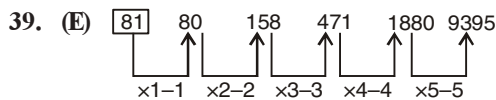
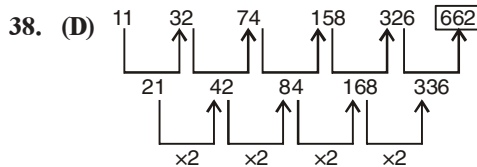
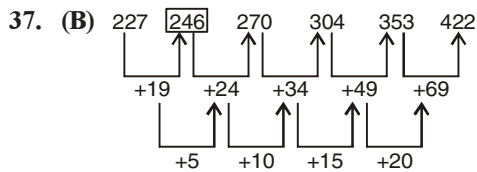
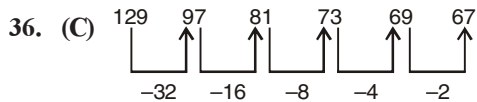
32. (E)

33. (A)

34. (C)

35. (D)

36-40



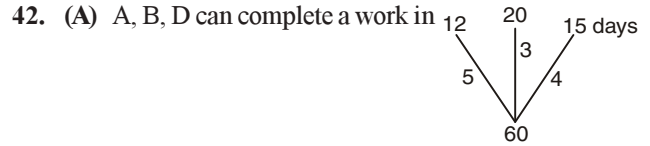
41-45

41. (C) A, B, C, D, E can complete a work in 12, 20, 15 & 25 days.

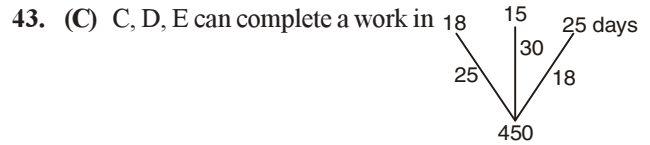
total work be 1800 units (LCM of 12, 20, 18, 15, & 25)

∴ Total work will be completed in  
=  $1800 / (150 + 90 + 100 + 120 + 72)$

$$= \frac{1800}{532} \Rightarrow \frac{450}{133} \text{ days}$$



$$\text{total work will be completed in} = \frac{60}{5+3+4} \Rightarrow 5 \text{ days}$$

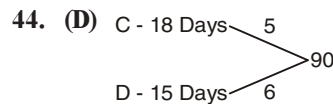


$$\text{Amount received by C} = \frac{25}{73} \times 3650 = 1250$$

$$\text{Amount received by D} = \frac{30}{73} \times 3650 = 1500$$

$$\text{Amount received by E} = \frac{18}{73} \times 3650 = 900$$

Difference maximum & minimum = 600



C, D total work done in two days = 11 units

$$8 \times 2 \text{ day} = 11 \text{ units} \times 8$$

$$16 \text{ day} = 88 \text{ unit} = 16 + \frac{2}{5} \Rightarrow \frac{82}{5} \text{ days}$$

45. (B) B can complete work in 20 days

$$\text{work done by B in one day} = \frac{1}{20}$$

B & F can complete in 10 days

$$\text{B \& F one day} = \frac{1}{10}$$

$$\text{F in one Day} = \frac{1}{10} - \frac{1}{20} \Rightarrow \frac{1}{20}$$

46. (B) Let speed of bus and car be  $6x$  km/hr and  $7x$  km/hr

$$\text{So, } (7x - 6x) \times 4 = 28$$

$$x = 7$$

$$\text{Required time} = \frac{196}{7 \times 7} = 4 \text{ hours}$$

47. (E) One day work of veer =  $\frac{1}{x}$

$$3 \text{ day work of veer} = \frac{3}{x}$$

$$\text{one day work sameer} = \frac{1}{(x+4)}$$

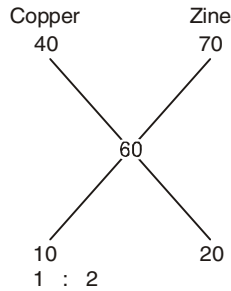
$$4 \text{ day work of sameer} = \frac{4}{x+4}$$

$$\text{According to Questions} = \frac{\frac{3}{x}}{\frac{4}{(x+4)}} = \frac{15}{16}$$

$$(3x+12)16=60x$$

$$48x+192=60x \Rightarrow x=16$$

48. (A)



$$49. (D) \text{ Required Average} = 53 - \frac{(49+57)-(45+52)}{45}$$

$$= 53 - \frac{9}{45} \Rightarrow 52.80 \text{ kg}$$

$$50. (B) \text{ Word are } (3 - I, 2 - N, 1 - T, 2 - C, 1 - O)$$

$$\text{Required no. of ways} = \frac{8!}{3!2!2!} \Rightarrow 1680$$

51-55

$$51. (B) \frac{40}{3} \times \frac{3}{20} + \frac{35}{6} \times \frac{3}{7} - \frac{3}{8} \times \frac{8}{3} = ?$$

$$= 2 + 2.5 - 1 = ?$$

$$? = 3.5$$

$$52. (D) 5 \times 8 + 60 \div 4 - 9 \times 5 + 2$$

$$= 40 + 15 - 45 + 2$$

$$= 57 - 45 \Rightarrow 15$$

$$53. (D) 11^6 \times 11 \div 11^9 = 11^?$$

$$= 11^? = 11^{-2}$$

$$\Rightarrow ? = -2$$

$$54. (E) \frac{144}{25} \times 2100 \div 24$$

$$= \frac{144}{25} \times 87.5 = ?$$

$$\therefore ? = 504$$

$$55. (D) = 90 \times \frac{10}{11} + 25 \times 50 = ?$$

$$= 90 + 1250 = ?$$

$$\Rightarrow ? = 1340$$

$$56. (D) \frac{510}{?} = 18 + 16$$

$$= ? = \frac{510}{34}$$

$$\Rightarrow 15$$

$$57. (E) ?^2 = \frac{55}{100} \times 440 - \frac{80}{100} \times 345 + 2 \times 7^2$$

$$= 242 - 276 + 98$$

$$= 64 \Rightarrow 8$$

$$58. (A) ? = \frac{19 \times 11}{19 \times 21} \times 21^2 - 11^2$$

$$? = 231 - 121$$

$$\Rightarrow 110$$

$$59. (C) ? = 312 + 2^5 = 4^5 - 17 \times 5$$

$$\Rightarrow ? = 1024 - 85 - 312 - 32$$

$$? = 595$$

$$60. (D) ? = \frac{55}{100} \times 320 + \frac{88}{100} \times 400$$

$$= 176 + 352$$

$$\Rightarrow 528$$

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61. (E) Downstream speed =  $10 + 4 = 4$  km / hr

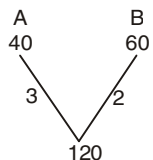
upstream speed =  $10 - 4 = 6$  km/hr

Distance travelled upstream

= speed of upstream  $\times$  Time

$$= 6 \times \frac{10}{60} \Rightarrow 1 \text{ km}$$

62. (A)



$$= \frac{120}{5 \times 8} = \frac{120}{40}$$

$\Rightarrow 3$  days

63. (C) Total distance travelled = 30 m

speed of the train = 1.5 m/s

Time taken to cross the pole =  $\frac{\text{Distance}}{\text{speed}}$

$$\frac{30}{1.5} \Rightarrow 20 \text{ sec}$$

64. (C)  $CI - SI = P \left( \frac{R}{100} \right)^2$

$$= 250 \left( \frac{r}{100} \right)^2 = 6.40$$

$$= \left( \frac{r}{100} \right)^2 = \frac{640}{100} \times \frac{1}{250}$$

$$= \frac{r}{100} = \frac{8}{5} \times \frac{1}{10}$$

$\Rightarrow r = 16$

65. (B) Let income Ashutosh be  $10x$  ratio 6 : 4

Expenditure must be  $6x$  &  $4x$

$$\text{Expenses increases } 50\% = 6x + \frac{50}{100} \times 6x \Rightarrow 9x$$

$$\text{Income increased } 20\% = 10x + \frac{20}{100} \times 10x \Rightarrow 12x$$

$$= 12x - 9x \Rightarrow 3x$$

$$\text{Deficit savings} = 4x - 3x = x$$

Difficit 500 which is equal to  $x$

Income before increment  $10x = 5000$

Income after increment =  $12x = 6000$

Increase in amount =  $6000 - 5000 \Rightarrow 1000$

66-70 No. of passengers in train P = 800

No. of Passengers in train Q =  $800 \times 1.4 = 1120$

No. of Passengers in train P General coaches

= 160

N. of Passengers in train P in AC coaches = 200

No. of Passengers in train P in sleeper coaches

= 200

No. of Passengers in train P first class coaches

= 240

No. of Passengers in train Q in AC coaches = 280

No. of Passengers in train Q sleeper coaches

=  $1120 \times 0.45 = 504$

No. of Passengers in train Q in first class coaches

$$= 336 \times \frac{3}{7} = 144$$

No. of passengers in train Q in general class coaches = 192

Coaches General Sleeper

Train P 160 200

Train Q 192 504

Total 352 704

66. (C) Required ratio =  $\frac{352}{480}$

= 11 : 15

67. (A) Required % =  $\frac{280}{504} \times 100$

$$\Rightarrow 55 \frac{5}{9} \%$$

68. (E) Required % =  $\frac{480 - 360}{480} \times 100$

$$\Rightarrow \frac{120}{480} \times 100$$

$\Rightarrow 25\%$

69. (B) Required average =  $\frac{704 + 384}{2}$

$\Rightarrow 544$

70. (A) Required % =  $\frac{704 + 352}{1920} \times 100$

$$\Rightarrow 18 \frac{1}{3} \%$$



# SBI PO (PRE)

(Practice Test Paper)

## REASONING ABILITY

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

Seven shopkeepers A, B, C, D, E, F, G opened a new shop in different months starting from January to August. No shop opened in one of the months. They sell different products i.e. pens, pencils, eraser, sheets, duster, cutter and marker. G sells eraser. There is a gap of three months between the month in which A opened the shop and in which C opened the shop. C opened shop after A. C and D do not sell duster or sheets. E opened shop before B. F does not sell pencil. The one who sells marker opened shop before the one who sells cutter but after the one who sells pens. The one who sells pencil opened shop just before the month in which no shop was opened. F and D opened shop after C but not in the month next to each other. There is a gap of three months between the month in which G opened the shop and in which F opened the shop. The seller of sheet opened shop just before the month in which seller of duster opened shop. The seller of duster did not open shop just before the month in which seller of eraser opened shop. At least two persons opened shop between the month in which seller of pens and marker opened the shop. G did not open shop in the month which is not next to the month in which no shop is opened.

- Who among the following is the seller of pens?  
(A) A (B) B (C) C (D) D (E) E
- Who among the following opened shop in the August?  
(A) A (B) B (C) C (D) D (E) E
- Which of the following products is sold by B?  
(A) Pens (B) Pencils (C) Cutter (D) Duster (E) Eraser
- In which of the following month did E opened the shop?  
(A) August (B) March (C) January (D) February (E) May

- Which of the following combination is true?  
(A) A-pencils-February (B) B-eraser-march  
(C) C-marker-may (D) D-sheets-may  
(E) None is true

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

A word arrangement machine when given an input of words, rearranges them following a particular rule in each step. The following is an illustration of input and steps rearrangement.

Input: Bowl Tongs Whisks Couch Lamp Rags

Step I: Whisks Bowl Tongs Couch Lamp Rags

Step II: Whisks Tongs Bowl Couch Lamp Rags

Step III: Whisks Tongs Rags Bowl Couch Lamp

Step IV: Whisks Tongs Rags Lamp Bowl Couch

Step V: Whisks Tongs Rags Lamp Couch Bowl

This is the final arrangement and step 5 is the last step.

As per the rules followed in the given steps, answer the questions given below for the following input.

Input: Broom Windex Detergent Towel Napkin Curd

- What would be the second step of the following input?  
(A) Windex Broom Detergent Towel Napkin Curd  
(B) Windex Towel Broom Detergent Napkin Curd  
(C) Windex Towel Napkin Broom Detergent Curd  
(D) Windex Towel Napkin Detergent Broom Curd  
(E) Windex Towel Napkin Broom Curd Detergent
- How many words are there between "Towel" and "Detergent" in the penultimate step?  
(A) 1 (B) 2 (C) 3 (D) 4  
(E) Either 2 or 4
- Which word comes exactly between "Napkin" and "Broom" in the second last step?  
(A) Curd (B) Windex  
(C) Detergent (D) Either Curd or Towel  
(E) None of these

9. Which element is 5th from the right in the final step?  
(A) Windex (B) Curd (C) Broom (D) Towel  
(E) Napkin
10. What would be the final output of the given input?  
(A) Windex Broom Detergent Towel Napkin Curd  
(B) Windex Towel Napkin Detergent Curd Broom  
(C) Windex Towel Napkin Broom Detergent Curd  
(D) Windex Towel Napkin Detergent Broom Curd  
(E) Windex Towel Napkin Broom Curd Detergent

**DIRECTION (11-14):- Study the information carefully and answer the questions given below.**

In a certain code,

“financial world monetary policy” is coded as - “18 18 24 10”

“budget economics survey loans” is coded as - “18 18 18 10”

“credit deposit advances asset” is coded as - “18 14 24 10”

11. What will be the code for “reconstruction”?  
(A) 16 (B) 20  
(C) 42 (D) Cannot be determined  
(E) 22
12. What is the code for “reforms issues”?  
(A) 10 18 (B) 24 14 (C) 10 21 (D) 16 27  
(E) None of these
13. “26” may be the code for?  
(A) Keep (B) Beside (C) Fight (D) Flag  
(E) None of these
14. “24 26” may be the code for?  
(A) Keep Organizations (B) Beside treasury  
(C) Articles organizations (D) Flag risk  
(E) None of these
15. If in a family of five members X is married to Y. L is brother-in-law of D. M is married daughter of Y and has one sibling. How is D related to X?  
(A) brother (B) sister (C) daughter (D) son  
(E) Can't be determined

**DIRECTION (Q. 16-20):- Study the information and answer the following questions.**

Eight persons A, B, C, D, T, U, V and W are sitting around a circular table facing inside (not necessarily in the same order). All of them like different color viz. Red, Green, Orange, Blue, Purple, Pink, Yellow and White (but not necessarily in the same order).

The one who likes White is an immediate neighbor of U. B sits second to the left of U. Only three persons sit between A and the one who likes White. Only one person sits between the one who likes Blue and A. The one who likes Green sits on the immediate right of the one who likes Blue. W sits second to

the right of U. D likes White. C and T are immediate neighbors of each other. Neither C nor T likes Blue. The one who likes Purple sits on the immediate left of B. The one who like Pink sits second to the right of the one who like Green. The one who likes Yellow is an immediate neighbor of the one who like Blue. C sits second to the right of the one who like Red.

16. Who among the following sits to the immediate right of U?  
(A) B  
(B) V  
(C) The one who likes Pink  
(D) The one who likes White  
(E) None of these
17. Who among the following sits exactly between A and the one who likes White?  
(A) T (B) C  
(C) B (D) The one who likes Blue  
(E) Both (b) and (d)
18. Who among the following likes Pink?  
(A) W (B) A (C) T (D) C  
(E) None of these
19. Who sits third to the left of C?  
(A) D (B) U  
(C) The one who likes Red (D) The one who likes Blue  
(E) The one who likes Green
20. Four of the following five are alike in a certain way and hence form a group. Who among the following does not belong to that group?  
(A) A - Blue (B) C - Red  
(C) B - Pink (D) D - Purple  
(E) U - Green

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

Nine students A, B, C, D, E, F, G, H, I are standing in two parallel rows in such a way that one student in row 1 stands exactly parallel to the distance between two students in row 2. All are facing north. Row 2 is behind row 1. Two persons stand between G and B. C does not stand parallel to the distance between G and I. I is in row 2 at one of the ends. C and E stand adjacent to each other. Only H stands parallel to the distance between G and D. E's position is same as B's position from the right end. A is not in same row as B.

21. What is the position of B?  
(A) 4th from the right end (B) 3rd from the left end  
(C) 1st from the left end (D) 5th from the right end  
(E) None of these

22. How many persons are between C and H?  
(A) Two (B) One (C) Three (D) Four  
(E) None
23. What is the position of D?  
(A) 4th from the right end (B) 3rd from the left end  
(C) 6th from the left end (D) 5th from the right end  
(E) None of these
24. Four of the following belongs to a group find the one that does not belong to that group?  
(A) A (B) G (C) I (D) D  
(E) F
25. If A is related to G, H is related to D, then who among the following is related to F?  
(A) A (B) B (C) C (D) I  
(E) G

**DIRECTION (Q. 26-27):- Study the following information carefully to answer the given questions.**

In the following questions, the symbols \*, &, @ and \$ are used with the following meanings as illustrated below. Study the following information and answer the given questions.

Note: The directions which are given indicates exact directions.

A&B - A is in the south direction of B.

A\$B - A is in the north direction of B.

A@B - A is in the east direction of B.

A\*B - A is in the west direction of B.

26. If J@K&M\$N is true, then N is in which direction with respect to J?  
(A) Northeast (B) Northwest  
(C) Southeast (D) Southwest  
(E) Cannot be determined
27. If P\*Q&R\*S, then S is in which direction with respect to P?  
(A) Northeast (B) North  
(C) Southwest (D) South  
(E) Cannot be determined

**DIRECTION (Q. 28-30):- Study the following information carefully to answer the given questions.**

These questions are based on the following set of numbers.

438 254 619 783

28. If all the digits in the number are rearranged in ascending order within itself, then which among the following will be the sum of second digit of the lowest number and the third digit of the highest number?  
(A) 8 (B) 10 (C) 12 (D) 14  
(E) None of these

29. If in each number, the first and the third digits are interchanged, then which among the following number will be difference of the first digit of the highest number and last digit of the second lowest number?  
(A) 0 (B) 7 (C) 5 (D) 2  
(E) None of these
30. If the difference of the highest number and the lowest number is rearranged within itself in descending order, then which among the following will be the third digit?  
(A) 8 (B) 6 (C) 7 (D) 9  
(E) 5

**DIRECTION (Q. 31-35):- Study the information and answer the following questions.**

Ten boxes A, B, C, D, E, F, G, H, I and J are placed one above the other but not necessarily in the same order. All boxes are assigned a different number Viz. 5, 7, 8, 12, 13, 16, 23, 25, 29 and 31 (not necessarily in the same order).

Five boxes are placed between C and the one which is assigned with the number which is perfect square and one of them is placed at the bottom. Two boxes are placed between C and F which is assigned with the number 23. No box is placed above the box which is assigned with number 5. Box D is assigned with the number 8. The box which is assigned with the highest number is placed immediately below the box which is assigned with the lowest number. Five boxes are placed between E and the one which is assigned with the highest number. A which is assigned with 7 is placed immediately above C. G which is assigned with 12 is placed below F. Three boxes are kept between the box which is assigned with 13 and box G, which is below it. B is placed immediately below J. The box which is assigned with 29 is placed above the one which is assigned with 25. C is not assigned with an odd number. H is not placed below I.

31. How many boxes are placed between E and the one which is assigned with number 16?  
(A) None (B) One (C) Two (D) Three  
(E) Cannot be determined
32. Which among the following box is placed immediately below H?  
(A) D (B) I (C) F (D) C  
(E) None of these
33. Which among the following number is assigned to box E?  
(A) 16 (B) 29 (C) 25 (D) 13  
(E) None of these
34. Which box is placed immediately above the box which is assigned with the number 25?  
(A) Box F (B) Box H (C) Box A (D) Box G  
(E) None of these



35. Which among the following box is placed at the bottom?  
 (A) Box C (B) Box B (C) Box G (D) Box J  
 (E) None of these

### QUANTITATIVE APTITUDE

**Directions (Q. 36-40):-** What will come in place of the question mark (?) in the following number series?

36. 12, 41, 128, ?, 740  
 (A) 110 (B) 325 (C) 289 (D) 324  
 (E) 333
37. 5, 12, 21, 32, ?, 60  
 (A) 40 (B) 36 (C) 45 (D) 54  
 (E) None of these
38. 14, 91, 540, 2695, 10776, ?  
 (A) 24236 (B) 11765 (C) 29323 (D) 32325  
 (E) 20852
39. 113, 225, 449, 897, ?, 3585  
 (A) 1512 (B) 1793 (C) 1525 (D) 1770  
 (E) 1789
40. 520, 522, 531, 559, ?  
 (A) 664 (B) 614 (C) 624 (D) 604  
 (E) 654

**DIRECTION (Q. 41-44):-** Given below data regarding number of Samsung mobile sold by store on seven days of week (Sunday to Saturday). Read the data carefully and answer the questions.

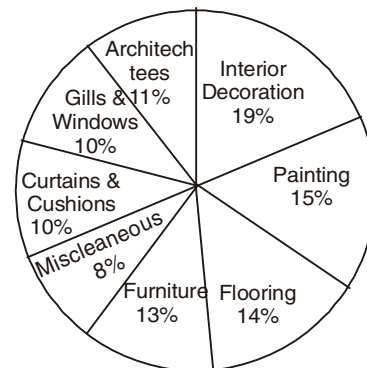
Total mobile sold on Wednesday is  $33\frac{1}{3}\%$  more than that of total mobile sold on Tuesday, while total mobile sold by store on Saturday is 10% less than total mobile sold by store on Wednesday. Average number of mobile sold by store on Monday, Tuesday, Wednesday & Saturday is 205 and total mobile sold by store on Monday is 4 more than that of total mobile sold by store on Tuesday. Total number of mobile sold by store on Friday is 24 more than that of total number of mobile sold by store on Thursday, while total number of mobile sold on Sunday is 32 less than total mobile sold by store on Thursday. Total mobile sold by store in the week is 1400.

41. Total mobile sold by store on Wednesday is what percent less than total mobile sold by store on Monday & Saturday together?  
 (A) 35% (B) 32% (C) 45% (D) 40%  
 (E) 48%

42. Find ratio between total mobile sold by store on Monday & Thursday together to total mobile sold by store on Friday?  
 (A) 19 : 11 (B) 19 : 13 (C) 19 : 15 (D) 19 : 17  
 (E) 19 : 9
43. Find average number of mobile sold by store on Tuesday, Wednesday & Saturday?  
 (A) 202 (B) 208 (C) 212 (D) 224  
 (E) 236
44. Total mobile sold by store on Sunday & Saturday together is what percent more than total mobile sold by store on Monday & Thursday together?  
 (A) 1% (B) 2% (C) 3% (D) 4%  
 (E) 0%
45. The sum of age of P and Q, 6 years ago is 82 years. Q's age 14 years ago is equal to the present age of P. Then find age of P after 4 years?  
 (A) 42 yrs (B) 44 yrs (C) 46 yrs (D) 48 yrs  
 (E) 50 yrs

**Directions (Q. 46-50):-** Study the following pie graph carefully and answer the questions given below. Cost estimated by a family in renovation of its house.

Total cost estimate Rs. 2,40,000



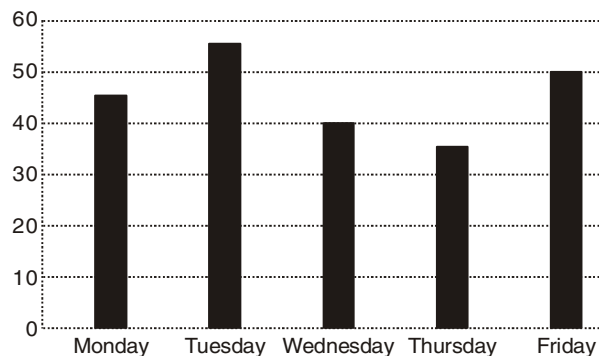
46. During the process of renovation the family actually incurs miscellaneous expenditure of Rs. 20,400. The miscellaneous expenditure incurred by the family is what percent of the total estimated cost?  
 (A) 9.5 (B) 9 (C) 8.5 (D) 10.5  
 (E) None of these
47. Other than getting the discount of 12% on the estimated cost of furniture and the actual miscellaneous expenditure of Rs. 20,400 instead of the estimated, the family's estimated cost is correct. What is the total expenditure of the family in renovation of its house (In Rs.)?  
 (A) 237456 (B) 231852 (C) 239000 (D) 233000  
 (E) None of these

48. What is the difference in the amount estimated by the family on Interior Decoration and Architect Fees (In Rs.)?  
(A) 20,000 (B) 19000 (C) 14400 (D) 18000  
(E) 19200
49. What is the cost estimated by the family on Painting and Flooring together (In Rs.)?  
(A) 73000 (B) 69600 (C) 72,000 (D) 69000  
(E) None of these
50. The family gets a discount on Furniture and pays 12% less than the estimated cost on Furniture. What is the amount spent on furniture (In Rs.)?  
(A) 26400 (B) 29052 (C) 27052 (D) 27456  
(E) None of these
51. The circumference of a semi-circle is 54 cm. A rectangle is drawn such that its length is equal to the diameter of the semi-circle and breadth is  $42\frac{6}{7}\%$  more than the radius of that semi-circle. Find the area of rectangle (in  $\text{cm}^2$ )  
(A) 350 (B) 280 (C) 385 (D) 315  
(E) 420
52. The speed of boat in still water is 700% more than speed of stream. Boat travels distance of 63 km in downstream in 2 hr 48 min. Then, find the time taken by boat to travel 56 km in upstream.  
(A) 2 hr 56 min (B) 3 hr 02 min  
(C) 3 hr 12 min (D) 3 hr 36 min  
(E) 4 hr 12 min
53. A shopkeeper allows a two successive discount of 18% and 15% on a trouser. If he allows only a single discount of 27.5% on it, he will have a more profit of Rs. 35 then find the MRP of trouser?  
(A) Rs. 1250 (B) Rs. 1275  
(C) Rs. 1185 (D) Rs. 1215  
(E) Rs. 1300
54. A and B started a business together by investing equal amount. After 8 months, A increases his capital by 50%. If the difference between their profit share at the end of year is Rs. 1560 then find A's share in profit.  
(A) Rs. 9360 (B) Rs. 10,920  
(C) Rs. 12,480 (D) Rs. 14,040  
(E) Rs. 15,600
55. How many even numbers of 5 digits can be formed from digits 0 to 9 if repetition of digits is allowed?  
(A) 45,000 (B) 48,000 (C) 36,000 (D) 54,000  
(E) 20,000
56. X, Y and Z can do a piece of work in 60, 90 and 180 days respectively. In how many days X can do the work if he is assisted by Y and Z on every third day?  
(A) 45 (B) 15 (C) 75 (D) 60  
(E) 25

57. A basket has 3 Red and 11 Blue balls. There is another basket, which has 9 Red and 5 Blue balls. One ball is to be drawn from either of the two baskets. What is probability of drawing a blue ball?  
(A)  $\frac{3}{7}$  (B)  $\frac{15}{28}$  (C)  $\frac{5}{7}$  (D)  $\frac{4}{7}$   
(E)  $\frac{13}{28}$
58. A cylindrical roller rolls over a square field. It takes 400 rounds to cover the complete field. If the radius of the cylindrical roller is 0.7 meter and length is 8.4 m then find out the side of square (approximately). Take  $\pi = \frac{22}{7}$   
(A) 135 m (B) 145 m (C) 122 m (D) 150 m  
(E) 110 m
59. Find the average increase rate if increase in the production of cloths in the first month is 20% and that in the second month is 25% and in the third month is 15%.  
(A) 11.26 (B) 24.16 (C) 30.19 (D) 42.96  
(E) 34.56
60. Annual income of Sameer is 8 lakh Rs. He spent 15% on Rent, 20% on Food and  $\frac{7}{13}$  of remaining on Cloth and travel together. Find the difference between total saving and amount spent on travel annually, if ratio between amount spent on Cloth to travel is 9 : 5.  
(A) Rs. 125000 (B) Rs. 165000  
(C) Rs. 140000 (D) Rs. 175000  
(E) Rs. 150000

**DIRECTION (Q. 61-65):-** Given below bar graph shows female percentage out of total persons who come to watch movie on five different days of week in multiplex 'XYZ', while table shows number of male come to watch movie on these five days of week. Read the data carefully and answer the questions.

**Note** – Total people come to watch movie = female come to watch movie + Male come to watch movie.



Days	Male come to watch movie
Monday	176
Tuesday	216
Wednesday	384
Thursday	468
Friday	420

61. Total numbers of female come to watch movie on Friday is how much more than total numbers of female come to watch movie on Tuesday?  
(A) 158 (B) 164 (C) 172 (D) 156  
(E) 178
62. Total people come to watch movie on Saturday is 25% more than total people come to watch movie on Thursday and total male come to watch movie on Saturday is  $37\frac{1}{2}\%$  more than total male come to watch movie on Tuesday, then find total female come to watch movie on Saturday?  
(A) 603 (B) 607 (C) 601 (D) 611  
(E) 617
63. Find ratio between total numbers of female come to watch movie on Monday to total numbers of female come to watch movie on Thursday?  
(A) 4 : 9 (B) 4 : 7 (C) 4 : 5 (D) 3 : 7  
(E) 3 : 8
64. If ratio between total people come to watch movie on Sunday to total female come to watch movie on Friday 5 : 3 and out of total people come to watch movie on Sunday 30% are female, then find total male on Sunday is what percent of total male come to watch movie on Tuesday & Wednesday together?  
(A)  $79\frac{2}{3}\%$  (B)  $77\frac{2}{9}\%$  (C)  $75\frac{2}{3}\%$  (D)  $81\frac{2}{3}\%$   
(E)  $78\frac{2}{3}\%$
65. Find total number of female who come to watch movie on Tuesday, Wednesday & Friday together?  
(A) 920 (B) 960 (C) 940 (D) 910  
(E) 840

**Directions (Q. 66-70):-** What approximate value should come in place of (X) in the following questions (Note: You are not expected to calculate the exact value.)

66.  $\sqrt{3585} \times \sqrt{729} \div \sqrt{84} = x\%$  of 3000  
(A) 5 (B) 10 (C) 13 (D) 6  
(E) 8

67.  $7299.6 \times \frac{35}{21} + 2500.2 \times \frac{9}{8} - 12663 = 45\%$  of x  
(A) 22500 (B) 36722 (C) 32000 (D) 35500  
(E) 27650
68.  $\frac{15949.80}{x} + 43.7\%$  of 1400 - 363.9 = 17.2% of 9500  
(A) 14.5 (B) 20.5 (C) 11.5 (D) 18.5  
(E) 10.5
69.  $35.2 \times \frac{420}{24} + 533.9 - 210.9 = x\%$  of 8500  
(A) 17 (B) 11 (C) 15.5 (D) 15  
(E) 8
70.  $660 \times x + 495.85 - 60\%$  of 9650 = 3750 = 37.5% of 7200  
(A) 12 (B) 18 (C) 15 (D) 20  
(E) 8

## ENGLISH LANGUAGE

**DIRECTION (Q. 71-75):-** In the following questions, a sentence is divided into five parts with last part of each sentence is highlighted in bold suggesting the grammatically correct part of the sentence. Out of the four other parts, choose the part of the sentence which contains grammatical or contextual error in it. If the given sentence is both grammatically correct and contextually meaningful, choose option (E) i.e., "No error" as your answer.

71. Public sector banks (A) / accounts (B) / for about 85% of the cumulative amount involved (C) / in frauds till March 31, 2018, (D) / while private banks accounted for a little over 10% (E).  
(A) accounts  
(B) for about 85% of the cumulative amount involved  
(C) in frauds till March 31, 2018,  
(D) while private banks accounted for a little over 10%  
(E) no error
72. If the arrest of five prominent (A) / **activists by the Pune police in a coordinated operation** (B) / across four States has result in (C) / such indignation, it is because of the widespread suspicion (D) / that this is a part of an orchestrated crackdown on political dissent (E).  
(A) If the arrest of five prominent  
(B) across four States has result in  
(C) such indignation, it is because of the widespread suspicion  
(D) that this is a part of an orchestrated crackdown on political dissent  
(E) no error

73. One reason (A) / **for the failure is that prosecuting agencies (B)** / typically believe in guilt by association(C) / ; they confuse empathy with incitement (D) / and compassion with collaboration (E).  
 (A) One reason  
 (B) typically believe in guilt by association  
 (C) they confuse empathy with incitement  
 (D) and compassion with collaboration  
 (E) no error
74. Two recent developments hold out hope (A) / , One was the indictment of a Bill in Parliament to remove leprosy as a ground for legal separation from one's spouse (B) / , and the other was the Supreme Court asking the Centre (C) / **whether it would bring in a positive law conferring rights and benefits on persons (D)** / with leprosy and rules that perpetuated the stigma associated with it. (E)  
 (A) Two recent developments hold out hope  
 (B) One was the indictment of a Bill in Parliament to remove leprosy as a ground for legal separation from one's spouse  
 (C) and the other was the Supreme Court asking the Centre  
 (D) with leprosy and rules that perpetuated the stigma associated with it  
 (E) no error
75. While governments may have (A) / **to handle the legislative part, society has an even larger role (B)** / to play. It is possible to end (C) / discrimination through law, but stigma tends to survive reform and (D) / may require more than legal efforts to eliminate (E).  
 (A) While governments may have  
 (B) to play. It is possible to end  
 (C) discrimination through law, but stigma tends to survive reform and  
 (D) may require more than legal efforts to eliminate  
 (E) no error

**DIRECTION (Q. 76-80):-** A sentence/a part of the sentence is underlined. Four alternatives are given to the underlined part which will improve the meaning of the sentence. Choose the correct alternative and click the button corresponding to it. In case no improvement is needed, click the option corresponding to 'No improvement'.

76. Human beings have descended through apes has now been confirmed through DNA-based analysis.  
 (A) Descending from (B) Descended from  
 (C) Descending (D) Descending to  
 (E) No improvement
77. Astronomers now have a revolutionary, much accurate way to see dark matter in galactic clusters.  
 (A) Many (B) Little (C) More (D) A bit  
 (E) No improvement

**DIRECTION (Q. 78-80):-** In the following question, two columns are given containing three phrases each. In the first column, the phrases are A, B, and C, and in the second column, the phrases are D, E and F. A phrase from the first column, may or may not connect with a phrase from the second column to make a grammatically and contextually correct sentence. There are five options, four of which display the sequence(s) in which the phrase can be joined to form a grammatically and contextually correct sentence. If none of the options given form a correct sentence after combination, select 'None of these' as your answer.

78.	Column 1	Column 2
	(A) Though the decision of the Narendra Modi government to grant 10 per cent reservation for the general category appears to be a political	(D) kinds of reservation (like women, senior citizens and the physically handicapped getting reserved seats in public transport).
	(B) Considering that the stipulated upper limit for quota for the lower castes (75 per cent of population) is 50 per cent, while the	(E) gimmick to appease upper castes in a election year, it is actually a historic ploy to turn back the wheels of social justice.
	(C) Caste prejudice is an inherent part of the orthodox Hindu psyche, which manifest in wide acceptance of other	(F) upper castes, which are in minority (below 20 per cent of population) have 50 per cent of seats in general category, this makes it a highly uneven playing field.

- (A) A-E and B-F (B) C-D  
 (C) B-F (D) A-E and C-D  
 (E) None of these



79.

Column 1	Column 2
(A) Even in high courts in India, where a chief justice may have official roles such as presiding over administrative meetings,	(D) situation could be improved slightly if the Memorandum of Procedure for making judicial appointments were finalized.
(B) But even if the judiciary is not inclined to revise its position on the appointments process, the present	(E) continues even under the present CJI, which may have disturbing implications for the dispensation of justice in our country.
(C) Unfortunately, in India, the trend of the CJI assuming the role of master of the roster, with unbridled and unrest-riected power,	(F) at no point is the chief justice considered or made to believe that he/she is superior to other judges in the court.

(A) A-E

(B) B-F and C-D

(C) A-D

(D) B-E and C-F

(E) None of these

80.

Column 1	Column 2
(A) The Kashmir armed police and CRP men entered the university campus at 11 am, chasing a group	(D) party uses "policies, strategies and perception management" to ensure "authoritative allocation of values" according to their own political interests.
(B) On the recent stand-off between the CBI and state police in Kolkata, the editorial in Organiser declares that in politics, every political leader or	(E) of stone-throwing youths, who had taken shelter near a college adjoining the old university campus, after about 200 teargas shells failed to calm them.
(C) An article in Organiser claims that the stiff opposition with the Citizenship (Amendment) Bill 2019 by certain political parties, even after it went	(F) through the scrutiny of a joint parliamentary committee and its subsequent adoption by the Lok Sabha, is surprising.

(A) A-E and B-D

(B) C-F and A-E

(C) B-D and C-F

(D) A-E and C-D

(E) None of these

**DIRECTION (Q. 81-85):-** Given below is a paragraph consisting of blanks. Identify the correct option among the five alternative pairs that perfectly fits the given blank against the respective number to make the paragraph contextually meaningful and grammatically correct.

Today's fast - \_\_\_\_\_ (A) \_\_\_\_\_ life presents many triggers and stressors, resulting in a continuous state of \_\_\_\_\_ (B) \_\_\_\_\_ stress arousal. This impacts all bodily functions and states, creating a \_\_\_\_\_ (C) \_\_\_\_\_ of lasting negative effects. It \_\_\_\_\_ (D) \_\_\_\_\_ our breathing pattern (making it more rapid and shallow), shifts recruitment of breathing muscles from optimal to compensatory, and creates stress in our muscles and joints. These interdependent changes alter motor control patterns that are responsible for driving mobility and give rise to musculo-skeletal aches, pains, \_\_\_\_\_ (E) \_\_\_\_\_ to injuries and poor recovery.

81. Identify the correct option fits the blank \_\_\_\_\_ (A) \_\_\_\_\_.

(A) rational/ logical

(B) random/ astute

(C) pace/tempo

(D) fanciful/ mutilate

(E) botch/ failure

82. Identify the correct option fits the blank \_\_\_\_\_ (B) \_\_\_\_\_.

(A) casted / molded

(B) accelerated / motivated

(C) lead/ resulted

(D) stalked / stridden

(E) heightened / elevated

83. Identify the correct option fits the blank \_\_\_\_\_ (C) \_\_\_\_\_.

(A) uncertain/ shocked

(B) weird/ unusual

(C) deviation/ aberrant

(D) strange/ awkward

(E) cascade/torrent

84. Identify the correct option fits the blank \_\_\_\_\_ (D) \_\_\_\_\_.

(A) impair/impede

(B) tackle/ handle

(C) experience/ happening

(D) valiant/ audacious

(E) resolute/ intent

85. Identify the correct option fits the blank \_\_\_\_\_ (E) \_\_\_\_\_.

(A) resolved / settled

(B) dissolved/ waned

(C) predisposition/ proneness

(D) proposed/ undaunted

(E) confirmed/ convinced

**DIRECTION (Q. 86-90):-** Below are a group of sentences which are jumbled up. The first and the last sentences are given and cannot be changed. Sentences 1 and 6 are missing a vital part which has to be searched from other sentences A, B, C, D and E. Then rearrange the sentences in their correct order and answer the questions given below.

1. \_\_\_\_\_ A visit to the Ulster Folk and Transport Museum, near Belfast in Northern Ireland, helps to provide answers to those questions.

A. But the Titanic was not unique. It was the second of three huge vessels constructed in the shipbuilding yards of Harland and Wolff in Belfast.

B. The White Star shipping line commissioned those huge liners to gain dominance in the lucrative North Atlantic shipping routes.

C. According to Michael McCaughan, former curator of the Folk and Transport Museum, the Titanic is "the most famous ship in history."

D. So it concentrated on building bigger and more luxurious vessels to attract the rich and famous.

E. The White Star Line could not compete with its rival, the Cunard Line, for speed.

6. But the Titanic had the potential to serve another purpose as well – Carrying immigrants from Europe to the United States \_\_\_\_\_.

86. After the rearrangement, which of the following sentence should be SECOND?

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

87. Which is a suitable sentence that will fit the blank given in sentence (1)?

- (A) One hundred and six years ago, one of the most famous — and deadliest — disasters took place.  
(B) Titanic's demise has long since served as a cautionary tale of the battle between man and nature. But why were so many lives lost?  
(C) What kind of ship was the Titanic? What caused it to sink?  
(D) Both (2) and (3)  
(E) While the Titanic's sinking has inspired myriad movies, books, and articles, the ship and its passengers still hold secrets and little-known facts that might surprise you.

88. After the rearrangement, which of the following sentence should be FIFTH?

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

89. Which of the following is appropriate for blank given in sentence (6) ?

- (A) The public's fascination with the tragedy has not waned in the 100 years since Titanic sank.  
(B) Was this a tragic unpreventable accident or did the fault lie in human error?  
(C) Having received numerous warnings of icebergs in the vicinity, Titanic's Captain, Edward J Smith, altered the ship's course to take it further south than originally planned  
(D) Both (1) and (2)  
(E) provided transatlantic shipping companies with their largest source of income

90. After the rearrangement, which of the following sentence should be FIRST?

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

**DIRECTION (Q. 91-100):-** Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

With highly-skilled candidates making intentional job choices, carefully evaluating organizations, the war for software-engineering talent has never been as fierce as it is now. Too many jobs are competing for a very limited supply of in-demand talent. This is a challenge for companies of all sizes - FANGs and startups alike. While seeking critical talent, the challenge before any company is to have a recruitment process that offers a higher chance of closing the candidate quickly. Given the race to close quickly, recruitment teams might reduce steps in the interviewing process, or deploy various techniques to optimize the process. No harm there, but it's critical that, in doing so, these teams retain a personalized path for the candidate that could lead to a more **empathetic** interview process. Now, 'Adaptive Recruiting' is a model that is **agile** and personalizes the experience for the candidate.

Adaptive Recruiting begins with understanding the candidate's motivation, as soon as a lead becomes a candidate. Organizations have a window to identify the top three things the candidate cares about or wants to know about, which can inform the recruitment process. Why would someone pick up the phone to talk to a start-up? What is their **intrinsic** motivation? As a first step, assess what really matters to your candidate. Tap into the candidate's individual drivers. These could vary from identifying with your company's mission to solving problems of scale and technical complexity or wanting to learn. Candidates are at a stage in their careers where they are looking to make a more direct impact as part of a much

smaller cohort. They seek ownership and autonomy, which a start-up could provide. Spotify for example, has an agile structure that groups employees into small, lean squads that run like individual startups, making their own decisions. For some candidates, it is about the users halfway across the world whose lives they can touch. Others want to build out the tech engineering processes or drive the technical vision at a company. But beyond their career aspirations, understanding where a candidate's personal drivers or life stage intersects their work, is as important to map their needs and build out a personalized path for the candidate. The motivation and profile you arrive at through the interview process, then funnel to what you can offer - customized mapping or threading based on an informed assessment of what the candidate is looking for.

Adaptive recruiting relies on completing the jigsaw of what a candidate wants, with real-time sharing of these motivating factors between the many participants in the interview process. Adapting traditional progression, where feedback and comments are typically viewed at the end of the process, requires a delicate balance. Whether it is the hiring manager, a peer or the head of the business unit, each participant needs to piece together and share what motivates the candidate through an interview process that is dynamic and adaptive. An interviewer should inform the next person in the process on what the candidate is really looking for. However, tread carefully to keep unconscious bias out and not influence each other's reasoning. Be **nimble** to share information for probing and selling across the pipeline, but reserve feedback for the end to maintain the integrity of the process.

A recurring theme through recruitment conversations right now, is how to better understand and shape a candidate's experience. Hays picked "Recruitment remodeled to Find & Engage" as its Number One recruitment trend for 2018. Digital technology and data science powers the "find" element. The "engage" element understands a candidate's personal priorities and aspirations for a successful outcome. With smart tools, adaptive recruiting can personalize candidates' experience at scale, while improving future hiring effectiveness too. In a session at LinkedIn's 2017 Talent Connect, on how Artificial Intelligence is disrupting talent management, Przemek Berendt, Luxoft's Vice President of Global Marketing, offered a glimpse of how candidate outreach could be personalized using technology. Imagine if instead of a single version of your Employee Value Proposition (EVP), you could analyze data to understand different personas and build multiple ways to convey your EVP. This would enable organizations to personalise the value **proposition** for candidates, tailoring it to their individual aspirations and what they value most. The one thing that matters to every software developer is the kind

of work they do — the hard problems they solve, the impact they make, the products they build. "It's not thinking about yourself as an individual just trying to maximize your revenue," behavioral economist Dan Ariely once said in an interview. There is clearly no substitute for doing what you love, which brings you to work each day.

91. What do the candidates seek in a start-up while they go for a recruitment process?
  - (A) A startup that could foster awesome company cultures.
  - (B) A startup that does not provide feedback more seriously.
  - (C) A wide range of external factors.
  - (D) Ownership and autonomy that a startup could provide.
  - (E) Startups that get aligned to their internal features.
92. How can organizations be sure to maintain the integrity of the recruiting process?
  - (A) Providing with some of the answers throughout the interview.
  - (B) by reserving the feedback for the end that helps to prevent bias.
  - (C) By analyzing data to understand different personas.
  - (D) Both (a) and (b)



# SBI PO

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- (E) Both (b) and (c)
93. According to the author, what must the recruiting process for the top talent be centered around?
- (A) Manner in which the employee handles resulting customer's concerns.
- (B) How much a candidate can generate the service output.
- (C) Around the candidates personal priorities and aspirations.
- (D) Candidate's seeking to abide by the unavoidable external circumstances.
- (E) All of these.
94. How can adaptive recruiting improve future hiring too?
- (A) Adapting traditional regression where feedback and comments are typically viewed at the end of the process.
- (B) By unconsciously biasing out and not influencing each other's reasoning.
- (C) With the smart tools, it can personalize a candidate's experience at scale.
- (A) Only (A)                      (B) Only (B)
- (C) Only (C)                      (D) Both (B) and (C)
- (E) All of these
95. Which of the statements is false according to the passage?
- (A) Understanding where a candidate's personal drivers or life stage intersects their work, is important to map their needs.
- (B) FANG's are also competing for a very limited supply of in-demand talent.
- (C) 'Adaptive Recruiting' is a model that is agile and personalizes the experience for the candidate.
- (D) Artificial intelligence is boosting talent management offering a glimpse of how candidate outreach could be personalized using technology.
- (D) Spotify has an agile structure that groups employees into small, lean squads that run like individual startups.
96. Find a synonym for the following words - **Empathetic**
- (A) Truculent                      (B) Hostile
- (C) Commiserative              (D) Pugnacious
- (E) Wrathful
97. Find a synonym for the following words - **Agile**
- (A) Brittle                      (B) Supple
- (C) Gawky                      (D) Lurch
- (E) Lumber
98. Find a synonym for the following words - **Intrinsic**
- (A) Innate                      (B) Extraneous
- (C) Tangential                      (D) Inapposite
- (E) Peripheral
99. Find an antonym for the following words - **Nimble**
- (A) Spry                      (B) Brisk                      (C) Limber                      (D) Gawky
- (E) Lithe
100. Find an antonym for the following words - **Proposition**
- (A) Overture                      (B) Retraction
- (C) Hypothesis                      (D) Axiom
- (E) Assertion

## ANSWER KEY

- |         |         |         |         |         |         |         |         |         |          |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| 1. (A)  | 2. (D)  | 3. (D)  | 4. (B)  | 5. (C)  | 6. (B)  | 7. (A)  | 8. (C)  | 9. (D)  | 10. (B)  |
| 11. (C) | 12. (E) | 13. (E) | 14. (C) | 15. (E) | 16. (B) | 17. (E) | 18. (C) | 19. (E) | 20. (E)  |
| 21. (E) | 22. (E) | 23. (B) | 24. (A) | 25. (C) | 26. (E) | 27. (A) | 28. (C) | 29. (D) | 30. (B)  |
| 31. (D) | 32. (A) | 33. (B) | 34. (D) | 35. (E) | 36. (E) | 37. (C) | 38. (D) | 39. (B) | 40. (C)  |
| 41. (D) | 42. (A) | 43. (C) | 44. (E) | 45. (B) | 46. (C) | 47. (A) | 48. (E) | 49. (B) | 50. (D)  |
| 51. (D) | 52. (C) | 53. (A) | 54. (B) | 55. (A) | 56. (A) | 57. (D) | 58. (C) | 59. (B) | 60. (C)  |
| 61. (D) | 62. (A) | 63. (B) | 64. (D) | 65. (C) | 66. (D) | 67. (B) | 68. (C) | 69. (B) | 70. (A)  |
| 71. (A) | 72. (B) | 73. (E) | 74. (B) | 75. (C) | 76. (B) | 77. (C) | 78. (C) | 79. (E) | 80. (A)  |
| 81. (C) | 82. (E) | 83. (E) | 84. (A) | 85. (C) | 86. (C) | 87. (C) | 88. (D) | 89. (E) | 90. (E)  |
| 91. (D) | 92. (B) | 93. (C) | 94. (D) | 95. (D) | 96. (C) | 97. (B) | 98. (A) | 99. (D) | 100. (B) |



**HINTS & SOLUTION**

(1-5)

January	A	(Pens)
February	G	(Eraser)
March	E	(Pencil)
April	-	-
May	C	(Marker)
June	F	(Sheet)
July	B	(Duster)
August	D	(Cutter)

1. (A)
2. (D)
3. (D)
4. (B)
5. (C)

(6 - 10)

Input Broom windex Detergent Towel - Napkin Curd  
 Step 1 Windex Broom Detergent Towel Napkin - Curd  
 Step 2 Windex Towel Broom Detergent Napkin Curd  
 Step 3 Windex Towel Napkin Broom Detergent Curd.  
 Step 4 Windex Towel Napkin Detergent Broom Curd.  
 Step 5 Windex Towel Napkin Detergent Curd Broom.

6. (B)
7. (A)
8. (C)
9. (D)
10. (B)

(11 - 14) The words are coded according to the total number of letters in the word. If the total number of letters is even then it is multiplied by 3 and if it odd then, it is multiplied by 2.

$$\text{POLICY} - 6 \times 3 = 18$$

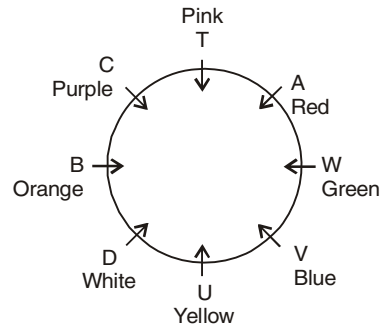
$$\text{WORLD} - 5 \times 2 = 10$$

11. (C)
12. (E)
13. (E)
14. (C)

15. (E)

$$\begin{array}{c} X=Y \\ | \\ D-M(-)=L(+) \end{array} \quad \begin{array}{c} X=Y \\ | \\ +L-M(-)=D(+) \end{array}$$

(16 - 20)



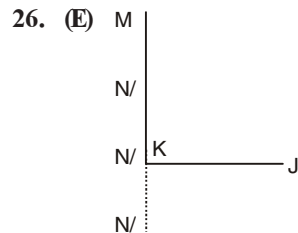
16. (B)
17. (E)
18. (C)
19. (E)
20. (E)

(21 - 25)

A	H	C	E	Row 1
I	G	D	F	Row 2

21. (E)
22. (E)
23. (B)
24. (A)
25. (C)

(26 - 27)



(28 - 30)

28. (C)  $8 + 4 = 12$
29. (D)  $9 - 7 = 2$
30. (B)  $941 - 254 = 687$

After rearrangement 876

(31 - 35)

Box	Assigned Numbers
J	5
B	31
A	7
C	16
H	13
D	8
F	23
E	29
G	12
I	25

31. (D)

32. (A)

33. (B)

34. (D)

35. (E)

(36 - 40)

$$\begin{aligned}
 36. (E) &= 3^3 + 3 = 12 \\
 &= 6^2 + 5 = 41 \\
 &= 11^2 + 7 = 128 \\
 &= 18^2 + 9 = 333 \\
 &= 27^2 + 11 = 740
 \end{aligned}$$

$$\begin{aligned}
 37. (C) &= 5 + 7 = 12 \\
 &= 12 + 9 = 21 \\
 &= 21 + 11 = 32 \\
 &= 32 + 13 = 45 \\
 &= 45 + 15 = 60
 \end{aligned}$$

$$\begin{aligned}
 38. (D) &= 14 \times 7 - 7 = 91 \\
 &= 91 \times 6 - 6 = 540 \\
 &= 540 \times 5 - 5 = 2695 \\
 &= 2695 \times 4 - 4 = 10776 \\
 &= 10776 \times 3 - 3 = 32325
 \end{aligned}$$

$$\begin{aligned}
 39. (B) &= 113 \times 2 - 1 = 225 \\
 &= 225 \times 2 - 1 = 449 \\
 &= 449 \times 2 - 1 = 897 \\
 &= 897 \times 2 - 1 = 1793 \\
 &= 1793 \times 2 - 1 = 3585
 \end{aligned}$$

$$\begin{aligned}
 40. (C) &= 520 + 1^3 + 1 = 522 \\
 &= 522 + 2^3 + 1 = 531 \\
 &= 531 + 3^3 + 1 = 559 \\
 &= 559 + 4^3 + 1 = 624
 \end{aligned}$$

(41 - 44) Let total no. of mobile sold Tuesday  $100x$ .

$$\text{Total no. of mobile sold Wednesday} = 100x \times \frac{4}{3} =$$

$$\frac{400x}{3}$$

$$\text{Total no. of mobile sold Saturday} = \frac{400x}{3} \times \frac{90}{100}$$

$$= 120x$$

$$\text{Total mobile sold by store on Monday} = 100x + 4$$

$$100x + \frac{400x}{3} + 120x + 100x + 4 = 205 \times 4$$

$$= \frac{960x + 400x}{3} = 816$$

$$= 1360x = 2448$$

$$x = \frac{2448}{1360}$$

$$x = 1.8$$

$$\text{Total no. of mobile sold by store on Tuesday} = 1.8 \times 100 = 180$$

$$\text{Total no. of mobile sold by store on Monday} = 1.8 \times 100 = 184$$

$$= \frac{400 \times 1.8}{3} = 240$$

$$\text{Total no. of mobile sold by store on Saturday} = 1.8 \times 120 = 216$$

$$\text{Let total mobile sold store on Thursday} = y$$

$$\text{Total mobile sold store on Friday} = y + 24$$

$$\text{Total mobile sold store on Sunday} = y - 32$$

$$\text{Total mobile sold by store Thursday, Friday 8 Sunday} = 1400 - 820 = 580$$

$$y + y + 24 + y - 32 = 580$$

$$y = 196$$

$$\text{Total mobile sold store on Friday} = 196 + 24 = 220$$

$$\text{Total mobile sold store on Sunday} = 196 - 32 = 164$$

Days	Sold Mobiles
Sunday	164
Monday	184
Tuesday	180
Wednesday	240
Thursday	196
Friday	220
Saturday	216

$$41. (D) \text{ Required \%} = \frac{400 - 240}{400} \times 100$$

$$= \frac{160}{400} \times 100 = 40\%$$

$$42. (A) \text{ Required Ratio} = \frac{380}{220}$$

$$= 9 : 11$$

$$43. (C) \text{ Required Average} = \frac{636}{3} = 212$$

$$44. (E) \text{ Sunday \& Saturday} = 380$$

$$\text{Monday \& Thursday} = 380$$

$$\text{Difference} = 0$$

$$\text{Required Percentage} = 0\%$$

$$45. (B) \text{ Let the Present Age of P be } x \text{ yrs.}$$

$$\text{Present Age of Q be } y \text{ yrs.}$$

$$\text{ATQ}$$

$$x + y = 82 + 12 = 94 \text{ yrs .... (1)}$$

$$y - 14 = x$$

$$x - y = -14 \text{ ... (2)}$$

$$\text{on solving (1) \& (2)}$$

$$x = 40 \text{ yrs}$$

$$\text{P's age 4 years later} = 40 + 4$$

$$= 44 \text{ yrs.}$$

(46 - 50)

$$46. (C) \text{ Required Percentage} = \frac{20400}{240000} \times 100$$

$$= 8.5\%$$

$$47. (A) \text{ Percentage no. of Expenditure furniture and Miscellaneous } 8\% \text{ and } 13\%$$

$$= 100\% - 21\%$$

$$= 79\%$$

$$= 240000 \times \frac{79}{100} = \text{Rs. } 189600$$

$$= 240000 \times \frac{13}{100}$$

$$= \text{Rs. } 31200$$

$$\text{Discount } 12\% = 31200 - 31200 \times \frac{12}{100}$$

$$= \text{Rs. } 237456$$

$$48. (E) \text{ Percentage difference in Expenditure on Interior decoration and Architect}$$

$$= 19\% - 11\% = 8\%$$

$$\text{Total renovation cost} = \text{Rs. } 240000$$

$$= 240000 \times \frac{8}{100}$$

$$= \text{Rs. } 19200$$

$$49. (B) \text{ Total Percentage in Expenditure on Painting and Flooring together} = 15\% + 14\% = 29\%$$

$$\therefore \text{The cost} = 240000 \times \frac{29}{100}$$

$$= \text{Rs. } 69600$$

$$50. (D) = 240000 \times \frac{13}{100}$$

$$= \text{Rs. } 31200$$

$$\text{After discount} = 31200 - 31200 \times \frac{12}{100}$$

$$= 31200 - 3744$$

$$= \text{Rs. } 27456$$

$$51. (D) \text{ Circumference of semi-circle} = \pi r + 2r$$

$$= \frac{22}{7} \times r + 2r$$

$$= 54$$

$$r = 10.5 \text{ cm}$$

$$\text{Length of rectangle (l)} = 2 \times r = 21 \text{ cm}$$

$$\text{Breadth of rectangle (b)} = 10.5 + 10.5 \times \frac{3}{7}$$

$$= 15 \text{ cm}$$

$$\text{Area of rectangle} = 21 \times 15 = 315 \text{ cm}^2$$

$$52. (C) \text{ Let the speed of stream be } x \text{ km/r}$$

$$\text{Speed of Boat in still water} = 8x \text{ km/hr}$$

$$\text{ATQ}$$

$$\frac{63}{8x + x} = 2 \text{ hr } 48 \text{ min}$$

$$x = 2.5 \text{ km/hr}$$

$$\text{Speed of boat in still water} = 20 \text{ km/hr}$$

$$\text{Required time} = \frac{56}{20 - 2.5} = \frac{56}{17.5}$$

$$= 3 \text{ hr } 12 \text{ min}$$

53. (A) Let the MRP of trouser be Rs. x

ATQ

$$= x \times \frac{72.5}{100} - x \times \frac{82}{100} \times \frac{85}{100} = 35$$

$$= \frac{29x}{40} - \frac{697x}{1000} = 35$$

$$= \frac{725x - 697x}{1000} = 35$$

$$= \frac{28x}{1000} = 35$$

$$x = \frac{35 \times 1000}{28}$$

$$= \text{Rs. } 1250$$

54. (B) Let amount invested by A be Rs. x

Amount invested by B be Rs. x

A		B
$x \times 8 + \frac{3}{2}x \times 4$		$x \times 12$
$14x$	:	$12x$
$7$	:	$6$

ATQ

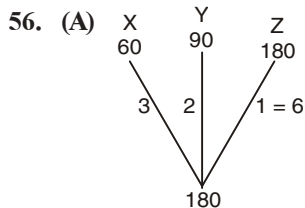
$$1 \rightarrow 1560$$

$$7 \rightarrow 7 \times 1560$$

$$\text{Required amount} = 7 \times 1560 = \text{Rs. } 10,920$$

55. (A)  $9 \times 10 \times 10 \times 10 \times 5 = 45000$

$$(0 / 2 / 4 / 6 / 8)$$



$$x \quad y + z$$

$$3 \quad 2 + 1$$

$$3 + \quad 3 = 6$$

$$3 \text{ Days} = 12 = \frac{180}{12} = 15$$

$$= 15 \times 3 = 45$$

57. (D) 1st Basket =  $\frac{1}{2}$

$$\text{Probability Blue Balls from 1st Basket} = \frac{1}{2} \times \frac{11}{14} = \frac{11}{28}$$

$$\text{Probability Blue Balls from 2nd Basket} = \frac{1}{2} \times \frac{5}{14}$$

$$= \frac{5}{28}$$

$$= \frac{11}{28} + \frac{5}{28} = \frac{16}{28} = \frac{4}{7}$$

58. (C) Area covered by the Cylinder in total

$$= 2 \times \pi \times 0.7 \times 8.4 \times 400$$

$$= 14784 \text{ m}^2$$

$$\therefore \text{Area of the square field} = 14784 \text{ m}^2$$

$$\therefore \text{Side of the square}$$

$$= \sqrt{14784} = 121.59 \text{ m}$$

$$= 121.59 \text{ m} \approx 122 \text{ m}$$

59. (B) Average =  $\frac{\text{sum of elements}}{\text{no. of elements}}$

$$= \text{First month } 20\%$$

$$= 100 + 100 \times \frac{20}{100} = 120$$

$$\text{Second month } 25\% = 120 + 120 \times \frac{25}{100}$$

$$= 120 + 30 = 150$$

$$\text{Third month is } 15\% = 150 + 150 \times \frac{15}{100}$$

$$= 150 + 22.5 = 172.5$$

$$\text{Increment Production} = 172.5 - 100$$

$$= 72.5$$

$$\text{Average increase rate} = \frac{72.5}{3} = 24.16$$

60. (C) Annual Income = 800000

$$\text{Expenditure on rent} = 800000 \times \frac{15}{100}$$

$$= 120000$$

$$\text{Expenditure on Food} = 800000 \times \frac{20}{100}$$

$$= 160000$$

$$\text{Remaining} = [800000 - (120000 + 160000)]$$

$$= 520000$$

$$\text{Expenditure Cloth and travel} = 520000 \times \frac{7}{13}$$

$$= \text{Rs. } 280000$$

$$\text{Ratio Between amount spend on cloth to travel} = 9 : 5$$

$$\text{Expenditure travel} = 280000 \times \frac{5}{9+5}$$

$$= 100000$$

$$\therefore \text{Total savings} = (520000 - 280000)$$

$$= 240000$$

$$\text{Required Difference} = 240000 - 100000$$

$$= \text{Rs. } 140000$$

(61 - 65)

$$61. \text{ (D)} = 420 \times \frac{50}{50} = 420$$

$$= 216 \times \frac{55}{45} = 264$$

$$= 420 - 264$$

$$= 156$$

$$62. \text{ (A)} = \frac{468}{65} \times 100 \times \frac{125}{100} = 900$$

$$= 216 \times \frac{11}{8} = 297$$

$$\text{Total female come to watch movie on saturday} = 900 - 297 = 603$$

$$63. \text{ (B)} \frac{176}{55} \times 45 = 144$$

$$= \frac{468}{65} \times 35 = 252$$

$$\text{Required Ratio} = \frac{144}{252} = 4 : 7$$

$$64. \text{ (D)} 420 \times \frac{50}{50} = 420$$

$$= 420 \times \frac{5}{3} = 700$$

$$= 700 \times \frac{70}{100} = 490$$

$$\text{Required \%} = \frac{490}{(216 + 384)} \times 100$$

$$= 81 \frac{2}{3} \%$$

$$65. \text{ (C)} 216 \times \frac{55}{45} = 264$$

$$= \frac{384}{60} \times 40 = 256$$

$$= 420 \times \frac{50}{50} = 420$$

$$\text{Required Sum} = 264 + 256 + 420$$

$$= 940$$

(66 - 70)

$$66. \text{ (D)} \sqrt{3585} \times \sqrt{729} \div \sqrt{84} = x\% \text{ of } 3000$$

$$= 60 \times 27 \div 9 = 30x$$

$$= 180 = 30x$$

$$= \frac{180}{30} = x$$

$$= x = 6$$

$$67. \text{ (B)} 7299.6 \times \frac{35}{21} + 2500.2 \times \frac{9}{4} - 1266.3 = 45\% \text{ of } x$$

$$= 12166 + 5625.45 - 1266.3 = 45 \text{ of } x$$

$$= 17791.45 - 1266.3 = 45x$$

$$= \frac{16525.15}{45} = x$$

$$= x = 36722$$

$$68. \text{ (C)} \frac{15949.80}{x} + 43.7\% \text{ of } 1400 - 363.9 = \frac{17.2}{100} \times 9500$$

$$= \frac{15949.80}{x} + 611.8 - 363.9 = 1634$$

$$= \frac{15949.80}{x} + 247.9 = 1634$$

$$= \frac{15949.80}{x} = 1386.1$$

$$= \frac{15949.80}{1386.1} = x$$

$$= x = 11.5$$

$$69. \text{ (B)} 35.2 \times \frac{420}{24} + 533.9 - 210.9 = \frac{x}{100} \times 8500$$

$$= 616 + 533.9 - 210.9 = \frac{x}{100} \times 8500$$

$$= 1149.9 - 210.9 = \frac{x}{100} \times 8500$$

$$939 = 85x$$

$$= \frac{939}{85} = x$$

$$x = 11 \text{ (Approx)}$$

$$70. \text{ (A)} 660 \times x + 495.85 - \frac{60}{100} \times 9650 = \frac{37.5}{100} \times 7200$$

$$= 660x + 495.85 - 5790 = 2700$$

$$= 660x + 495.85 = 2700 + 5790$$

$$= 660x = 8490 - 495.85$$

$$= x = \frac{7994.16}{660}$$

$$= x = 12 \text{ (Approx)}$$



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