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SEPTEMBER-2018

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A Comprehensive Magazine for Banking, SSC & other Competitive Exams

10th BRICS SUMMIT

Collaboration for Inclusive Growth and Shared Prosperity.

BRICS 2018 JOHANNESBURG SOUTH AFRICA

BRAZIL	RUSSIA	INDIA	CHINA	SOUTH AFRICA

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Inside Story

IMPORTANT RATES
(01-08-2018)

Repo Rate	6.25%
Reverse Repo Rate	6.00%
Marginal Standing Facility Rate	6.50%
Statutory Liquidity Ratio	19.50%
Cash Reserve Ratio	4%
Bank Rate	6.50%

IMPORTANT DAYS IN AUGUST

6 August	Anti-Nuclear Day
7 August	Handloom Day
8 August	World Senior Citizen Day
10 August	World Bio-Fuel Day
11 August	National Daughter's Day
12 August	International Youth Day
29 August	National Sports Day
30 August	National Small Industry Day

IMPORTANT DAYS IN SEPTEMBER

5 September	Teachers Day
8 September	International Literacy Day
15 September	Engineers Day
16 September	World Ozone Day
21 September	Alzheimer's Day
26 September	Day of the Deaf
27 September	World Tourism Day
29 September	World Heart Day

Success Story

Name: Shaifali

Education: Master of Commerce

Final Selection: Bank of Maharashtra

Examination Name: OBC-Clerk 2017-18

IBT: "To accomplish great things we must not only act, but also dream; not only plan, but also believe". Our heartiest congratulations on your achievement today! You really deserve it.

Shaifali: Thank you so much, sir.

IBT: How are you feeling after achieving your aim?

Shaifali: Sir, I am actually feeling great. Finally, a year of hard work has paid off. When I started preparing for the exams, I used to feel scared due to the high level of the exams, increasing competition and limited vacancies. But now I think that it was the best decision of my life that I made my mind to pursue my goal.

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

Shaifali: Sir, though I have done M.Com which is considered to be done for the teaching profession, yet my aim was always to join the banking sector. All these factors enticed me to join this sector.

IBT: How did you select the Institute to prepare for your banking exams?

Shaifali: Sir, I actually did not join any institute at the very beginning as I thought that I myself will be able to prepare for the exam through the online material. But when I took my first banking exam, I scored very low. Then I realized that the self - study is not sufficient to transcend the exam and I need guidance for the same. Thus, I went to many institutes for counseling. The number of facilities provided by IBT Institute tempted me to join the same. And now I feel that this decision was quite right.

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

Shaifali: Frankly speaking sir, I did not use to have any fixed study schedule. I had never studied keeping the time frame in mind. I just used to fix the targets of the topics that I wanted to complete in a single day. I used to divide the appropiate time according to different sections. As Reasoning used to be my favourite subject, so I had to devote lesser time on this section. English used to be my weakest section and thus I had to devote maximum time on this section. I also used to practice different topics of quants regularly. The Wake Up Show on Make My Exam, the YouTube Channel of IBT, helped me a lot to prepare for my General Awareness Section.

IBT: Are the competitive exams a fair way to select the students for banking?

Shaifali: Yes, of course. According to me, it is the best method to recruit the students for any organization. The reason behind this is that all the students are assessed on same criteria and even if the exam in some slots is tougher than the others then normalization is also done to make it fair for every student. Thus, to my mind, it is a fairer approach to recruit the students in the present era of competition.

IBT: Did you get panic while taking the exams, if not then how did you manage to handle the exam stress?

Shaifali: When I started taking the exams, I used to get nervous and thus I was not able to take all the exams with good speed and accuracy. To manage the same, I bought the test series of IBT (Make My Exam). It helped me to get a real time experience of the tests. Thus by taking a number of mocks, I was able to manage the stress during the actual exam.

IBT: How was your experience with the IBT Institute?

Shaifali: As I have mentioned earlier, it was the guidance of the faculty of IBT that helped me to qualify the exam. IBT lighted my way towards success. I used to attend all the lectures and practice all the chapters being done in the class on a daily basis. In case of any confusion regarding the subject, I used to take doubts in the daily doubt sessions. Thus, my overall experience with the Institute was quite good.

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

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

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

Shaifali: First of all, they must know what they actually want to do and if they are actually interested in joining the banking sector then they must not leave any room for preparation. Dedication and patience are the keys to reach the heights of success.

IBT: Congratulations on your success once again! You have made us all proud. Keep up the good work!

Shaifali: Thank You Sir!

Precious Words
"Some people dream of accomplishing great things. Others stay awake and make it happen."

10th BRICS SUMMIT 2018

BRICS is the association of five major emerging national economies: Brazil, Russia, India, China and South Africa. BRICS is an Acronym coined by British Economist **Jim O'Neill.** Initially BRIC was the group of four countries: Brazil, Russia, India, and China but in 2010 South Africa was also induced in the association, and renamed as BRICS. All BRICS members are the members of G20 and are also known for their significant influence on regional affairs. The head quarter of BRICs association is situated at Shanghai. The New Development Bank (NDB), formerly referred to as the BRICS Development Bank, is a multilateral development bank established by the BRICS countries. The head quarter of NDB is also situated at Shanghai.

KEY POINTS OF BRICS SUMMIT 2018:

1. The 2018 BRICS summit was the tenth annual BRICS summit. The summit was hosted by **South Africa in Johannesburg**. This was the second time that South Africa has hosted the summit after the 2013 summit.

2. The theme of 10th BRICS Summit is: **BRICS in Africa - collaboration for inclusive growth and prosperity in the 4th industrial revolution.**

3. Following are the MOUs signed between India and South Africa during 10th BRICS Summit

    a. **MOU Between ICAR and ARC:** Memorandum of Understanding between the ICAR (Indian Council of Agricultural Research, New Delhi, India) and the ARC (Agricultural Research Council, Pretoria, South Africa) on Cooperation in Agricultural Research and Education.

    b. **MOU between Government of the Republic of South Africa and the government of the Republic of India:** Memorandum of Understanding between the Government of the Republic of South Africa and the government of the Republic of India regarding the Setting up of the " "Gandhi Mandela Centre of Specialization for Artisan Skills" in South Africa.

c. **MOU between ISRO and South Africa National Space Agency:** Memorandum of Understanding between Indian Space Research Organisation and the South Africa National Space Agency on Cooperation in the Exploration and uses of Outer Space for Peaceful Purposes.

BRICS HISTORY

The term "BRIC" was coined in 2001 by the chairman of Goldman Sachs Asset Management, Jim O'Neill, in his publication Building Better Global Economic BRICs. The foreign ministers of the initial four BRIC states (Brazil, Russia, India, and China) met in New York City in September 2006 at the margins of the General Debate of the UN General Assembly, beginning a series of high-level meetings. A full-scale diplomatic meeting was held in **Yekaterinburg, Russia, on 16 June 2009**.

FIRST BRIC SUMMIT

The BRIC grouping's first formal summit, was held on 16 June 2009 in Yekaterinburg, Russia , with leaders of BRIC members as Luiz Inácio Lula da Silva (from Brazil), Dmitry Medvedev(from Russia), Manmohan Singh(from India), and Hu Jintao(from China). The main objective of the summit was on means of improving the global economic situation and reforming financial institutions, and discussed how the four countries could better co-operate in the future.

LIST OF BRICS SUMMITS TILL 2018

Sr. No.	Date and Year	Host country	Host leader	Location
First	16 June 2009	Russia	Dmitry Medvedev	Yekaterinburg (Sevastianov's House)
Second	15 April 2010	Brazil	Luiz Inácio Lula da Silva	Brasília
Third	14 April 2011	China	Hu Jintao	Sanya (Sheraton Sanya Resort)
Fourth	29 March 2012	**India**	Manmohan Singh	New Delhi (Taj Mahal Hotel)
Fifth	26–27 March 2013	South Africa	Jacob Zuma	Durban (Durban ICC)
Sixth	14–17 July 2014	Brazil	Dilma Rousseff	Fortaleza (Centro de Eventos do Ceará) Brasília
Seventh	8–9 July 2015	Russia	Vladimir Putin	Ufa (Congress Hall)
Eighth	15–16 October 2016	**India**	Narendra Modi	Benaulim (Taj Exotica)
Ninth	3–5 September 2017	China	Xi Jinping	Xiamen (Xiamen International Conference Center)
Tenth	25-27 July 2018	South Africa	Cyril Ramaphosa	Johannesburg
Eleventh	TBD 2019	Brazil	-	-
Twelfth	TBD 2020	Russia	-	Chelyabinsk

NATIONAL NEWS

JULY 2018

SUSHMA SWARAJ INAUGURATES CONFERENCE OF HEADS OF INDIAN MISSIONS ACROSS GLOBE

✦ The 9th Heads of Mission Conference was held in New Delhi from June 30-July 2, 2018. It was inaugurated by External Affairs Minister Sushma Swaraj.

✦ The conference comes at the time when India is monitoring several important global developments including sanctions imposed by United States on Russia and Iran, and China's new assertiveness in Indo-Pacific region.

NITI AAYOG RELEASES 1ST DELTA RANKING

✦ NITI Aayog launched the first Delta ranking, incremental progress, for the Aspirational Districts in the country.

✦ The ranking is based on self-reported data of districts between March 31 to May 31, 2018, across five developmental areas of Health and Nutrition, Education, Agriculture and Water Resources, Financial Inclusion and Skill Development and Basic Infrastructure.

INDIA'S FIRST GLOBAL MOBILITY SUMMIT

✦ NITI Aayog is going to organize 'MOVE': Global Mobility Summit in New Delhi on 7th and 8th September 2018.

✦ The summit which will be organized in collaboration with various ministries and industry partners help the Government's goal for vehicle electrification, renewable energy integration and job growth.

ELECTION COMMISSION LAUNCHES MOBILE APP "CVIGIL"

✦ The Election Commission of India has recently launched a mobile app cVIGIL for the citizens to report any violation of the model code of conduct during elections.

✦ It" is a user-friendly app and easy to operate. It will be operational only where the elections are announced.

✦ By using this app the citizens can immediately report an incident of misconduct.

✦ The citizens can click pictures and record a video of upto 2 minutes and can upload on this app.

NATIONAL WORKSHOP ON SKILL DEVELOPMENT FOR PERSONS WITH DISABILITIES

✦ The Department of Empowerment of Persons with Disabilities under the Ministry of Social Justice and Empowerment has organized a National Workshop on Skill Development for Persons with Disabilities.

✦ The aim of the workshop was to provide a platform to all the stakeholders (Policy makers and employers).

✦ Under the initiative, Persons with Disabilities will be provided with the necessary skills for achieving employment opportunities.

KVIC LAUNCHES E-MARKETING SYSTEM

✦ The Khadi and Village Industries Commission (KVIC) has recently launched its, in-house developed e-marketing

✦ system with the name Khadi Institution Management and Information System (KIMIS) in New Delhi.

✦ The system can be accessed from anywhere in the country for the sale and purchase of Khadi and Village Industries products.

AGREEMENT SIGNED ON REPATRIATION OF BRU PERSONS TO MIZORAM

✦ An agreement has been signed by the Government of India, Governments of Mizoram and Tripura and Mizoram Bru Displaced People's Forum (MBDPF) on the repatriation of displaced Bru persons from Mizoram since 1997.

✦ Government of India will provide financial assistance for rehabilitation of Brus in Mizoram and address their issues of security, education, livelihood etc. in consultation with Governments of Mizoram and Tripura.

DNA TECHNOLOGY (USE AND APPLICATION) REGULATION BILL, 2018

- ✧ With an aim to expand the application of DNA based forensic technologies to support and strengthen the justice delivery system of the country, the Union Cabinet chaired by Prime MinisterNarendra Modi has approved The DNA Technology (Use and Application) Regulation Bill 2018.

- ✧ The Bill seeks to ensure that with the proposed expanded use of this technology in the country, there is also the assurance that the DNA test results are reliable.

- ✧ The data will also remain protected from misuse or abuse in terms of the privacy rights of our citizens.

CABINET APPROVAL FOR RENAMING AGARTALA AIRPORT

- ✧ Agartala Airport in Tripura will be renamed as 'Maharaja Bir Bikram Manikya Kishore Airport.

- ✧ The approval was given by the Union Cabinet, chaired by the Prime Minister, Shri Narendra Modi

- ✧ The decision comes in the wake of the long pending demand of people of Tripura as well as the Tripura Government for paying tribute to Maharaja Bir Bikram Manikya Kishore.

UAE CONSULATE TO COME UP IN HYDERABAD

- ✧ Decks have been cleared for setting up a consulate of United Arab Emirates with Telangana Chief Minister K Chandrasekhar Rao giving his nod for it after discussions with UAE Foreign Minister Sheikh Abdullah Bin Zayed Al Nahyan.

- ✧ The establishment of the consulate would improve cordial relations between the state government and the UAE.

TRIBAL MUSEUM TO BE SET UP IN CHHATTISGARH

- ✧ The Chhattisgarh Government is going to set up a tribal Museum which will be named after Shaheed Veer Narayan Singh, a freedom fighter who participated in the revolt of 1857.

- ✧ The museum will be dedicated to the culture and tradition of the scheduled tribes.

GUJARAT CM LAUNCHES SPECIAL DRIVE AGAINST MALNUTRITION: POSHAN ABHIYAN

- ✧ Gujarat Chief Minister Vijay Rupani launched 'Poshan Abhiyan'—a statewide mission to eradicate malnutrition among children by providing them nutritious food through Anganwadi centres. The CM also launched 'Purna' project to eliminate malnutrition among girls in the age group of 14 to 18.

- ✧ 'Purna' stands for Prevention of Under Nutrition and Reduction of Nutritional Anaemia among Adolescent Girls. The government has allocated Rs 270 crore to control malnutrition among those girls who he said would become mothers in future.

PIYUSH GOYAL LAUNCHES CMSMS AND 'KHAN PRAHARI' APP

- ✧ Union Minister of Coal, Railways, Finance & Corporate Affairs, Piyush Goyal launched the Coal Mine Surveillance & Management System (CMSMS) and Mobile Application 'Khan Prahari' developed by CMPDI, Ranchi in New Delhi.

- ✧ The basic objective of CMSMS is reporting, monitoring and taking suitable action on unauthorised coal mining activities. The CMSMS is a web-based GIS application through which location of sites for unauthorised mining can be detected.

CABINET APPROVES UMBRELLA SCHEMES FOR RELIEF AND REHABILITATION OF MIGRANTS AND REPATRIATES

- ✧ The Union Cabinet chaired by Prime Minister Shri Narendra Modi has given its approval for continuance of the 8 existing schemes of the Ministry of Home Affairs upto March 2020 for relief and rehabilitation of migrants and repatriates under the Umbrella scheme "Relief and Rehabilitation of Migrants and Repatriates".

- ✧ The financial implication for this purpose is Rs. 3183 crore for the period 2017-18 to 2019-20.

67TH PLENARY MEETING OF NORTH EASTERN COUNCIL HELD IN SHILLONG, MEGHALAYA.

- ✧ The 67th plenary meeting of North Eastern Council (NEC) was recently held in Shillong, Meghalaya.

- ✧ It was chaired by Union Home Minister Rajnath Singh. The meeting was attended by Union Minister of Development of NER and Governors and Chief Ministers of the north-eastern States.

WHOLESALE MARKETS CONFERENCE IN HARYANA

- ✧ The Government of Haryana will host the world union of Wholesale Markets Conference at Gurugram in October 2018.

- ✧ The conference, organised by Haryana State Agriculture Marketing Board, aims to provide common unified structure of mandis all across the world.

SIX UNIVERSITIES GRANTED 'INSTITUTE OF EMINENCE' STATUS

- ✧ The Union Government has granted the Institutions of Eminence (IoEs) status to six institutions including 3 from Public Sector and 3 from Private Sector. The decision was taken on the basis of the recommendations given by an Empowered Expert Committee (EEC).

- ✧ Three Public Universities granted the Institutions of Eminence (IoEs) status:

  1. Indian Institute of Technology (IIT)-Bombay,

  2. IIT-Delhi, 3. IISc Bangalore.

NITI AAYOG'S WOMEN ENTREPRENEURSHIP PLATFORM ORGANIZES WORKSHOP ON EMPOWERING WOMEN

- ✧ NITI Aayog's Women Entrepreneurship Platform (WEP) and Shri Ram College of Commerce(SRCC) of Delhi Jointly organized a two day International Conference on "Empowering Women : Fostering Entrepreneur, Innovation and Sustainability".

- ✧ Emphasis has been given on increasing education and skilling for the economic empowerment of women and stressed on the need for propagating an attitudinal change.

- ✧ The inaugural was followed by a Plenary Session and Panel Discussion on wide ranging topics, from how women-led enterprises enable change, how innovation can Contribute to Societal good and technology and sustainability are Complementary.

JUNE 2018

MAHARASHTRA GOVERNMENT UNVEILS 'SANDBOX' TO AID STARTUPS

◈ The Maharashtra Government has announced the opening up of a 'sandbox' to aid start-ups .to develop financial capital into a Fintech hub.

◈ Maharashtra is the first state to have a dedicated fintech policy and it is also planning to have a dedicated 'Fintech Officer' in the Department of Information Technology.

◈ Sandbox is seen as a safe zone to test financial innovation which sees limited rollout of new products to select customers.

PM MODI UNVEILS PLAQUE AT SINGAPORE'S CLIFFORD PIER PAYING TRIBUTE TO MAHATMA GANDHI

◈ Prime Minister Narendra Modi and Singapore's former premier Goh Chok Tong unveiled a plaque to pay tribute to Mahatma Gandhi at immersion site of his ashes at waterfront Clifford pier.

◈ Over 250 members of Indian Diaspora led by Singapore's Emeritus Minister Goh Chok Tong joined the ceremony at the pier.

◈ Modi unveiled the plaque on the seafront where some of the Mahatma's ashes were immersed in 1948.

BAN ON POLYTHENE IN UTTARAKHAND

◈ Uttarakhand Government has decided to ban the use of polythene or plastic while Tamil Nadu, Nagaland, Maharashtra and Jharkhand announced to become plastic-free states.

◈ This move aims at curbing rampant use of plastic which is becoming a huge environmental challenge. All the polythene vendors in Uttarakhand have been asked to finish the polythene stock before July 31.

ODISHA GOVT LAUNCHES HEALTH INSURANCE SCHEME FOR JOURNALISTS

◈ The Odisha government launched a health insurance scheme "Gopabandhu Sambadika Swasthya Bima Yojana" for working journalists. Chief Minister Naveen Patnaik launched the scheme.

◈ In first stage, around 3,233 working journalists will get health insurance coverage up to Rs 2 lakh a year. At least five members of journalist's family will be covered under this scheme.

◈ The scribes will get their health insurance card from District Information and Public Relations Officer (DIPRO) in their respective districts.

ANDHRA PRADESH GOVERNMENT LAUNCHES SCALE-OUT SCHEME FOR NATURAL FARMING

◈ Andhra Pradesh government launched a Zero Based Natural Farming (ZBNF) scale-out scheme, aimed at benefitting around six million farmers by 2024. Andhra Pradesh Chief Minister N Chandrababu Naidu made this announcement.

◈ The state agriculture department also signed a Memorandum of Understanding (MoU) in this regard with Sustainable India Finance Facility (SIFF).

◈ The main purpose of this agreement is to scale up the ZBNF against investment worth Rs. 16,134 crores over next six years.

GOVERNMENT LAUNCHES 'KRISHI KALYAN ABHIYAN' TO IMPROVE FARMING TECHNIQUES & HELP FARMERS RAISE THEIR INCOME

◈ Union Ministry of Agriculture and farmers' welfare has launched Krishi Kalyan Abhiyan under which farmers will be given assistance and advice on ways to improve farming techniques and raise their income.

◈ The main aim of this scheme is to help farmers in 25 villages in each district identified in consultation with Rural Development Ministry as per the direction of Niti Aayog.

◈ 111 officers have been made in-charge of one district each for overall coordination and field level monitoring. The overall coordination and implementation in the 25 villages of a district will be done by Krishi Vigyan Kendra of that district.

◈ An action plan comprising identified activities under various departments of ministry (Department of Agriculture, Cooperation & Farmers Welfare, Animal Husbandry Dairying & Fisheries and Department of Agricultural Research & Education) will be implemented in 25 villages in each district with these activities.

PUNJAB GOVERNMENT LAUNCHED 'BUSINESS FIRST PORTAL' TO EASE OUT TRADE IN PUNJAB

✦ Punjab Government launched a 'Business First Portal' to give a big push towards ease of doing business. Sunder Sham Arora (state's Industry Minister) unveiled this portal in Jalandhar, Punjab.

✦ Addressing the industrialists present at launch, Minister stated that online portal would enable the industrialists for regulatory clearances and fiscal approvals on a common platform.

✦ He also said that the jobs under Ghar Ghar Naukri flagship program of state government could be accomplished only if industry was developed.

DELHI- MOST VULNERABLE UT IN INDIA'S DISASTER RISK INDEX

✦ National disaster risk index mapping hazards and vulnerabilities across 640 districts puts Maharashtra at top of the chart followed by West Bengal, Uttar Pradesh and Madhya Pradesh while Delhi is most at risk among Union territories (UTs).

✦ The index factors in exposure of population, agriculture and livestock and environmental risk in drawing up the rankings. This index is currently in the form of draft prepared by Union home ministry with in partnership with United Nations Development Programme (UNDP).

✦ Top three states of this list (i.e. West Bengal, Uttar Pradesh and Madhya Pradesh) are followed by Rajasthan, Karnataka, Assam, Andhra Pradesh, Gujarat and Bihar.

GOVERNMENT LAUNCHES 'SUVIDHA': OXO-BIODEGRADABLE SANITARY NAPKIN

✦ Mansukh L Mandaviya (Union Minister of State for Chemicals and Fertilizers) launched 'Janaushadhi Suvidha'- the Oxo-biodegradable sanitary napkin under Pradhan Mantri Bhartiya Janaushadhi Pariyojana.

✦ 'Janaushadhi Suvidha'- the affordable sanitary napkin will now be available at over 3600 Janaushadhi Kendras functional in 33 states and union territories across India.

✦ The average price of sanitary napkins available in the market currently is around Rs 8 per pad, whereas the Suvidha napkins will be available at Rs 2.50 per pad.

✦ According to the National Family Health Survey 2015-16, about 58% of women aged between 15 to 24 years use locally prepared napkins, sanitary napkins and tampons.

✦ Further, about 78% women in urban areas use hygienic methods of protection during menstrual period; however, only 48% women in rural areas have access to clean sanitary napkins.

INDIA RECORDS 22% REDUCTION IN MATERNAL MORTALITY RATIO (MMR)

✦ According to Sample Registration System (SRS) bulletin released by Office of the Registrar General, India recorded 22% reduction in Maternal Mortality Ratio (MMR) since 2013. According to SRS bulletin, Maternal Mortality Ratio in India declined from 167 in 2011-2013 to 130 in 2014-2016.

✦ MMR is defined as the proportion of maternal deaths per 1, 00,000 live births. The reduction in ratio was most significant in Empowered Action Group (EAG) states from 246 to 188.

✦ Amongst the states, Uttar Pradesh with 30% reduction has topped the chart in maternal deaths reduction.

MAY 2018

CABINET APPROVED CONTINUATION OF UMBRELLA SCHEME 'GREEN REVOLUTION'

✧ The Cabinet Committee on Economic Affairs, chaired by the PM Shri Narendra Modi has given approval for the Umbrella Scheme, "Green Revolution - Krishonnati Yojana"

✧ The Schemes will be continued with an expenditure of Rs.33, 269.976 crore in agriculture for the period from 2017-18 to 2019-20. The Umbrella scheme comprises of 11 Schemes/Missions.

✧ The main purpose of this scheme is to develop the agriculture sector in a scientific manner to increase the income of farmers by enhancing production, productivity and better returns on produce.

PHDCCI SIGNED MOU WITH INDIAN YOGA ASSOCIATION

✧ A Memorandum of Understanding (MoU) was signed between PHD Chamber of Commerce and Industry (PHDCCI) and Indian Yoga Association (IYA).

✧ The purpose of this memorandum is to promote yoga, health and spiritual tourism in Krishna Circuit in Uttar Pradesh.

✧ The MoU was signed between D.K. Aggarwal (Vice president of PHDCCI) and Kamlesh Barwal (Secretary General of IYA).

ANDHRA PRADESH'S NEW PROJECT 'BHU SEVA'

✧ Andhra Pradesh Deputy Chief Minister KE Krishnamurthy started Andhra Pradesh government's 'Bhu Seva' (land hub) project. This project aims at offering integrated services related with land.

✧ CH Vijayamohan is the Mission Director of Bhu Seva Mission.

✧ According to this project, each land parcel will be given a Bhudhar Number (an 11 digit unique number).

HIMACHAL PRADESH CM LAUNCHED WATER SUPPLY SCHEME IN MANDI

✧ Himachal Pradesh Chief Minister Jai Ram Thakur inaugurated the Kanda Pattan-Sarkaghat Water Supply Scheme at Cholthara in Mandi district, Himachal Pradesh.

✧ The Kanda Pattan-Sarkaghat water supply scheme has been developed at a cost of Rs 39.65 crore.

✧ This scheme will benefit more than 31,000 people of that area.

GOBAR-DHAN SCHEME LAUNCHED BY SWACHH BHARAT MISSION

✧ GOBAR (Galvanizing Organic Bio-Agro Resources) - DHAN scheme has been launched by Union Minister for Drinking Water and Sanitation, Uma Bharti at National Dairy Research Institute (NDRI) Auditorium, Karnal, Haryana. This scheme was launched in the presence of the CM of Haryana, Manohar Lal Khattar.

✧ The purpose of this scheme is to create rural livelihood opportunities and increase income for farmers and other rural people.

✧ The Swachh Bharat Mission includes two main components for creating clean villages - creating open defecation free (ODF) villages and managing solid and liquid waste in villages.

CABINET APPROVES DOUBLING OF INVESTMENT LIMIT FOR SENIOR CITIZENS

✧ Union Cabinet chaired by PM Narendra Modi has given its approval for extending the investment limit from Rs 7.5 lakhs to Rs 15 lakhs under the Pradhan Mantri Vaya Vandan Yojana (PMVVY).

✧ This will provide a larger social security cover to the Senior citizens. It will enable up to Rs.10000 Pension per month for Senior Citizens.

✧ The time limit for subscription has also been extended from 4th May 2018 to 31st March, 2020.

'VIBRANT NORTH EAST 2018' HELD IN GUWAHATI

✧ 'Vibrant North East 2018' was held in Guwahati, Assam. Delhi-based NGO, Centre for Agriculture and Rural Development (CARD), organized this event. The event is supported by North- Eastern Council, Department of Science and Technology, Ministry of Home Affairs, Ministry of Commerce and Industry and All India Farmers Alliance.

✧ The main aim of this event is to spread information about the schemes, grants and projects of the Central Government.

INTERNATIONAL NEWS

JULY 2018

MUMBAI'S VICTORIAN AND ART DECO ENSEMBLES INSCRIBED AS UNESCO WORLD HERITAGE SITE

✧ Mumbai's Victorian and Art Deco Ensembles has been inscribed as a UNESCO World Heritage Site. This was announced at the UNESCO world heritage committee meeting in Bahrain.

✧ The Heritage enclave is situated in South Mumbai's historic core and comprises an urban ensemble straddling two heritage precincts of the Fort Precinct and Marine Drive Precinct.

ASIA'S 1ST PATENT ARBITRATION CENTRE TO OPEN IN TOKYO

✧ Asia's first arbitration centre specialised in intellectual property is slated to open in Tokyo in September 2018 to resolve the growing number of disputes in the region.

✧ The International Arbitration Centre in Tokyo (IACT) is set to have around a dozen arbitrators from around the world, who would try to resolve disputes within a period of one year.

ABU DHABI 'SMARTEST CITY' IN MIDDLE EAST: STUDY

✧ According to McKinsey, three factors make a city smart.

✧ First is the technology base, which includes a critical mass of smartphones and sensors connected by high-speed communication networks.

✧ The second consists of specific applications, such as translating raw data into alerts.

✧ The third is usage by cities, companies, and the public.

MOU BETWEEN INDIA AND UK IN LAW AND JUSTICE

✧ With an aim to enhance cooperation between India and United Kingdom regarding cooperation between both countries in the sphere of Law & Justice, The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has approved signing of a Memorandum of Understanding (MoU).

✧ A Joint Consultative Committee will also be set up under the MoU.

✧ The MoU will take care of the concerns and requirements in the field of exchange of experience by legal professionals and Government functionaries.

CHINA, INDIA CLINCH DEAL TO REDUCE TARIFFS ON INDIAN MEDICINES, ANTI-CANCER DRUGS

✧ China has announced that it has clinched deal with India on reduction of tariffs (import duties) on Indian medicines including anti-cancer drugs.

✧ However, it is not yet clear whether it has agreed to grant licences to Indian companies to sell cancer drugs in its huge market.

FINAL NEPAL-INDIA EPG MEETING CONCLUDES

✧ The ninth and final meeting of Eminent Persons Group (EPG) on Nepal-India Relations concluded in Kathmandu, Nepal. The Representatives from Nepal and India deliberated upon various bilateral issues including 1950 Peace and Friendship treaty, trade, transit and border during the two-day meeting.

✧ The EPG is a joint mechanism consisting of experts and intellectuals from India and Nepal. It was set up in February 2016 to make suggestions for updating all existing bilateral treaties and agreements between both the countries.

WORLD'S 1ST DIGITAL ART MUSEUM OPENS IN TOKYO

✧ The world's first digital art museum opened its doors to the public in Tokyo, Japan allowing patrons to step all the way into the artworks.

✧ Attendees are able to move freely through the 9,000-square meter interactive gallery. The exhibition itself is linked in real-time to the real-world seasons, which means that no two trips to the museum will be the same.

SOUTH KOREAN PRESIDENT MOON JAE-IN ON 4-DAY VISIT TO INDIA

✦ South Korean President Moon Jae-in arrived in New Delhi evening on a four-day visit to India. He is being accompanied by First Lady Kim Jung-sook on his maiden visit to the nation. Prime Minister Narendra Modi visited South Korea in 2015 during which the bilateral partnership was elevated to a special strategic partnership.

✦ A financing arrangement of 10 billion dollars has been set by the Korean side for infrastructure development in India.

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INDIA TO OPERATE 'WORLD'S EMPTIEST AIRPORT' IN SRI LANKA

✦ India's latest frontline warship INS Trikand has reached Sri Lanka in a goodwill visit. Sri Lanka Navy ceremonially welcomed the state-of-the-art warship in accordance with naval traditions.

✦ INS Trikand is a state-of-the-art warship of the Indian Navy equipped with a versatile range of weapons and sensors capable of addressing threats in all three dimensions - air, surface and sub-surface.

WORLD HERITAGE MEETING CLOSES WITH 19 NEW SITES ADDED TO LIST

✦ The 42nd World Heritage Committee meeting closed in Bahrain's capital Manama, with 19 new sites inscribed to the World Heritage List. The meeting, which opened on June 24, added 13 cultural sites, three natural sites and three mixed ones to the World Heritage List, including Germany's Naumburg Cathedral, Kenya's Thimlich Ohinga Archaeological Site, Oman's Ancient City of Qalhat, China's Mount Fanjingshan and France's Chaine des Puys, Xinhua reported.

✦ The World Heritage List now contains 1,092 sites in 167 countries. The committee also decided to inscribe Lake Turkana National Parks in Kenya to the List of World Heritage in Danger, while removing the Belize Barrier Reef Reserve System from the list.

FIRST MEETING TO IMPROVE AGRICULTURE BY SUB —GROUPS OF CHIEF MINISTERS USING MGNREGA HELD AT NITI AAYOG

✦ The First Meeting of Sub-Group of Chief Ministers between MGNREGA and Agriculture was held at NITI Aayog Constituted by PM Narendra Modi.

✦ Objective of this meeting was to make efforts forimproving agriculture and reducing Costs.

✦ MGNREGA Stands For Mahatma Gandhi National Rural Development.

NEPAL, INDIA TO JOINTLY PROMOTE TOURISM

✦ The 2nd meeting of the joint working group on tourism cooperation between India and Nepal concluded in Kathmandu, Nepal. Both sides agreed to jointly promote Buddhist and Ramayana circuits and Adventure tourism. The meeting also decided to set up an industry-led India Nepal Tourism Forum.

✦ The Indian delegation was led by the Joint Secretary, Ministry of Tourism Suman Billa, while Nepalese side was led by Joint Secretary, Ministry of Culture, Tourism and Civil Aviation Ghanshyam Upadhyaya.

PM MODI INAUGURATED WORLD'S LARGEST MOBILE FACTORY IN NOIDA

✧ Prime Minister Narendra Modi and South Korean President Moon Jae-in visited Noida and inaugurated the New Mobile Manufacturing Plant of Samsung at Noida. Notably, it will be the world's largest mobile factory.

✧ With the beginning of this New Plant, India's Make In India and Skill India Will get a major Push in the country. Samsung has Invested close to 5,000 Crore Rupees in this plant and aims to Manufacture 12 Crore Mobile Handsets annually which will result in massive job creation.

UN MEMBER STATES APPROVE USD 6.69 BILLION FOR 13 PEACEKEEPING OPERATIONS

✧ The UN member states have approved a 6.69 billion US Dollar budget for 13 peacekeeping operations for the year 2018-19. It is the second year in a row, the committee has made significant cuts to the overall peacekeeping budget.

✧ The Committee also approved significant management reforms including creation of two new departments focused on political and peace building affairs and four stand-alone divisions for Africa. The United States is the biggest contributor to the United Nations.

INDIA-KOREA TECHNOLOGY EXCHANGE CENTRE INAUGURATED

✧ The India-Korea Technology Exchange Centre was inaugurated by the Minister of State (I/C) MSME Giriraj Singh and Minister of SMEs and Start-ups of Republic of Korea, Hong Jong- hak in New Delhi.

✧ The purpose of the Technology Exchange Centre is to create a platform for micro, small and medium enterprises of India and Korea where they can be assisted to identify and exchange latest technologies, share management expertise, product development and technology applications for product development.

6TH MEETING OF BRICS EDUCATION MINISTERS AT CAPE TOWN

✧ India supports the efforts of the BRICS nations to further deepen the collaborations in Areas of Research, Innovation, Technical and Vocational Education and Training (TVET) For improved student learning outcomes and employability.

✧ Union Minister of State for HRD Dr Satya Pal Singh addressed the 6th meeting of BRICS Education Ministers at Cape Town, South Africa.

JUNE 2018

JAPANESE PASSPORT RANKED THE 'MOST POWERFUL' IN WORLD

✧ As per annual passport index, Japan has been ranked the world's most powerful passport, with access to 189 countries.

✧ India has ranked 76th position a list of world's most powerful passports, granting its holders visa-free access to 59 countries.

✧ Singapore and Germany, on the other hand, have secured second place with both having access to 188 countries.

INDIA AND NORWAY SIGN MOU TO EXTEND HEALTH COOPERATION

✧ Union Ministry of Health and Family Welfare (HFW) signed a Memorandum of Understanding (MoU) with Norwegian Ministry of Foreign Affairs to extend the cooperation within health sector through the Norway India Partnership Initiative (NIPI) for a period of three years starting from 2018 to 2020.

✧ Smt. Preeti Sudan (Secretary of HFW) and Mr. ils Ragnar Kamsvag (Ambassador of Norway) signed the MoU.

✧ This cooperation between India and Norway is aligned with development goals of Government of India as outlined in its National Health Policy 2017 for achievement of Sustainable Development Goals (SDGs).

✧ The cooperation shall also focus on global health issues of common interest.

INDIA RANKS 137TH ON GLOBAL PEACE INDEX 2018

✧ According to a report by Australian think tank, India has moved up four places to 137th rank among 163 countries on 2018 Global Peace Index, due to reduction in level of violent crime driven by increased law enforcement.

✧ Iceland remains most peaceful country in the world since 2008. New Zealand, Austria, Portugal and Denmark also sit in top five most peaceful rankings.

✧ Syria remains least peaceful country in the world, a position it has held for the past five years. Afghanistan, South Sudan, Iraq and Somalia comprise the remaining least peaceful countries.

✧ India has improved by four positions in the overall ranking from 141st to 137th.

44TH G7 SUMMIT 2018 HELD IN CANADA

✧ 44th G7 summit was in La Malbaie, Quebec, Canada. This was 6th time since 1981 that Canada has hosted this summit.

✧ This summit received notable attention due to significant decline of relations of members with United States.

✧ Due to this, the summit was dubbed "G6+1" by France and some members of the media.

✧ The G7 is a group consisting of Canada, France, Germany, Italy, Japan, the United Kingdom, and the United States.

INDIA, BELGIUM GEARS UP TO CELEBRATE INTERNATIONAL YOGA DAY

✧ India, Belgium and European Union are jointly organizing events in Belgian capital and across the country to celebrate 4th International Yoga Day.

✧ At European Parliament, a special yoga session will be held on 21 June 2018 from 1200-1330 hrs at Yehudi Menuhin Space.

✧ The event will be graced by Antonio Tajani (President of the European Parliament) and Sushma Swaraj (External Affairs Minister of India).

✧ The yoga and meditation session will be led by renowned Indian spiritual leader and Yoga Guru, Sri Sri Ravi Shankar.

NEPAL HOSTS ASIA-PACIFIC REGIONAL CONFERENCE ON EARLY CHILDHOOD DEVELOPMENT

- ✦ Mr. K.P. Sharma Oli (Prime Minister of Nepal) inaugurated the 2018 Asia-Pacific Regional Early Childhood Development (ECD) Conference and 3rd Asia-Pacific Regional Policy Forum on Early Childhood Care and Education (ECCE).

- ✦ The event was hosted by Government of Nepal (Ministry of Education, Science and Technology) including participation from around 700 high level policy makers, government officials, development professionals as well as researchers from organizations working in early childhood development.

INDIA, UZBEKISTAN REVIEW BILATERAL TIES

- ✦ PM Narendra Modi held a meeting with Uzbekistan President Islam Karimov during which two leaders called for more security cooperation to expand and strengthen bilateral relations.

- ✦ India and Uzbekistan are set to route their trade through the Iranian port of Chabahar.

- ✦ They also reviewed the full range of bilateral ties to boost economic and cultural links.

CUBA AND US TO RESUME DIRECT POSTAL SERVICE

- ✦ Cuba and the United States have agreed to permanently restore direct postal service between the two countries which had been suspended for decades.

- ✦ The restoration of this service allows postal delivery of mail, parcels, and express courier deliveries on direct flights between Cuba and US, and through post offices in both countries.

- ✦ The direct postal service between two neighboring nations was suspended by Havana in 1968.

58 INDIAN COMPANIES FEATURED IN 2018 FORBES 'GLOBAL 2000' LIST

- ✦ 58 Indian companies has been featured on 2018 Forbes 'Global 2000' list of world's largest public sector companies, the same number as last year.

- ✦ Banks and oil firms and gas companies dominated among Indian firms on list of the world's biggest, most powerful, best, influential and valuable publicly listed companies.

- ✦ The Mukesh Ambani-led oil-to-telecom corporation, Reliance Industries Ltd (RIL) (ranked 83) is retaining its top spot as the most valued Indian company on the list.

- ✦ HDFC Bank, the country's largest financier, took second spot among Indian companies, ranking at 202 in 2018 with market capitalization of $77.6 billion. Overall, Industrial and Commercial Bank of China is ranked 1 for sixth consecutive year.

INDIA RANKS 113TH ON CHILDHOOD INDEX

- ✦ According to the report "End of Childhood Index 2018", India ranked 113th among 175 countries with regards to where childhood is threatened as result of poor health, malnutrition, exclusion from education, child labour, and child marriage.

- ✦ India has improved its ranking in world childhood index. Child marriages in India have come down to 15.2% from 21.1% in 2017.

- ✦ India jumped three positions up from 116 last year with improvement in India's overall score by 14 points from 754 to 768 on a scale of 1000.

- ✦ Singapore and Slovenia topped the report and Niger figures at the end of the list at 175.

ANDHRA PRADESH SIGNED AGREEMENT WITH SINGAPORE FOR AMARAVATI DEVELOPMENT

- ✦ Andhra Pradesh government and Singapore has signed several agreements for development of a start-up area in new capital, Amaravati, to transform it into a world-class city.

- ✦ The pact was signed by senior officials of state government and Singapore in presence of Chief Minister N. Chandrababu Naidu and Singapore Trade Minister S. Iswaran.

- ✦ Under the agreement, land would be handed over in three phases - 660 acres in the first phase - to Singapore companies for infrastructure development and other promotional activities.

MAY 2018

INTERNATIONAL BUDDHIST MEET STARTED IN LUMBINI

- ✧ International Buddhist Conference has been started in Lumbini, the birthplace of Lord Buddha.
- ✧ The purpose of this conference is to spread teachings of Buddha to the international community.
- ✧ Delegates from 16 countries including U.S., Japan, India, China, Indonesia and Sri Lanka will attend this conference.

INDIA-CHINA INFORMAL SUMMIT

- ✧ The 1st Informal Summit between PM Narendra Modi and China's President Xi Jinping was held in Wuhan.
- ✧ The purpose of this meeting is to discuss issues of bilateral and global importance.
- ✧ Both leaders agreed about the simultaneous emergence of India and China as two large economies.

INDIA- SOUTH AFRICA BUSINESS SUMMIT

- ✧ Suresh Prabhu (Minister of Commerce and Industry and Civil Aviation) attended India- South Africa business summit in Johannesburg, South Africa.
- ✧ The Minister highlighted the relations between India and South Africa and decided to take the economic partnership forward.
- ✧ The summit started with a series of bilateral meetings. Mr Prabhu began a multi-sectoral exhibition at Johannesburg.

INDIA RANKED 6TH IN LIST OF DOPING VIOLATIONS IN WADA REPORT

- ✧ According to World Anti-Doping Agency (WADA) report, India ranked 6th in the list of doping violations with 69 cases for samples collected in 2016.
- ✧ India ranked third for three consecutive years from 2013 to 2015.
- ✧ Italy topped the rankings of drug cases in 2016.

2ND WORLD HINDU CONGRESS (WHC) IS TO BE HELD IN CHICAGO

- ✧ 2nd edition of World Hindu Congress (WHC) will be held in Chicago, US in September, 2018.
- ✧ The theme for this year's World Hindu Congress is "Sumantrite Suvikrante" - "think collectively, achieve valiantly".
- ✧ World Hindu Foundation organized WHC to recognize 125 years of Swami Vivekananda historic speech in Chicago addressed on September 11, 1893.

9TH INDIA-JAPAN ENERGY DIALOGUE

- ✧ 9th India Japan Energy Dialogue was held in New Delhi.
- ✧ R.K Singh (Minister of State(IC) for Power and New & Renewable Energy) from India and Hiroshige Seko (Minister of Economy, Trade and Industry (METI)) from Japan signed a Joint Statement for the meeting.
- ✧ Both Ministers agreed on strengthening of bilateral energy cooperation for energy development of both countries, while also contributing to worldwide energy security, energy access and climate change issues.
- ✧ They also agreed to begin the discussion on Electric Vehicles (EVs).

INDIA- CHINA MILITARIES TO SET UP HOTLINE

- ✧ Militaries of India & China have agreed to set up a hotline between their headquarters after friendly summit between PM of India Narendra Modi & President of China Xi Jinping Wuhan.
- ✧ Hotline is considered as a major confidence-building as it would enable the militaries of both countries to increase communication with each other to prevent border tensions.
- ✧ India has a hotline with Pakistan that was first used in 1991.

INDIA-PAKISTAN TO PARTICIPATE IN SCO COUNTER-TERROR EXERCISE

- ✧ Under the organization of Shanghai Cooperation Organisation (SCO), India and Pakistan will participate in multi-nation counter-terror exercise in Russia.
- ✧ The purpose of this exercise is to enhance counter-terror cooperation among eight SCO member countries.
- ✧ The military training will be held in the Ural Mountains of Russia and all SCO member countries (China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan and new members India and Pakistan) will be part of it.

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NATIONAL NEWS

☞ Ministry of Health and Family Welfare signed a MoU with Indira Gandhi National Open University (IGNOU). The signing ceremony was headed by _____.	***Jagat Prakash Nadda***
☞ _____ union minister launched Passport Seva App for passport insurance	***Sushma Swaraj***
☞ Pallavi Durua is recently crowned as 1st Tribal Queen at Adi Rani Kalinga Tribal Queen Competition. She belongs to _____.	***Odisha***
☞ District from _____has topped the Delta ranking (incremental progress) for the Aspirational Districts released by NITI Aayog	***Gujarat***
☞ _____ is the name of the app developed by NGO Bachpan Bachao Andolan to track and trace missing and abandoned children in India?	***ReUnite***
☞ _____and fertiliser major Gujarat Narmada Valley Fertilizers & Chemicals Limited (GNFC) have entered into an agreement to undertake joint research and exchange and disseminate learnings to use Blockchain Technology for fertiliser subsidy management.	***NITI Aayog***
☞ _____state government would increase the E-way bill generation criteria for goods from Rs.50000 to Rs.1 Lakh	***Maharashtra***
☞ Mid-tier software services firm NIIT Technologies has launched a Centre of Excellence in _____ to focus on emerging technologies in Cognitive Business Process management.	***Bengaluru***
☞ _____ state government has discussed with representatives from World Bank to modernize the inland water transport in the state	***Assam***
☞ The central government has set up e-waste recycling unit in _____	***Bengaluru***
☞ NHA has launched a formal process to empanel public and private hospitals to achieve universal health coverage under which of the following schemes?	***Ayshman Bharat scheme***
☞ The Uttar Pradesh government has approved a proposal of _____ crore from PNB for construction of Purvanchal Expressway project.	***12000 crore***
☞ _____ will host India's 1st Defence Incubator	***Hyderabad***
☞ _____ recently host Kisan Mela for farmers	***State Bank of India***
☞ Motif of _____will publish on new 100 Rs note	***Rani-ki-vav***
☞ Ganga Haritima Abhiyan campaigned jointly with _____	***Uttar Pradesh***
☞ The NASSCOM launched the Centre of Excellence for Data Science and Artificial Intelligence in _____	***Bengaluru***
☞ _____ will invest up to Rs.26000 crore in the Indian Railways Finance Corporation through bond subscriptions	***LIC***

☞ The Government has raised _____ crore for revival of the leather industry.	**Rs. 2600 crore**
☞ _____ government announced a partial farm loan waiver of Rs.34000 crore to farmers whose borrowings are less than Rs. 2 lakh	**Karnataka**
☞ Recently Supreme Court has upheld the role of _____ as 'Master of Roster'.	**Chief Justice of India**
☞ _____ has issued an order to impose a blanket ban on the use of plastic across the state from July 15, 2018.	**Uttar Pradesh**
☞ _____ has signed an agreement with India to boost bilateral trade recentl	**South Korea**
☞ _____ government has given special emphasis to make tea gardens open defecation free under the Swacch Bharat Mission	**Assam**
☞ As per the new notification, in busy airports, the noise level should not exceed beyond _____ during the night time.	**65 dB(A)**
☞ _____ government would provide skill development training to 79 thousand youths in the current financial year	**Assam**
☞ Indian Railways is looking for _____ crore loan through IRFC to install CCTVs at all stations and coaches.	**Rs. 2500 crore**
☞ _____ telecom firms unveiled the country's first internet telephony service recently	**BSNL**
☞ He government has decided to limit the incentives available to UPI from Rs. 750 a month to _____ per person.	**Rs .150**
☞ _____ government has decided to make Hima Das state's brand ambassador for sports	**Assam**
☞ _____ government launched the 'Paudhagiri' campaign to increase the green cover in the state	**Haryana**
☞ The Bihar government hiked subsidy on diesel by _____ per litre to farmers for irrigation purpose.	**Rs. 10**
☞ Union Cabinet has approved an ordinance to set up country's 1st national sports university in _____.	**Manipur**
☞ ASEAN Film Festival will be hosted by _____	**New Delhi**
☞ PM Modi inaugurated India's 1st 14-lane highway. This highway connects _____	**Delhi-Meerut**
☞ Bangladesh Bhawan is located at _____, West Bengal.	**Santiniketan**
☞ PM Modi laid foundation stone of Patratu Super Thermal Power Project. In which state this project is located	**Jharkhand**
☞ 9th edition of Rashtriya Sanskriti Mahotsav has been inaugurated in _____.	**Uttarakhand**
☞ _____become the first state in the Northeast to have solar toilets	**Manipur**
☞ _____India's 1st highway which is lit by solar power.	**Eastern Peripheral Expressway**
☞ _____ is India's most decorated army general	**Zorawar Chand Bakshi**
☞ Prime Minister NarendraModi dedicated a 330MW KishengangaHydroelectric Project from _____.	**Sri Nagar**
☞ 'My MP Rojgar Portal' has been launched by_____	**Madhya Pradesh**
☞ A National Conference on Down Syndrome has been organized by the National Trust under the Ministry of Social Justice and Empowerment in _____.	**New Delhi**
☞ The Ministry of External Affairs (MEA) has recently signed a Host Country Agreement with _____.	**International Solar Alliance**

☞ _____ government has introduced 'Prakritik Kheti Khushhaal Kisaan Yojana' to raise agricultural income by adopting low-cost climate-resilient Zero Budget Natural Farming System (ZBNF)   **Himachal Pradesh**

☞ Patanjali has tied up with _____ Telecom Company by launching 'Swadeshi Samriddhi' SIM cards.   **BSNL**

☞ _____country's prime minister launched 'Clean Air India Initiative' in Delhi   **Netherlands**

☞ UNICEF joined hands with _____state police against child abuse   **Odisha**

☞ _____bollywood actress launched Gaj Yatra in Garo Hills to raise awareness about shrinking space for wild elephants in the country   **Dia Mirza**

☞ Ministry of Women and Child and Development and Indian government has signed MoU with _____ state government for management of Home of Widows   **Uttar Pradesh**

☞ _____bollywood actor launched Swacch Bharat Advertising Campaign to promote twin pit toilet technology in rural India   **Akshay Kumar**

☞ _____state government has launched policy of Reuse of Treated Waste Water which aims to reduce state's dependence on freshwater sources like Narmada River   **Gujarat**

☞ _____country signs $500 Million Additional Financing for Pradhan Mantri Gram Sadak Yojna   **India**

☞ 'Seva Bhoj Yojna' to reimburse CGST and IGST on purchase of raw items such as ghee, edible oil, atta, maida, rice pulses and sugar has been launched by which Union ministry of India   **Ministry of Culture**

☞ _____Tata Motors have signed a MoU to promote e-mobility and for deployment of 1000 Electric Vehicles   **Maharashtra**

☞ Ministry of Railways conducted a one-day workshop "Mission Raftaar" at _____.   **New Delhi**

☞ _____ launched a Zero Based Natural Farming (ZBNF) scale-out scheme, a scheme related to agriculture   **Andhra Pradesh**

☞ _____State Government has unveiled 'sandbox' to aid start-ups to develop financial capital into a Fintech hub.   **Maharashtra**

☞ 11th edition of Geo-Intelligence Asia 2018 has been organized in _____   **New Delhi**

☞ _____ has banned on use of thermocol plates   **Himachal Pradesh**

☞ With _____, India has signed a MoU to extend heath cooperation?   **Norway**

☞ _____states Landfill site has been turned into tree museum   **Gujarat**

☞ _____app has been launched for complaint redressal as it allows passengers to lodge complaints through mobile app   **Rail Madad**

☞ _____has been appointed as vigilance commissioner in CVC (Central Vigilance Commission)   **Sharad Kumar**

☞ India's 1st ever national police museum will be established in _____.   **Delhi**

☞ _____ is all set to counter dust pollution in grain markets across the state with installation of dust collectors   **Punjab**

☞ _____will launch health assurance scheme "Biju Swasthya Kalyan Yojana" on August 15 to benefit 3.5 crore people from over 70 lakh families in the state   **Odisha**

☞ Union Minister for Water Resources will release the Composite Water Management Index in_____   **New Delhi**

☞ Khadi and Village Industries Commission (KVIC) created a world record of distributing maximum number of bee-boxes in a single day in the Zangalee Army area of _____in Kashmir.   **Kupwara**

☞ Union Cabinet approved continuation of _____ of scheme for Agricultural Education Division and Indian Council of Agricultural Research (ICAR) Institutes.	***Three Year Action Plan***
☞ Jammu and Kashmir will get _____ women battalions to enhance representation of women in state police	***2***
☞ Prime Minister Narendra Modi inaugurated modernised Bhilai steel plant in _____.	***Chhattisgarh***
☞ 'School Chale Hum Abhiyan 2018' has been launched in _____	***Madhya Pradesh***
☞ _____bank has launched a novel card variant 'KBL-Deposit Only Card' that allow hassle-free cash deposit transactions at bank's 24X7 e-lobby services	***Karnataka Bank***
☞ National Tribal Museum along with National Level Tribal Research Institute is proposed to be set up at _____.	***Delhi***
☞ _____ has collaborated with Google for flood forecasting	***India***
☞ 11th Common Review Mission (CRM) report of National Health Mission has been released at _____.	***New Delhi***
☞ _____launched i-hariyali app to offer free saplings for users	***Punjab***
☞ _____ has been selected for 'City Award' for showing 'great momentum' in execution of projects under 'India Smart Cities Award' 2018	***Surat***
☞ With _____ of the following countries India has agreed to enhance economic cooperation in sustainable water development	***Tajikistan***
☞ Prime Minister Narendra Modi has inaugurated urban public transport bus service 'Sutra Seva'at _____.	***Indore***
☞ Suryashakti Kisan Yojana (SKY) has been launched by _____ government.	***Gujarat***

☞	10th edition of The Great Indian Travel Bazaar (GITB) concluded in _____	*Jaipur*
☞	_____ Court has become the 1st court in south India to introduce e-court fee payment facility	*Madras High Court*
☞	Unnat Bharat Abhiyan 2.0 has been launched by _____	*Human Resource Development Ministry*
☞	_____City becomes first to run on 100% Renewable Energy during Daytime	*Diu*
☞	The Atal Innovation Mission launched the Atal New India Challenge. It is launched under _____	*NITI Ayog*
☞	Indian Prime Minister Narendra Modi has launched _____ scheme to help increase tribal income	*Van Dhan Scheme*
☞	IN_____ Shirui Lily Festival concludes	*Manipur*
☞	23RD meeting of Western Zonal Council was hosted by _____	*Gandhi Nagar*
☞	To avail Pravasi Pension Scheme, a person has to pay _____ per month.	*Rs 100*
☞	In _____ State 1st edition of cancer screening mela organized	*Mizoram*
☞	The chief minister of which state launched the Pravasi pension scheme?	*Pinarayi Vijayan*
☞	Chief Minister of _____ has become the longest-serving Chief Minister in India.	*Sikkim*
☞	Gobar-dhan Scheme has been launched from _____	*Haryana*
☞	_____ state government has inaugurated water supply scheme	*Himachal Pradesh*
☞	_____ state government has introduced 'Bhu Seva' (land hub) project	*Andhra Pradesh*
☞	2019 Pravasi Bharatiya Diwas will be held in _____.	*Varanasi*
☞	Government has launched scheme for procuring power from power plants without PPA (Power Purchase Agreements). The total target to be raised through this scheme is _____.	*2500 MW*
☞	India organized a cultural festival to celebrate 157th birth anniversary of _____.	*Rabindranath Tagore*
☞	Go to Village' Mission has been launched in_____	*Manipur*
☞	Vibrant North East 2018' has been held in _____.	*Guwahati*
☞	_____ will hold National Conference of 244 districts under Beti Bachao Beti Padhao	*Ministry of Women and Child Development*
☞	_____ launched initiatives for online professional development using SWAYAM	*Ministry of Human Resource Development*
☞	The festival of Bharat will be hosted by _____.	*Delhi*
☞	'Star Khel Mahakumbh' has been launched by BJP MP Anurag Thakur and great cricketer Sachin Tendulkar in _____.	*Himachal Pradesh*
☞	At _____ Skill India organized 'Ajeevika and Kaushal Vikas Mela' recently	*Bhubaneswar*
☞	_____ country will host the 15th Asia Media Summit (AMS-2018)	*India*
☞	International Children's Theatre Festival has been organized in _____.	*Kolkata*
☞	_____ inaugurated the 1st apex conference for the CEOs of smart cities	*Bhopal*
☞	_____ is the rank of India in the Lowy Institute Asia Power Index which measures the power of countries and territories in Asia- Pacific region	*4th*
☞	_____launches NCBN App to implement effective governance	*Chandrababu Naidu*
☞	President Ram Nath Kovind has given its approval to _____ government's bill to amend the Minimum Wages act.	*Delhi*
☞	6th US-Indian Aviation Summit has been inaugurated by _____.	*Suresh Prabhu*

INTERNATIONAL NEWS

☞ According to a survey conducted by Boston Cosulting Group, _____ city is the most desirable in the world for overseas workers
London

☞ According to a poll of global experts, _____ country is the world's most dangerous country for women
India

☞ Power distribution company BYPL has signed MoU with _____ for joint activity in different areas including energy efficiency and electric vehicles.
Finland

☞ _____ has maximum Heritage properties in Asia and Pacific region
China

☞ _____ has launched USD 1.2 billion environmental credit fund to promote green development and fight pollution.
China

☞ Free Trade Deal has been signed between EU and _____
Japan

☞ UN member states has approved a _____ budget for 13 peacekeeping operations for the year 2018-19.
$ 6.69 billion

☞ _____ has launched new visas that will be open to overseas scientists and researchers in July 2018.
United Kingdom

☞ India and _____ signed an agreement on the exchange of experience by legal professionals and government functionaries for resolution of disputes before various courts and tribunals.
UK

☞ The fourth edition of BIMSTEC summit will be held in _____
Kathmandu

☞ _____has launched an action plan to become the world's most walkable city.
London

☞ _____the 1st South-East Asian country to eliminate Trachoma
Nepal

☞ India will attend the Shanghai Corporation Organization-Regional Anti-Terrorist Structure legal experts meeting which will be held in _____.
India

☞ 2018 Organization for Economic Co-operation and Development (OECD) meet will be held in _____. *Paris*

☞ 1st edition of Global Wind Summit will be held in _____
Hamburg

☞ Microsoft has become _____ most valuable firm globally after Apple and Amazon.
Third

☞ _____is the theme of International Day of United Nations Peacekeepers 2018
70 Years of Service and Sacrifice

☞ _____international airport has been recognized as world's 1st fully solar energy-powered airport
Cochin International Airport

☞ Prime Minister Narendra Modi launched International Rupay Card, Bhim App and UPI in _____ *Singapore*

☞ India has signed the Mutual Recognition Agreement (MRA) in Nursing with_____ *Singapore*

☞ Prime Minister NarendraModi recently gave the Padma Shri award to Tommy Koh who belongs to _____.
Singapore

☞ Cuba and the United States have agreed to permanently restore direct postal service between the two countries which had been suspended for decades. The direct postal service between two neighboring nations was suspended by _____.
Havana

☞ _____'s passport has been ranked 'MOST POWERFUL' in the world
Japan

☞ _____ will host World Environment Day 2018
Canada

☞ _____remains most peaceful country on 2018 Global Peace Index
Iceland

☞ India has signed a Memorandum of Understanding (MoU) with _____ to promote bilateral cooperation in field of sustainable and smart urban development?
Denmark

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☞ 3rd Asia-Pacific Regional Policy Forum on Early Childhood Care and Education (ECCE) will be held in _____.	***Nepal***
☞ Asia-Pacific Regional Conference on Early Childhood Development (ECD) held	***Nepal***
☞ 11th World Hindi Conference will be held in _____	***Mauritius***
☞ _____will host the 23rd European Union Film Festival (EUFF)	***India***
☞ _____ has issued its first driving licences to women for in decades just before a ban on female drivers is lifted	***Saudi Arabia***
☞ _____ ranked last in World Press Freedom Index report	***North Korea***
☞ India joined with _____Inter Governmental Committee (IGC) meeting in Kathmandu?	***Nepal***
☞ India agreed to send Buddhist Relics for Vesak in____	***Sri Lanka***
☞ World Day for Safety and Health at Work is observed on April 28. The purpose of this day is to achieve Sustainable Development Goal (SDG) target 8.8 of safe and secure working environments for all workers by_____.	***2030***
☞ Indian Prime Minister Narendra Modi and Chinese President Xi Jinping held the first informal summit in _____.	***Wuhan***
☞ National Highway Authority of India has signed an agreement with _____ for road projects.	***Macquaire***
☞ _____ topped the list of doping violations in WADA (World Anti-Doping Agency) list in 2016	***Italy***
☞ 2nd World Hindu Congress will be held in _____.	***Chicago***
☞ _____ is not the member of Shanghai Corporation Organization (SCO)	***Israel***
☞ Global consultant A.T Kearney released Foreign Direct Investment (FDI) Confidence Index 2018. ___ is the rank of Canada in this list	***2nd***

☞ At __ 12th Informal Meeting of SAARC Finance Ministers held	*Manila*
☞ Central Board of Direct Taxes has recently approved the amendment of Double Taxation Avoidance Agreement (DTAA) between India and _____.	*Kuwait*
☞ The 2018 World Robot Conference will be held in _____.	*Beijing*
☞ PM Narendra Modi rank among top 10 most powerful people in world by Forbes list is_____	*9th*
☞ _____country has supported India's candidature for United Nations Security Council (UNSC) membership for 2021-22	*Guatemala*
☞ UN Secretary- General, Antonio Guterres has announced that a climate summit will take place in _____ in New York.	*September 2019*
☞ India Pavilion inaugurated at Cannes Film Festival 2018 is hosted by _____.	*Sharad Kelkar*
☞ 1st tourism Ministerial meeting between members of Shanghai Corporation Organization (SCO) was held in _____	*China*
☞ SAWEN was launched in _____ in 2011.	*Bhutan*
☞ In _____city of Nepal 1st trekking trial has been launched	*Pokhra*
☞ India has become the ___ largest electricity producer in the world.	*3rd*
☞ 1st nuclear plant launched by _____	*Turkey*
☞ The trilateral dialogue between India-Japan-US to be held in	*New Delhi*
☞ _____ranked as the most vulnerable country in cyber-attacks?	*USA*
☞ _____ is the Worlds largest producer of Crude Steel	*China*
☞ In _____ World Hindi Congress Scheduled is to be held	*Mauritius*
☞ ____ recently passed a law on equal wages	*UAE*
☞ Sripriya Ranganathan has been appointed as the next ambassador of India to ____	*Republic of Korea*
☞ The National Highways Authority of India has signed an agreement for the upgradation of _____ section of highway in Myanmar to two lanes with the earthen shoulder	*Yagyi-Kalewa*
☞ With_____ India has signed 7 MoUs at Defence Expo at Chennai, Tamil Nadu	*Russia*
☞ _____ online shopping site has launched international shopping from US	*Amazon*
☞ Bisket Jatra is celebrated in ____ city of Nepal	*Bhaktapur*
☞ _____ changes Country's Name to 'Kingdom Of eSwatini'	*Swaziland*
☞ _____ first Indian Filmmaker in Madame Tussauds Collection	*Karan Johar*
☞ The 8th South Asian Judo Championship has been organized in ___	*Nepal*
☞ The 6th edition of Indian Ocean Naval Symposium (IONS) has been organized in _____	*Iran*
☞ In _____ will the annual summit of SCO take place	*Qingdao*
☞ Global Theatre Olympics 2018 will be held in _____.	*New Delhi*
☞ The Union Government has set up 8 member committee to consider various issues related to the development of _____.	*Fintech*
☞ Which of the following has become the first country in the world to recognize cryptocurrency as its legal tender?	*Marshall Islands*
☞ World's largest International Air Traffic management conference has been held in _____.	*Spain*
☞ The Union Cabinet has given approval for signing a Memorandum of Understanding (MoU) between the Union Public Service Commission (UPSC) and Public Service Commission of _____.	*Mauritius*
☞ _____ has become the 1st State to approve Net-Neutrality Rules.	*Washington*

BANKING & ECONOMY

☞ The Asian Infrastructure Investment Bank (AIIB)'s 4th annual meeting will be held in _____ in July _____. **Luxembourg, 2019**

☞ 1st Asian Infrastructure Investment Bank (AIIB) Board of Governors meeting was held in _____ in 2016. **Beijing**

☞ Life Insurance Corporation of India is in the process of acquiring majority stakes in _____ **IDBI Bank**

☞ _____ has extended a grant of $ 480 million to aid Rohingya refugees in Bangladesh **World Bank**

☞ _____ will seek shareholders' approval to raise up to Rs. 2000 crore through issuance of non-convertible securities. **IDFC Ltd**

☞ _____ has received approval from SEBI to start its mutual fund business recently **Yes Bank**

☞ _____ foreign bank has received approval from the RBI to open branches in India recently **Bank of China**

☞ Finance Ministry provide capital to _____ by September **A Punjab National Bank**

☞ _____ has become the most valuable bank in the emerging market outside China. **HDFC Bank of India**

☞ As per 'Reserve Bank of India' report, India's Foreign currency assets have declined by around _____ billion since April 2018. **$19**

☞ Banks will have to comply with _____ security principles of SWIFT technology by December 2018 to avoid being reported to the Reserve Bank of India (RBI). **16**

☞ State Bank of India has planned to raise about 500-700 million-dollar funds through _____ **Green Bonds**

☞ The State government of Bihar has approved a proposal of the Centre and NABARD to merge Bihar Grameen Bank with _____ **Madhya Bihar Grameen Bank**

☞ _____ private sector banks has tied-up with Australia's Westpac Banking Corporation to facilitate online fee payments by Indian students **ICICI Bank**

☞ _____ World Bank arms has sold the shares of AU Small Finance Bank for Rs. 201 crore through an open market transaction **International Finance Corporation**

☞ Allahabad Bank has proposed to close its only foreign branch in _____ as part of the rationalisation of its overseas operation. **Hong Kong**

☞ _____ public -sector banks signed a MoU with Flipkart to offer collateral-free working capital loan to merchants selling on their platform recently **Bank of Baroda**

☞ _____ has received the regulatory nod from RBI to open offices in Bahrain, Kuwait and Singapore **Federal Bank**

☞ _____ bank has launched digital loans against mutual funds in partnership with transfer agent CAMS **HDFC**

☞ Paytm Payments Bank has launched Paytm AshaKiran to educate rural women with partnership of _____. **UNDP**

☞ India signs a loan agreement with which bank for Rajasthan Project **World Bank**

☞ _____ amount provided by World Bank approved for Atal Bhujal Yojana to recharge and maintain groundwater level in some areas which are facing a severe water crisis in coming years **6000**

☞ HDFC bank will charge _____ for one month as well as overnight loans. **8.05%**

☞ State Bank of India recorded its highest non-performing asset (NPAs) of _____ crore in 2017-18. **Rs. 1.1 lakh crore**

☞ _____ banks has commanded the largest value share of mobile banking transactions **Axis Bank**

☞ YES Bank shareholders have approved re-appointment of _____ as chief executive officer and managing director of bank for three years. **Rana Kapoor**

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☞ World Bank has approved $700 million to help _____ attain its education for all vision by improving primary education sector. **Bangladesh**

☞ 4th regional conference of Asian Infrastructure Investment Bank (AIIB) was organized in _____. **Bengaluru**

☞ _____ millions did India signed loan deal with World Bank for National Nutrition Mission **200**

☞ 1st India- Dedicated Investment Fund of China has been launched by _____. **Industrial and Commercial Bank of China (ICBC)**

☞ NABARD has sanctioned LED Solar Street Lightning System in _____ under its Rural Infrastructure Development Fund. **Arunachal Pradesh**

☞ _____ and ABB India signed an agreement to help the country obtain benefits of latest technologies including robotics and artificial intelligence **NITI Ayog**

☞ MoU signed between Indian army and HDFC by _____ **Lt Gen SK Saini**

☞ _____ billions State Bank of India to invest in Nepal's 900 MW hydro-electric project **80**

☞ _____ invest 80 billion in Nepal's 900 MW hydro-electric project **State Bank of India**

☞ _____ appointed as the new Chairman of the Banks Board Bureau (BBB) **Bhanu Pratap Sharma**

☞ Kotak Mahindra Bank overtook SBI to become the second-most-valued lender in India in terms of market capitalization _____is the top most bank in this category **HDFC Bank**

☞ The Confederation of Indian Industry (CII) has announced that it expects India's gross domestic product (GDP) to grow at _____ during the 2018-19 financial year. **7.3-7.7%**

☞ Yes Bank launched overdraft facility for MSMEs. Its limit is upto_____ **crore**

☞ ADB will give aid of ____ Crores to Uttarakhand **1700**

☞ RBI has raised the ETCD trading limit to _____. **$100 million**

☞ The Punjab National Bank and ICICI have increased the MCLR Rates recently. MCLR stands for: **Marginal Cost of funds based Lending Rate**

☞ The Headquarters of European Bank for Reconstruction and Development is at: **London**

☞ The Reserve Bank of India has imposed a penalty of Rs 40 lakh on _____ for not following its directions on detection and impounding of counterfeit notes. **State Bank of India**

☞ The Insolvency and Bankruptcy Board of India (IBBI) has signed a Memorandum of Understanding (MoU) with _____ for enhancing the cooperation in the effective implementation of insolvency laws. **RBI**

☞ With an aim to improve the operational efficiency of the Indian Railways, the Union Government has signed a $120 million loan agreement with _____. **Asian Development Bank**

☞ "Evolve", an annual multy city knowledge series for Bank's SME customers has been launched by: **Axis Bank**

☞ The Union Government has signed a loan agreement of $ 100 million with the World Bank for financing a project aims to boost the rural economy of_____. **Tamil Nadu**

☞ _____ has signed an agreement for information and utility with National e-Governance Services Limited. **Punjab National Bank**

☞ The bank with the largest bad loans in India for the year 2016-17 is _____. **SBI**

☞ _____ is going to exit the South African market due to allegations that the politically connected Gupta family has used its network for illicit transactions. **Bank of Baroda**

☞ According to the revised classification, the annual turnover of Micro enterprise should not exceed _____. **5 crore**

☞ The Headquarters of New Development Bank (NDB) is in: **Shanghai**

☞ Haruhiko Kuroda has been appointed as the Chief of the Bank of _____ for another term. **Japan**

PERSONS IN NEWS

☞ As per recently published Bloomberg Billionaires Index, _____ is the world's third-richest person.
Mark Zuckerberg

☞ _____ has become the second Indian mountaineer to climb Mt Ojos del Salado, the highest Volcano in the world.
Satyarup Siddhanta

☞ _____ has become the first Indian woman to win gold at IAAF World U-20 Athletics Championships in Finland
Hima Das

☞ _____ is the first Indian to receive Linnean Medal in Botany
Dr. Kamaljt Bawa

☞ Sunil Chhetri achieved _____ to win Intercontinental Cup
64

☞ 19-year-old _____was named Miss India at 55th Femina Miss India 2018 by Miss World 2017 Manushi Chhillar in Mumbai
Anukreethy Vas

☞ _____ is 1st woman lawyer appointed as SC judge in india
Indu Malhotra

☞ _____ has been conferred with annual Women Economic Forum (WEF) 2018
Nisha Bhalla

☞ _____ has resigned as Chief Minister of Karnataka, failing to prove majority in Karnataka Assembly
BS Yeddyurappa

☞ _____ the India's youngest-ever gold medallist at the Commonwealth Games (CWG)
Anish Bhanwala

☞ _____ has become the first Indian to win two singles gold in Commonwealth Games
Saina Nehwal

☞ _____ has become the first Indian woman wrestler to win gold in the Senior Asian Championship.
Navjot Kaur

☞ _____has created history by becoming the first ever Dalit Hindu woman to get elected as Senator in Pakistan.
Krishna Kumar Kohli

☞ Soumitra Chatterjee has been awarded France's highest civilian award, Legion d'Honneur. He is a :
Actor

☞ Rohan More becomes first Asian to swim across _____,
Ocean Seven

☞ _____, an Indian Air Force officer has become the first woman in the country to fly a fighter jet solo.
Avani Chaturvedi

☞ Renowned writer Ramendra Kumar has been felicitated in _____ for his contribution to the children's literature.
Sri Lanka

☞ _____ has created a new Guinness World Record by performing yoga continuously for over 105 years.
Kavitha Bharanidaran

☞ _____ has become first woman chairman of Indian Banks' Association (IBA)
Usha Ananthasubramanian

☞ Person of the Year for 2017 by the Time magazine is:
The Silence Breakers

☞ _____ has been awarded with the Mother Teresa Memorial Award for Social Justice.
Priyanka Chopra

☞ New Chairman and Managing Director (CMD) of Air India is:
Pradeep Singh Kharola

☞ Who is Appointed as the new CM of Himachal Pradesh ?
Jairam Thakur

☞ Who is the 16th Chief Minister of Gujarat ?
Vijay Rupani

☞ Who is appointed as Belgium 's first female ambassador to Saudi Arabia :
Dominique Mineur

☞ First Indian man to win Asian Marathon:
Gopi Thonakal

☞ Who has become 1st Indian to win Asian Marathon Championship ?
Gopi Thonakal

☞ Who is the First-ever female pilot to be inducted into Indian Navy?
Shubhangi Swaroop

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NEW APPOINTMENT

☞ Recep Tayyip Erdogan has recently re-elected as president of _____.	**Turkey**
☞ _____ has been appointed as non-executive part time chairman of ICICI Bank	**G.C. Chaturvedi**
☞ _____ has been appointed as the Managing Director and Chief Executive Officer of the IDBI Bank	**B Sriram**
☞ _____ has been appointed as the chairman of Payments Council of India	**Vishwas Patel**
☞ Recently _____ has been appointed as Asia's representative in the prestigious Athletes Advisory Commission of the Commonwealth Games Federation (CGF).	**Dipika Pallikal**
☞ _____ has been appointed as the Director General of Indian Council of World Affairs	**TCA Raghavan**
☞ _____ has been appointed as the chairman of Bhushan Steel Ltd	**TV Narendran**
☞ _____ has been appointed as the prime minister of Lebanon for third time	**Saad Hariri**
☞ Sudha Balkrishnan has been appointed as Chief Financial Officer (CFO) of which of the following banks_____ **Reserve Bank of India**	
☞ _____ has been appointed as the president of National Consumer Disputes Redressal Commission	**RK Agrawal**
☞ Giuseppe Conte has sworn in as prime minister of _____.	**Italy**
☞ _____ has been appointed as acting chief of Union Public Service Commission	**Arvind Saxena**
☞ _____ has been appointed as fourth deputy governor of the Reserve Bank of India for a three year term **Mahesh Kumar Jain**	
☞ _____ has been appointed as non-executive chairman of Bandhan Bank	**H R Khan**
☞ _____ has been appointed as secretary of Ministry of Coal	**Dr.InderJit Singh**
☞ _____ has been appointed as Chief Finance Officer (CFO) of largest automaker of US, General Motors **Dhivya Suryadevara**	
☞ Ivan Duque became president of _____	**Colombia**
☞ _____ has been appointed as Chief Operating Officer of ICICI bank	**Sandeep Bakhshi**
☞ Arijit Basu has been appointed as the new managing director of _____.	**State Bank of India**
☞ B.V.R. Subrahmanyam was appointed as new chief secretary of _____.	**Jammu and Kashmir**
☞ Gauri Sheoran appointed as Brand Ambassador for _____'s Health Programmes.	**Haryana**
☞ _____ was appointed as the next Ambassador of India to the Czech Republic.	**Narinder Chauhan**
☞ _____ has been appointed as Director General of PIB (Press International Bureau)	**Sitanshu Ranjan Kar**
☞ _____ has been appointed as full-time member of 15th Finance Commission	**Ashok Lahiri**
☞ Indian shuttler _____ has been appointed as Deputy Collector of Guntur	**Kidambi Srikanth**
☞ _____ has been appointed as Head of India Cloud Business	**Nitin Bawankule**
☞ Parliament of Armenia has elected _____ as new prime minister of country.	**Nikol Pashinyan**
☞ _____ has been elected as Jammu and Kashmir Assembly speaker	**Nirmal Singh**
☞ _____ has been appointed as the Director General of Assam Riffles (DGAR)	**Sukhdeep Sangwan**
☞ _____ has been appointed as the head of USIBC India Office	**Ambika Sharma**
☞ _____ has been appointed as new secretary of Information and Broadcasting Ministry	**AmitKhare**
☞ _____ is appointed as CM of Karnataka	**HD Kumarswamy**
☞ HRD Ministry has nominated JS Rajput in the Executive Board of _____.	**UNESCO**
☞ Martin Vizcarra has been appointed as the new President of _____.	**Peru**
☞ _____ has been appointed as the chairman of central panel of 65th National Film Awards	**Shekhar Kapur**

OBITUARIES

☞ 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**
☞ 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 former finance minister of Chhattisgarh passed away recently. Name the Minister is_____	
	Ramachandra Singh Deo
☞ _____, the first restaurant critic to win the Pulitzer Prize for criticism, died. He was 57.	**Jonathan Gold**
☞ Narayan Prasad, popularly known as 'Rasaraj', has passed away recently. He earned his name in _____.	
	Odia music
☞ _____senior journalist and writer died at the age of 79	**Adiraju Venkateswara Rao**
☞ Tony Daniel who passed away recently is associated with _____	**Athletics**
☞ Arun Date, who recently passed away, was a famous _____.	**Singer**
☞ Renowned lyricist Gurukrushna Goswami recently passed away. He was related with _____ music industry.	
	Odia
☞ Nirmal Hirawat passed away recently. He is the former minister _____	**Madhya Pradesh**
☞ Rajinder Pal who died recently was a renowned player of _____.	**Cricket**
☞ Renowned Hindi film lyricist _____ passed away. He was a Lok Sabha member between 1984 and 1989 and former Rajya Sabha MP.	**Nandram Das Bairagi**
☞ E.C.G. Sudarshan has passed away recently. He was _____.	**Physicist**
☞ Yaddanapudi Sulochana Rani who hailed from Kaza village of Krishna district has recently passed away. She was a renowned _____.	**Novelist**
☞ CV Rajinderan passed away recently. He was a famous :	**Movie Director**
☞ RK Dorendra passes away. He is the former CM of _____	**Manipur**
☞ Recently popular actor Kolam Ajith passed away. He worked for _____	**Malayalam cinema**
☞ S. Nihal Singh who passed away recently was a famous _____	**Journalist**
☞ Bhimsain Khurana passed away recently. He was the personality from which field	**Film Industry**
☞ Rajinder Sachar passed away recently. He was the _____	**High Court Chief Justice**
☞ 97 year old scientist Nerses Krikorian, has passed away. He belonged to _____.	**Turkey**
☞ Pyare Lal Wadali, the famous sufi singer passed away. He belonged to _____state.	**Punjab**
☞ Parbati Ghose, who passed away recently, was the first female filmmaker of :	**Odisha**
☞ Shammi, who passed away recently, was the veteran personality of which field?	**Film Industry**
☞ _____ , the pioneer of Green Revolution in India has passes away in Chandigarh.	**Dr Gurcharan Singh Kalkat**
☞ Recently Madavoor Vasudevan has passed away at the age of 89. He was a famous _____ dancer.	**Kathakali**
☞ John Perry Barlow has passed away recently at the age of 89. He was famous for _____.	**Internet**
☞ Chandrasekhar Rath has recently passed away at the age of 89.He was a renowned _____.	**Author**
☞ Johann Johansson has passed away recently. He was a renowned _____.	**Musician**
☞ Kunwar Bai, a 106 year old woman recently passed away. She was the mascot of:	**Swachh Bharat Abhiyan**
☞ Parth Mukhopadhyay has recently passed away at the age of 80. He was a renowned _____.	**Actor**

AWARDS

☞ _____has been awarded the National Kalidas Samman for visual arts from the Madhya Pradesh government?	**Anjolie Ela Menon**
☞ _____received NABARD 2018 award	**Rapco Micro Finance**
☞ _____has been conferred the Special Jury 'NRI of the Year Award' at the fifth edition of Times NOW & ICICI NRI of the Year Awards 2018.	**Prem Watsa**
☞ _____has bagged the AIFF Woman Player of the year award 2017	**Kamala Devi**
☞ _____ Indian Cricketer has been awarded as 'Most Inspiring Icon of the Year for Social Welfare'	**Yuvraj Singh**
☞ _____won International Cricketer of the Year at CEAT Cricket Rating Awards	**Virat Kohli**
☞ _____ the Indian Cartoonist who won International Award in best caricature category.	**Thomas Antony**
☞ _____received Santokbaa Humanitarian Award	**Kailash Satyarathi**
☞ _____win Pulitzer Prize in Music for his 2017 album "DAMN"	**Kendrick Lamar**
☞ _____has won the ONV Literary Prize for contribution to Malayalam Literature	**MT Vasudevan Nair**
☞ _____ is the recipient of 1st Nobel Peace Prize	**Henry Dunant**
☞ _____Conferred KISS Humanitarian Award 2018	**Muhammad Yunus**
☞ _____ has been honoured with the Swara Mauli award	**Lata Mangeshkar**
☞ _____has been awarded with 23rd Nikkei Asia Prize	**Dr. Bindeshwar Pathak**
☞ _____ has been honoured with jayadevRashtriyaYuvaPuraskar Award	**AninditaAnaam**
☞ Bollywood singer _____will be conferred with Banga Bibhushan award for 2018	**Asha Bhonsle**
☞ The award for the "Most Improved Airport" in the Asia-Pacific region has been given to _____	**Sardar Vallabhbhai Patel International Airport**
☞ SreekumaranThampi has been selected for JC Daniel award. He is a famous _____	**Lyricist and Director**
☞ _____has been selected to be conferred with Dadasaheb Phalke Excellence Award for 2018	**Anushka Sharma**
☞ _____ conferred with the 2017 Dadasaheb Phalke Award	**Vinod Khanna**
☞ _____has won the Shorenstein journalism award	**Siddhartha Varadarajan**
☞ _____ government has decided to confer Veteran actor Dharmendra prestigious Raj Kapoor Lifetime Achievement award	**Maharashtra**
☞ _____ get Dadasaheb Phalke Excellence Award 2018 for the Best Leading Lady (Critics Award)	**Aditi Rao Hydari**
☞ Rakesh Roshan has been honored with Lifetime Achievement award at the Dadasaheb Phalke Film Foundation Awards. The event will be held at _____	**Chitrakoot Ground**
☞ _____ movie won the Best Picture Award in the 90th Academy Awards.	**The Shape of Water**
☞ _____ has been honored with the lifetime achievement award for his contribution to the field of arts and politics in United Kingdom.	**Shatrughan Sinha**
☞ _____ has received the prestigious Pritzker Price.	**Balkrishna Doshi**
☞ Veteran actor _____ has received the Godavari Gaurav Award, instituted by :	**Amol Palekar**
☞ Short fiction film Shunyata has won an international award in US. The film belongs to:	**Shekhar Suman**
☞ _____ conferred with the 2017 Sahitya Akademi Award for Assamese literature :	**Jayant Madhab Bora**
☞ _____ has been conferred with Badminton Association of India's inaugural Lifetime Achievement award for his remarkable contribution to the sport.	**Prakash Padukone**
☞ _____ Government has won Geospatial World Excellence Award 2018.	**Odisha**

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☞ _____ has been chosen for the first Raj Kapoor Award for Excellence in Cinema.	**Ramesh Sippi**
☞ 1st Mufti Mohammed Sayeed Probity in Politics and Public Life Award has been given to:	**Nitish Kumar**
☞ Which of the following movies was named the best film at the 63rd edition of Filmfare Awards?	**Hindi Medium**
☞ The award for the best actress at the 63rd edition of Filmfare Awards was received by:	**Vidya Balan**
☞ World Economic Forum's (WEF) Crystal Award has been given to _____.	**Shah Rukh Khan**
☞ Kalam Innovation in Governance Award 2018 has been received by:	**N. Lokesh**
☞ _____ has been honoured with the India's highest peace time military decoration "Ashoka Chakra" at the 69th Republic Day.	**Jyoti Prakash Nirala**
☞ Who has been chosen for the prestigious 2017 Harivarasanam award?	**KS Chitra**
☞ Movie which has won the award for the best Asian Film at the Australian Academy of Cinema and Television Arts Awards 2017?	**Dangal**
☞ The International Film Festival of India (IFFI) 2017 was held in:	**Goa**
☞ Demi-Leigh Nel-Peters has been crowned as:	**Miss Universe**
☞ The 3rd Indian Council for Cultural Relations (ICCR) Distinguished Indologist Award for the year 2017 has been given to:	**Hiroshi Marui**
☞ Who has been honored with the Indian Film Personality of 2017 award in the International Film Festival of India (IFFI)?	**Amitabh Bachchan**
☞ Robin Campillo's film "120 Beats Per Minute" which has won the Golden Peacock Award for best film at the 48th International Film Festival of India (IFFI) is based on:	**AIDS**

BOOKS & AUTHOR'S

☞ The book launched by Vice President of India M. Venkaiha Naidu "Human Rights, Values and Cultural Ethos" is written by _____.	**Dr. R.P. Dhokalia**
☞ Vice President of India M. Venkaiah Naidu has launched the book "Human Rights, Values and Cultural Ethos" in _____.	**New Delhi**
☞ A novel 'The English Patient' declared as the winner of the Golden Man Booker Prize in 50 years. _____ wrote the book	**Michael Ondaatje**
☞ Former PM Manmohan Singh released a book titled "My Journey from Marxism-Leninism to Nehruvian Socialism". This book is authored by _____.	**CH Hanumantha Rao**
☞ _____book was Release By Chief Of Army Staff	**Across the Bench - Insight into the Indian Military Judicial System'**
☞ Twilights Children' is a book on _____.	**Down Syndrom**
☞ "A Tribute to Jagu" book has been depicted on the life of:	**Jagmohan Dalmiya**
☞ The book "Paramveer Parwane" has been released by:	**Indian Army**
☞ "The Tall Man" book has been written on the life of:	**Biju Patnaik**
☞ Writer Shesh Anand Madhukar has been honoured with Sahitya Akademi Bhasha Samman award. He writes in _____ language.	**Magahi**
☞ The book "Exam Warrior" written by _____.	**Narendra Modi**
☞ 'A Century is not Enough' is the Autobiography of:	**SouravGanguly**
☞ Who authored the book "Hari Singh Nalwa: Champion of the Khalsaji - 1791-1837"?	**Vanit Nalwa**
☞ Indian cricketer which has launched his autobiography "Imperfect" is_____	**Sanjay Manjrekar**
☞ Author of the book "The Heartfulness Way" is	**Kamlesh Patel**

SPORTS

☞ _____ has won the inaugural Kabaddi Masters title held in Dubai	**India**
☞ _____hockey teams lost to Australia via penalty shoot-off in Champions Trophy final at Breda	**Indian**
☞ The fifth men's Asian Champions Trophy hockey tournament will be held in _____	**Muscat**
☞ Indian Gymnast Dipa Karmakar clinched a gold medal at FIG Artistic Gymnastics World Challenge Cup in _____	
	Turkey
☞ Name the cricketer who has announced his retirement from all form of the game recently is_____	
	Mohammad Kaif
☞ _____has won the 2018 Wimbledon Women's single title	**Angelique Kerber**
☞ _____ has won the Indian Golf Union's annual All India Seniors Golf Championship	**Rishi Narain**
☞ _____has won the FIFA World Cup Golden Boot Award	**Harry Kane**
☞ _____ is the title winner of Wimbledon Men's Single 2018	**Novak Djokovic**
☞ _____has won German Grand Prix to regain Formula 1 championship lead	**Lewis Hamilton**
☞ _____ has won the gold medal in 74kg freestyle division at Asian Junior Championship 2018	
	Sachin Rathi
☞ _____team defeated Sun Risers Hyderabad to clinch their third Indian Premier League title	
	Chennai Super Kings
☞ _____ became 1st Indian Cricketer to score 200 scores in T20 Internationals?	**Mithali Raj**
☞ _____has beat Kenya to win Intercontinental Football Cup 2018	**India**
☞ Indian Women's Hockey team lost in opening match of five-match series against _____	**Spain**
☞ _____won "Sportsperson of the Year award "by the Sports Illustrated India magazine	**Kidambi Srikanth**
☞ _____ won South Asian U-12 Tennis Championship	**India**
☞ _____ won maiden title on Tennis Challenger Circuit	**Prajnesh Gunneswaran**
☞ _____ silver medal in sabre event of Tournoi World Cup Satellite Fencing Championship in Reykjavik, Iceland	
	Bhavani Devi
☞ _____ has been appointed as Head Coach of Australian Cricket Team is	**Justin Langer**
☞ _____breaks his own national record at IAAF (International Association of Athletics Federations) Diamond League in Doha	
	Neeraj Chopra
☞ _____ won gold in women's 10m air pistol at International Shooting Competitions 2018 in Hannover, Germany	
	Heena Sidhu
☞ Indian Olympic Association (IOA) has chosen _____ as the flag-bearer for India during the opening ceremony of the 2018 Commonwealth Games.	
	PV Sindhu
☞ Best sportsperson of the year 2017 :	**Maithali Raj**
☞ Saikhom Mirabai Chanu has clinched India's first gold at the 21st Commonwealth Games (CWG-2018). She is related to ____weightlifting category	
	48 kg
☞ In which of the following event, India's 16-year-old Manu Bhaker won the gold at the 21st Commonwealth Games in Gold Coast?	
	10m Air Pistol Event
☞ Indian women's Table Tennis team won their first ever Gold Medal defeating Singapore. The TT team was led by _____.	
	ManikaBatra
☞ _____Win Badminton Team Gold For first time In CWG History	**India**
☞ Heena Sandhu won gold in ___m Pistol Event in Common Wealth Games 2018	**25**

SCIENCE & TECHNOLOGY

☞	The Indian PSLV launcher has bagged its first order from _____ to launch 10-kg nanosatellite Centauri I later this year.	*Australia*
☞	India's longest-range ballistic missile _____ will be inducted into the nuclear arsenal very soon.	*Agni V*
☞	India and United States had signed a Memorandum of Understanding (MoU) in _____ to have scientific and technical cooperation in Earth observations and Earth sciences.	*2008*
☞	A new communication satellite 'APSTAR-6C' has been launched by _____.	*China*
☞	A hyper spectral imaging satellite called "Goafen-5" has been launched to monitor air pollution by _____.	*China*
☞	_____ Launches Most Powerful Falcon 9 Rocket	*SpaceX*
☞	Name of satellite launched by GSLV is.	*GSAT-6A*
☞	The exoplanet-hunting telescope launched by NASA is _____	*TESS*
☞	India's Department of Space (DoS) have signed cooperation agreement related to sharing of earth observation satellite data with :	*European Union (EU)*
☞	_____ have developed artificial heart using rocket technology and it is currently undergoing thorough testing experiments on animals :	*China*
☞	Indian Space Research Organisation (ISRO) has signed Technology Transfer Agreement (TTA) with Bharat Heavy Electricals Limited (BHEL) for manufacturing Space Grade _____ Ion cells.	*Lithium*
☞	"Yuegong-1" is related to which of the following countries?	*China*
☞	_____ has recently launched world's smallest rocket.	*Japan*
☞	Prithvi-II missile successfully test fired from:	*Odisha*
☞	_____ has successfully launched remote sensing satellite to detect electromagnetic environmental probes.	*China*
☞	_____ is going to launch two missions- GOLD and ICON in 2018.	*The National Aeronautics and Space Administration (NASA)*
☞	Parkar Solar Probe has been launched by:	*NASA*
☞	'Cartosat' 2 satellite has been launched by:	*ISRO*
☞	The Indian Space Research Organisation (ISRO) is going to launch its first solar mission Aditya-L1 in 2019.The satellite will be launched by?	*PSLV-XL*
☞	The first ever artificial intelligence politician has been developed by the scientists IS:	*SAM*
☞	India' s first mobile food testing lab launched in:	*Goa*
☞	Successfully launches remote sensing satellites of Yaogan-30 project by:	*China*
☞	India' s first electronic manufacturing cluster to be set up in:	*Andhra Pradesh*
☞	Name the ISRO's first sun mission to take off in 2019 ?	*Aditya L1 Mission*
☞	Dutta's Mahendragiri gecko: New species of gecko discovered in which State ?	*Andhra Pradesh.*
☞	NASA tests Supersonic Parachute for which Mission?	*Mars 2020 mission.*
☞	Gleadovia konyakianorum: Parasitic plant found in which state of India ?	*Nagaland*
☞	Musa paramjitiana: New species of wild banana discovered in which place of India ?	*Andaman and Nicobar*
☞	Fossils of oldest mammal ancestor discovered in Country?	*UK*
☞	Which Indian Armed Force has launched an innovative mobile health App "MedWatch"?	*Indian Air Force*

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☞ Which of the following has become the first Indian Oil Marketing Company (OMC) to launch lubricants in Myanmar? **Hindustan Petroleum Corporation Ltd (HPCL)**

☞ Which IIT institute has signed a MoU with Samsung for digital academy? **IIT-Kharagpur**

☞ Which union ministry will organize International mega food summit "World Food India 2017"? **Ministry of Food Processing Industries**

☞ Which service will be launched by BSNL in partnership with Vihaan Networks Limited (VNL) to provide disaster management in India? **Relief 123**

☞ Which state has become the first Indian State to approve e-vehicle policy? **Karnataka**

☞ Airtel launched 'Office-in-a-Box' connectivity solutions for which state start-ups? **Karnataka**

☞ The Food Safety and Standards Authority of India (FSSAI) has launched which online platform for food inspection & sampling? **FoSCoRIS**

☞ Which union minister has launched the nation-wide hackathon #OpenGovDataHack? **Ravi Shankar Prasad**

☞ The researchers of which institute have developed a low-cost method for treating Osteoarthritis (OA)? **IIT Roorkee**

☞ Which Indian university has been named the top university in India, according to 2018 Times Higher Education (THE) World University Rankings? **IISc-Bangalore**

☞ Which union minister has launched online registration portal for 2017 BSF Half Marathon in New Delhi? **Kiren Rijiju**

☞ India's first Hyperloop project will come up in which state? **Andhra Pradesh**

☞ Which online facility has been launched by the Union government to resolve foreign trade issues? **Contact@DGFT**

DEFENCE AND SECURITY

☞ Missile has been recently tested by DADO **BrahMos**

☞ The Indian Army signed a Memorandum of Understanding with _____ on the Defence Salary Package. **State Bank of India**

☞ _____ is the name of World's largest international maritime exercise **RIMPAC**

☞ _____ many countries will participate in biennial Rim of the Pacific (RIMPAC) military exercise from June 27 to August 2 around Hawaiian Islands and Southern California **26**

☞ Indian Minister inaugurated 1st biannual Indian Air Force Commanders' Conference at Air Headquarters in New Delhi **Nirmala Sitharaman**

☞ 22nd edition of exercise Malabar has been conducted at _____. **Guam**

☞ _____ will host the first military exercise of BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) group focusing on counter-terrorism **India**

☞ First military exercise of BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) is scheduled to be held in _____ **Pune**

☞ Name of the Indo- Malaysia joint military exercise which will be conducted in Malaysia is_____ **Harimau - Shakthi**

☞ Name of the coastal security exercise which began in Kerala is _____ **Sagar Kavach**

☞ LCA Tejas has successfully fired an air-to-air BVR missile. BVR stands for _____ **Beyond Visual Range**

☞ India and Pakistan will participate in multination counter-terror exercise in Russia under the organization of _____. **SCO**

☞ India has agreed with _____ to set up hotline between their head quarters to enable communication to prevent border tensions	**China**
☞ Balikatan military exercise is the largest exercise between USA and _____.	**Philippines**
☞ The 'Vijay Prahar' exercise which concluded recently was based on _____ of Indian Army	**South Western Command**
☞ India has decided to locate fighter airplanes in _____ islands.	**Andaman and Nicobar**
☞ Indian Navy has conducted _____exercise to integrate maritime stakeholders including Navy, Coast Guard, Air Force, ONGC, and Customs & Port Trust.	**Prasthan**
☞ _____will carry out combat training exercise "Gaganshakti 2018"	**Indian Air Force**
☞ The Indian Air Force (IAF) is going to conduct its biggest combat exercise named Gagan Shakti-2018 along the borders ___	**Pakistan- China**
☞ _____ city is hosting The Biannual Army Commanders Conference	**New Delhi**
☞ _____missile is not developed under the Integrated Guided Missile Development Program (IGMDP).	**Akash**
☞ Maritime Exercise "Paschim Lehar" recently concluded between:	**Indian Army, Navy, Air Force and Coast Guard**
☞ Joint Investigation Committee (JIC) comprising _____ and Indian Officials has test fired M777 ultra-light howitzers (ULH) at the Pokhran Firing Range in Rajasthan.	**USA**
☞ Kinzhal missile belongs to:	**Russia**
☞ Samvedna" is a Multilateral_____ exercise.	**Air Force**
☞ The first phase of Indo-French joint naval exercise 'Varuna 2018' has started in _____ .	**Goa**
☞ VINBAX-2018 is a joint military exercise between India and _____.	**Vietnam**
☞ The first ever Defence Industrial Production Corridor will be developed between:	**Chennai and Bengaluru**
☞ Vinay Sheel Oberoi Committee has been constituted for:	**Defence**
☞ Paschim Lehar is :	**A Military Exercise**
☞ The Defence Research and Development Organisation (DRDO) has successfully conducted the first test flight ofRustom-2 which is:	**An Unmanned Aerial Vehicle**
☞ 'MILAN 2018' will be organized by:	**Indian Navy**
☞ Under the "Agreement on the Prohibition of Attack against Nuclear Installations", India and _____ have exchanged the list of their nuclear installations and facilities.	**Pakistan**
☞ S-400 Missile loan deal has taken place between:	**Turkey and Russia**
☞ The Government is going to set up a Defence Innovation Centre in _____.	**Coimbatore**
☞ Indian Coast Guard has recently commissioned Charlie-435 which is a _____.	**Patrol Vessel**
☞ The Indo-US joint military exercise 'Vajra Prahar 2018' will be held in_____.	**Seattle**
☞ Recently India has started Ajeya Warrior 2017 exercise with which country ?	**UK**
☞ The International Multilateral Maritime Search and Rescue Exercise (IMMSAREX) 2017 was recently held in:	**Bangladesh**
☞ The 8th edition of the bilateral military exercise 'Ekuverin' was recently held between _____ and _____.	**India and Maldives**
☞ The naval forces of India and _____ have participated in the 11th edition of Naseem-Al-Bahr (Sea Breeze) Exercise 2017.	**Oman**
☞ Which two countries have launched joint air drill exercise "Vigilant Ace-2017"?	**South Korea and the United States**

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IMPORTANT DAYS

☞ International Day against Drug Abuse and Illicit Trafficking is observed on _____.	*June 26*
☞ MSME day is celebrated on _____.	*June 27*
☞ International Day of United Nations Peacekeeper is observed worldwide on _____.	*May 29*
☞ World Day against Child Labour is observed globally on _____.	*June 12*
☞ India's 1st ever national police museum will be inaugurated on _____.	*October 21*
☞ Green Mizoram Day was observed on _____ across Mizoram state.	*June 11*
☞ World Honey Bee Day is celebrated on _____.	*August 18*
☞ World Blood Donor Day is observed on _____.	*June 14*
☞ International Day for the Elimination of Sexual Violence in Conflict is observed on _____.	*June 19*
☞ World Refugee Day is observed on _____ every year by united nations.	*June 20*
☞ World Music Day is observed every year on _____.	*June 21*
☞ International Widows' Day takes place annually on _____.	*June 23*
☞ World Intellectual Property Day is observed on	*26 April*
☞ The World Immunization Week is observed from _____	*24 April to 30 April*
☞ Red Cross Day is celebrated every year on _____.	*May 8*
☞ World Telecommunication and Information Society Day is observed on _____.	*May 17*
☞ The International Day of Remembrance of the Victims of Slavery and the Transatlantic Slave Trade Day is observed on _____.	*25th March*
☞ World Down Syndrome Day is observed globally on:	*21st March*
☞ April 5th is celebrated as India's _____ Day.	*National Maritime Day*
☞ The World Health Day was observed on ____ with the Slogan Health for all	*7 April*
☞ ___ is April 10th celebrated as	*World Homeopathy Day*
☞ Civil Services Day is observed on _____.	*April 21*
☞ The World NGO Day is observed annually on _____.	*27th February*
☞ The National Science Day is observed on ___ February every year.	*28th February*
☞ The World Wildlife Day is observed every year worldwide on _____.	*3rd March*
☞ National Safety Day is observed on:	*4th March*
☞ World Consumer Rights Day is celebrated on:	*15th March*
☞ _____ March is observed as Ordnance Factories Day in the entire country.	*18th*
☞ World Water Day is observed globally on _____.	*22nd March*
☞ The World Leprosy Day is observed globally on _____.	*28th January*
☞ International Holocaust Remembrance Day is observed every year on _____.	*27th January*
☞ The National Immunization Day is observed on _____.	*28th January*
☞ National Cleanliness Day is observed on _____ every year to commemorate the death anniversary of Mahatma Gandhi.	*30th January*
☞ The Indian Coast Guard Day is celebrated every year on _____.	*1st February*
☞ World Wetlands Day is celebrated every year on _____.	*2nd February*

JULY 2018

ANJOLIE ELA MENON AWARDED KALIDAS SAMMAN FOR VISUAL ARTS

✧ Madhya Pradesh Government has conferred prestigious National Kalidas Samman on noted artist Anjolie Ela Menon (78) for her contribution to visual arts.

✧ The award was conferred in recognition of her insightful and sensitive portrayal of the identity and of women through her meaningful paintings in a variety of media.

SUNIL CHHETRI WINS 2017 AIFF PLAYER OF THE YEAR AWARD

✧ Indian football team captain Sunil Chhetri was named the 2017 All India Football Federation(AIFF) Player of the Year.

✧ Sunil Chhetri is a star player for both India and Bengaluru FC teams.

✧ All India Football Federation President – Praful M Patel

J P NADDA GIVES AWAY PMSMA 'IPLEDGEFOR9' ACHIEVERS AND MMR REDUCTION AWARDS

✧ J P Nadda, Union Minister for Health and Family Welfare presented the Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) 'IPledgefor9' Achievers and MMR Reduction Awards.

✧ The 'IPledgefor9' Achievers Awards were given to individuals and teams of doctors from the private sector and States for their remarkable services, outstanding support of institutions and commitment in achieving the mission's objectives of safe motherhood to every woman in India.

✧ According to Mr Nadda, India has shown 22% reduction in Maternal Mortality Ratio (MMR) since 2013. Uttar Pradesh has shown 30% decline and has topped the chart in the reduction of maternal deaths.

RAPCO MICRO FINANCE RECEVIED NABARD 2018 AWARD

✧ Rapco Micro Finance Ltd received NABARD 2018 award for its services to self-help group (SHG) linkage in Tamil Nadu for the Fiscal Year 2017-18.

✧ R.S Isabella is the Managing Director of Repco Micro Finance Ltd.

✧ Repco's Headquarters are situated in Chennai, Tamil Nadu.

✧ NABARD - National Bank for Agriculture and Rural Development

MICHAEL ONDAATJE NAMED IN MAN BOOKER PRIZE LONG LIST

✧ Canadian author Michael Ondaatje has again made the Man Booker Prize list with his latest novel "Warlight" weeks after his book "The English Patient" was named the best work of fiction from the last five decades of the literary prize.

✧ "Warlight" contains an incredible array of Characters through whom Ondaatje tells the hidden, barely Spoken ,tale of war, especially as it impacts on children.

✧ Ondaatje's "The English patient" which won the Booker in 1992 was named the winner of the Golden Man Booker winner a special award to mark bookers 50th anniversary.

JUNE 2018

KENDRICK LAMAR GETS HIS PULITZER PRIZE FOR 'DAMN'

- ✦ Kendrick Lamar received the Pulitzer Prize for Music at Columbia University for his 2017 album "DAMN".
- ✦ Lamar became the first non classical or jazz musician to win a Pulitzer for music in its nearly 75-year history.
- ✦ He had also won four Grammys including best rap album this year for "DAMN".

TOMMY KOH RECEIVED PADMA SHRI AWARD BY PM MODI

- ✦ Prime Minister Narendra Modi gave the Padma Shri award to former Singaporean diplomat Tommy Koh in Singapore.
- ✦ Koh was among 10 ASEAN (Association of Southeast Asian Nations) receipts of the prestigious award.
- ✦ She has been served as Singapore's ambassador to United States and United Nations.
- ✦ Padma Shri is given for "distinguished service" in various fields.

BINDESHWAR PATHAK HONOURED WITH NIKKEI ASIA PRIZE

- ✦ 75-year-old Bindeshwar Pathak (Renowned Social reformer and founder of Sulabh International) has been honoured with Japan's prestigious 'Nikkei Asia Prize for Culture and Community' for his significant work in tackling poor hygiene and discrimination.
- ✦ Launched in 1996, this award honours people in Asia who have made significant contributions in regional growth, science, technology and innovation, and culture and community.

- ✦ Manmohan Singh (Former Prime Minister) and Narayan Murthy (Infosys Chairman) are among the few Indians who have won this prize.

SURAT TO RECEIVE 'CITY AWARD' UNDER INDIA SMART CITIES AWARD 2018

- ✦ Surat has been selected for 'City Award' for showing 'great momentum' in execution of projects under 'India Smart Cities Award' 2018 in categories of urban environment, transport and mobility and sustainable integrated development, according to Housing and Urban Affairs (HUA) Ministry.
- ✦ Bhopal and Ahmedabad were selected in 'Innovative Idea' category for their "transformative approach towards sustainable integrated development". The joint winners in category include Bhopal for its Integrated Command and Control Centre (ICCC) and Ahmedabad for its Safe and Secure Ahmedabad (SASA) Project.
- ✦ Overall, nine awards have been announced under the India Smart Cities Awards.

KAMILA SHAMSIE'S "HOME FIRE" WINS 2018 WOMEN'S PRIZE FOR FICTION

- ✦ Famous British Pakistani author Kamila Shamsie's book "Home Fire" has won Women's Prize for Fiction, 2018.
- ✦ The book, also long listed for last year's Man Booker Prize, is a contemporary reimagination of Sophocles' "Antigone".

MAY 2018

SINGER ASHA BHOSLE HONOURED WITH PC CHANDRA PURASKAAR

✧ Renowned singer Asha Bhosle has been honoured with 26th PC Chandra Puraskaar.

✧ Sharmila Tagore presented the reputable award to Asha Bhosle. She was the chairperson of the event also.

✧ Asha Bhosle made her singing debut in 1943 and she has sung in a great variety of musical categories.

SITANSHU YASHASCHANDRA'S "VAKHAR" CHOSEN FOR SARASWATI SAMMAN 2017

✧ K K Birla Foundation has announced that Eminent Gujarati poet and playwright Sitanshu Yashaschandra's poetry collection "Vakhar" has been chosen for the Saraswati Samman. This is the 27th edition of the award.

✧ Born in 1941 in Bhuj, Yashaschandra is one of the most eminent representatives of contemporary Gujarati literature.

✧ He is also a recipient of the Padma Shri and Sahitya Akademi Award.

DR BINDESHWAR PATHAK AWARDED NIKKEI ASIA PRIZE

✧ The founder of Sulabh International Dr Bindeshwar Pathak has been awarded for Japan's most prestigious Nikkei Asia Prize for his contribution to Asia's development.

✧ Nikkei Inc. is one of the largest media corporations in Japan. This corporation has been presenting the awards since 1996.

M.T VASUDEVAN NAIR WON ONV LITERARY PRIZE

✧ Jnanpith laureate M.T Vasudevan Nair has won ONV Literary Prize, initiated in memory of iconic poet late Ottaplakkal Neelakandan Velu (ONV) Kurup, for his contributions to Malayalam literature.

✧ ONV Cultural Academy instituted the award, comprising a cash prize of Rs 3 lakh and citation.

✧ Chief Minister Pinarayi Vijayan would present the award.

NISHA BHALLA CONFERRED WITH ' WOMEN ECONOMIC FORUM 2018 AWARD

✧ 46-year-old Nisha Bhalla, conferred with Annual Women Economic Forum 2018 Awards. The event was held at Vivanta by Taj, Dwarka in Delhi.

✧ Nisha was presented the 'Excellent Woman of Excellence' award for her service at the event.

✧ Women Economic Forum is the largest worldwide gathering of women entrepreneurs and leaders.

HOCKEY INDIA RECOMMENDS MANPREET SINGH FOR ARJUNA AWARD

✧ Hockey India has announced the recommended players for the Arjuna Award, Dronacharya Award and Dhyan Chand Award for Lifetime Achievement 2018

✧ Experienced midfielder Dharamvir Singh, Manpreet Singh and Indian women's team ace goalkeeper Savita Punia have been recommended for the Arjuna Award.

✧ Coach BS Chauhan has been recommended for the Dronacharya Award.

✧ Sanggai Ibemhal Chanu and former India men's captain Bharat Chetri have been recommended for the Dhyan Chand Award.

JULY 2018

Janardan Singh Gehlot Elected International Kabaddi Federation Chief

◈ Janardan Singh Gehlot was elected the president of the International Kabaddi Federation (IKF) for the next four years, it was announced after the Annual General Congress (AGC) of the federation, conducted in Dubai, the UAE.

◈ Observer and Director of International Affairs Olympic Council of Asia Vinod Tiwari was also present in the AGC of the IKF where 22 member countries participated.

Trump appoints Indian-American Uttam Dhillon appointed as new head of key federal agency

◈ Uttam Dhillon, an Indian-American top White House lawyer, has been appointed as the new head of the crucial Drug Enforcement Agency that combats the smuggling and use of narcotics in the US.

◈ Dhillon replaces Robert Patterson, who has retired after 30 years of service.

◈ Dhillon, who till recently worked in the White House as deputy counsel and deputy assistant to President Donald Trump, took up the role of Acting Director of the Drug Enforcement Agency (DEA).

Mark Zuckerberg Becomes World's 3rd-Richest Person

◈ Facebook Inc. co-founder Mark Zuckerberg has overtaken Warren Buffett as the world's third-richest person. Zuckerberg, who trails only Amazon.com Inc. founder Jeff Bezos and Microsoft Corp. co-founder Bill Gates, eclipsed Buffett as Facebook shares climbed 2.4%, according to the Bloomberg Billionaires Index.

◈ It's the first time that the three wealthiest people on the ranking made their fortunes from technology. Zuckerberg, 34, is now worth $81.6 billion, about $373 million more than Buffett, the 87-year-old chairman and chief executive officer of Berkshire Hathaway Inc.

Justice Adarsh Kumar Goel Appointed NGT Chairperson

◈ Justice Adarsh Kumar Goel, who retired from the Supreme Court of India has been appointed as the new Chairperson of the National Green Tribunal (NGT). He has been appointed to the position for a term of five years, as per an order issued by the personnel ministry.

◈ The post of NGT chairperson had been lying vacant for more than 6 months after the retirement of Justice Swatanter Kumar.

Prof. Sandeep Sancheti Takes Charge As President Of AIU

◈ Dr. Sandeep Sancheti, Vice Chancellor of SRM Institute of Science and Technology (SRMIST) has assumed charge as the 97th President of the Association of Indian Universities (AIU), New Delhi.

◈ The AIU has currently more than 720 members represented by Vice Chancellors. Seen as the representative of all Universities of India, the AIU facilitates coordination and mutual consultation among Universities as well as acting as a liaison with Central and State governments.

JUNE 2018

Giuseppe Conte sworn in as Prime Minister of Italy

✧ Giuseppe Conte has sworn in as prime minister of Italy's new government.

✧ He will head government of ministers from anti-establishment Five Star Movement (M5S) and the far-right League Party.

Pedro Sanchez sworn in as new PM of Spain

✧ Spanish Socialist Pedro Sanchez has been sworn in as the new prime minister of Spain by King Felipe.

✧ He replaced Mariano Rajoy.

✧ He took the oath to save constitution without a bible or crucifix - a first in Spain's modern history.

M K Jain has been appointed as RBI deputy governor

✧ Mahesh Kumar Jain (MD & CEO of IDBI Bank) has been appointed as fourth deputy governor of the Reserve Bank of India for a three year term.

✧ Jain was previously CEO at Chennai based Indian Bank between November 2015 and March 2017.

✧ The fourth deputy governor's post has been vacant since SS Mundra retired on July 31, 2017. In his new role, Jain is expected to be put in charge of banking supervision.

Indian-American Dhivya Suryadevara to become CFO of General Motors

✧ Indian-American woman, Dhivya Suryadevara (currently vice president of corporate finance) has been named Chief Finance Officer (CFO) of largest automaker of US, General Motors.

✧ 39-year-old Suryadevara will succeed Chuck Stevens (General Motor's present CFO) on September 1.

✧ She was named vice president of corporate finance in July 2017, a job that included overseeing investor relations.

H R Khan appointed chairman of Bandhan Bank

✧ Former RBI deputy governor H R Khan has been appointed as the non-executive chairman of Bandhan Bank whereas Harun Rasid Khan is appointed as the non-executive part time chairman of the bank.

✧ Appointment of Khan will be for a period of three years with effect from June 5, 2018.

Arvind Saxena appointed as acting UPSC chief

✧ Union Public Service Commission (UPSC) member Arvind Saxena has been appointed as the acting chairman of commission from June 20.

✧ 1978-batch Indian Postal Service officer, Saxena will take over the charge from incumbent Vinay Mittal who completes his term at UPSC

✧ Saxena joined the UPSC in May 2015 after completing his stint in Aviation Research Centre (ARC). He has also worked in Research and Analysis Wing (RAW).

Sharad Kumar appointed as vigilance commissioner in CVC

✧ Former NIA chief Sharad Kumar has been appointed as vigilance commissioner in the probity watchdog Central Vigilance Commission (CVC).

✧ Mr. Kumar has been appointed vigilance commissioner in the Central Vigilance Commission for a term of four years.

✧ 62-year-old Mr. Kumar is a 1979-batch IPS officer of the Haryana cadre. He retired in September last year after heading the National Investigation Agency, an anti-terror probe organization, for over four years.

Dr. Inder Jit Singh appointed as Coal Secretary

✧ Appointments Committee of Cabinet (ACC) has appointed Dr. Inder Jit Singh as coal secretary at Shastri Bhawan office, New Delhi.

✧ 1985-batch Kerala cadre Indian Administrative Service (IAS) officer Dr. Inder Jit Singh took over charge of Secretary which fell vacant after superannuation of Susheel Kumar.

✧ Singh's appointment comes at a time when 25 coal-based power stations have low coal stock. In the interim, Secretary Mines, Anil G Mukhim had been holding additional charge as Secretary, Coal.

Rana Kapoor re-appointed as MD & CEO of Yes Bank for 3 years

✧ Private sector lender YES Bank shareholders have approved re-appointment of Rana Kapoor as chief executive officer and managing director of bank for three years.

✧ The decision was taken at 14th annual general meeting of shareholders of the bank.

MAY 2018

India's longest serving chief minister

✧ Sikkim Chief Minister Pawan Chamling becomes longest serving CM in India and created history by surpassing record of former communist ruler of West Bengal, Jyoti Basu.

✧ Chamling became the CM of Sikkim on December 12, 1994.

✧ Chamling joined politics in 1973, and was elected to the Sikkim assembly for the first time in 1985.

Kavinder Gupta- New deputy CM of Jammu and Kashmir

✧ Kavinder Gupta has been appointed as new deputy CM of Jammu and Kashmir by replacing Dr Nirmal Singh.

✧ Currently he is the speaker of Jammu and Kashmir Legislative Assembly.

✧ Kavinder Gupta is a senior BJP leader who represents Gandhi Nagar Assembly constituency of the winter capital city of Jammu.

Sitanshu Ranjan Kar appointed as DG of Press Information Bureau (PIB)

✧ Sitanshu Ranjan Kar has been appointed as the 27th Principal Spokesperson of the Government of India and Director General of Press Information Bureau in New Delhi.

✧ He defeated Mr. Frank Noronha.

✧ He is 1983 batch officer of Indian Information Service.

Radhakrishnan Nair appointed as ICICI Bank independent director

✧ Former IRDAI member Radhakrishnan Nair has been appointed as an

✧ Independent Director to ICICI Bank's board.

✧ He has around 40 years of experience in the banking industry and in the field of securities and insurance regulation.His appointment will be for a period of five years.

Narinder Chauhan appointed as Ambassador of India to Czech Republic

✧ Ms. Narinder Chauhan has been appointed as the next Ambassador of India to the Czech Republic.

✧ Currently she is Ambassador of India to the Republic of Serbia. She is expected to take up the assignment shortly.

Subhash Chandra Khuntia has been appointed as new IRDAI chairman

✧ Former IAS officer Subhash Chandra Khuntia has been appointed as the new chairman of the Insurance Regulatory and Development Authority of India (IRDAI).

✧ The Appointments Committee of Cabinet (ACC) approved the appointment of

✧ Mr.Khuntia to the post of chairperson of the insurance regulator.

✧ He replaced TS Vijayan.

Ashok Lahiri appointed as full-time member of 15th Finance Commission

✧ Former chief economic adviser Ashok Lahiri has been appointed as full-time member of the 15th Finance Commission.

✧ The Appointments Committee of the Cabinet has approved Lahiri's appointment as the full-time member.

Kidambi Srikanth appointed as Deputy Collector in Andhra Pradesh

✧ Indian shuttler Kidambi Srikanth has been appointed as the Deputy Collector of Guntur, Andhra Pradesh.

✧ CM Chandrababu Naidu of Andhra Pradesh had offered Srikanth Group 1 officer post after he won Indonesian and Australian Open titles.

✧ Recently, Srikanth won his maiden singles' silver medal at Commonwealth Games.

Vladimir Putin to be sworn in as Russian President

✧ Vladimir Putin is to be sworn in as president of Russia for 4th term in the Grand Kremlin Palace, Moscow.

✧ Putin will now be serving the office of President for another six years. He won the presidential elections with 76% of the votes and defeated Pavel Grudinin, who fetched 11.8% of votes.

✧ Putin is the former agent for the Russian spy agency KGB (Komitet Gosudarstvennoy Bezopasnosti) and became Russia's Prime Minister in 1999.

Manish Misra appointed as chief innovation officer of Panasonic India

✧ Manish Misra has been appointed as the Chief Innovation Officer (CIO) of Panasonic India (a technology and innovation firm).

✧ Misra will be responsible for the development of innovation and technology and will conduct Panasonic's innovation hub in India.

SPORTS

JULY 2018

CHAMPIONS TROPHY HOCKEY FINAL, INDIA VS AUSTRALIA HIGHLIGHTS: INDIA GO DOWN FIGHTING TO AUSTRALIA IN FINAL

- History repeated itself in the Hockey Champions Trophy as India settled for silver medal in the tournament after losing to Australia in the final via shootout.
- Australia won their 15th gold medal at Champions Trophy. India won their second silver medal after winning their first in 2016.
- Third place Netherland.

INDIA'S DALABEHERA BAGS BRONZE IN JUNIOR WORLD WEIGHTLIFTING

- Indian lifter Jhilli Dalabehera has bagged the bronze medal in the 2018 IWF Junior World Weightlifting Championships at Tashkent. She lifted 167 kg in the 48 kg category to finish third on the podium.
- According to Indian Weightlifting Federation Secretary General Sahdev Yadav, Jhilli is the second woman lifter after Saikhom Mirabai Chanu in 2013 to win a medal in the Junior World Championships.

ANJU KHOSLA, OLDEST INDIAN WOMAN TO COMPLETE IRONMAN TRIATHLON

- At 52, Anju Khosla has become the oldest Indian woman to complete an Ironman Triathlon - one of the toughest one-day sporting events. The New Delhi resident completed
- her first full Ironman Triathlon, in Carinthia, Austria, in 15 hours, 54 minutes and 54 seconds.
- It comprises 3.86 km swimming leg, 180.25 km bike leg followed by a marathon (42.2 km), to be completed without a break.

TBILISI GRAND PRIX, GEORGIA: BAJRANG PUNIA WINS GOLD, DEEPAK BRONZE

- Bajrang Punia emerged champion at the Tbilisi Grand Prix in the 65kg category after outplaying Iranian wrestler Mehran Nasiri in the final in Georgia. The 2018 Commonwealth Games gold medallist recorded a comfortable 9-3 win over the Iranian.
- Meanwhile, in the 86kg category, Deepak Punia clinched a bronze with a 5-3 win over Osman Gosen of Turkey.

INDIA VS ENGLAND: ROHIT SHARMA'S CENTURY HELPS INDIA CLINCH T20I SERIES

- Rohit Sharma's elegant unbeaten century made it a walk in the park for India as they cruised to a seven-wicket victory against England to clinch the three-match T20 International series 2-1.
- The Indian vice-captain made a target of 199 look ridiculously easy on a small Bristol ground after the visiting bowlers did a commendable job at the back end to restrict the hosts to a sub-par score.

TUSHAR AROTHE RESIGNS AS INDIA WOMEN'S CRICKET COACH

UPWARD REVISION OF PENSION TO MERITORIOUS SPORTSPERSONS

✦ India Women's Cricket Team Coach Tushar Arothe has stepped down from the role citing personal reasons, as per the announcement by the Board of Control for Cricket in India (BCCI).

✦ Under his stint, the team reached the final of the ICC Women's World Cup in 2017. In 2018, the team won the three-match One Day International (ODI) series and five-match T20I series in South Africa.

FRANCE HOLD TROPHY OF FIFA WORLD CUP 2018

✦ France won (4-2) FIFA against Croatia held at the Luzhniki Stadium in Moscow ,Russia

✦ Luka Modric of Croatia won the Golden ball as best Player of the Tournament, HarryKane wins Golden boot.

✦ France's Antoine Griezmann won Bronze Ball and the silver ball, became Man of match.

MAIDEN WIMBLEDON TITLE WON BY ANGELIQUE KERBER

✦ Angelique kerber defeated seven -time champion SarenaWilliamsin the women's singles final to clinch her first -ever Wimbledon title.

Angelique kerber belongs to Germany.

✦ The Wimbledon Championship is the oldest tennis tournament in the world.

NEERAJ CHOPRA , JAVELIN THROWER WINS GOLD AT SOTTEVILLE ATHLETICS MEET

✦ Javelin Thrower Neeraj Chopra has Clinched a gold Medal at Sotteville Athletics met at France.

✦ Neeraj Chopra Secured the Top Spot in the Podium with an 85.17m throw.

✦ Moldova's Andrian Mardare took the Silver medal.

✦ Lithuania's Edis Matusevicius won Bronze medal.

✦ For the welfare of Sportspersons, Minister of Youth Affairs and Sports Rajyavardhan Rathore has approved the upward revision of pension to meritorious Sports persons.

✦ Under the revision, rate of pension has been doubled of existing rate of pension on winning medals in international sports events.

✦ The medal winners at Olympic and Para-Olympic Games will now get Rs 20000 as pension. The Gold medalist at World Cup and World Championship will be given Rs 16000 while Silver and Bronze medalist will get Rs 14000.

UTTARAKHAND HIGH COURT BANNED ALL TYPES OF WATER SPORTS IN THE STATE

✧ Uttarakhand high court has banned all water sports, paragliding and white river rafting in the state until a policy is framed to regulate these activities..

✧ It also expressed concern over environmental damage remarking that state is not maintaining holiness of river Ganga.

✧ The court also took note of rafting deaths every year due to capsizing of boat.

MITHALI RAJ BECOMES FIRST INDIAN CRICKETER TO SCORE 2,000 RUNS IN T20 INTERNATIONALS

✧ One of India's most talented cricketers Mithali Raj became the first Indian cricketer to score 2,000 runs in T20 Internationals. The Indian ODI captain's record was made during Asia Cup match against Sri Lanka in Kuala Lumpur

✧ Mithali now has 2,015 runs in 75 matches. Indian men's team captain Virat Kohli with 1,983 runs is the next on the list followed by Rohit Sharma and Suresh Raina.

✧ She became 7th woman cricketer and the only Indian to achieve the T20I feat.

INDIA BEAT KENYA TO WIN INTERCONTI- NENTAL CUP

✧ 33-year-old Indian captain Sunil Chhetrihas scored a brace to put himself on par with Lionel Messi and lead to Intercontinental Cup title triumph with 2-0 win over Kenya in summit clash.

✧ Playing in his 102nd international match, Chhetri struck in 8th and 29th minutes to hand a dominant India the trophy.

✧ Chhetri is now on par with Argentine superstar Messi with 64 strikes for the country to be the joint second highest international goal scorer among active players.

WOMEN'S HOCKEY SPAIN BEAT INDIAN WOMEN'S HOCKEY TEAM BY 3-0 IN OPENING GAME

✧ Indian Women's Hockey team lost in opening match of five-match series against Spain by 0-3 at Consejo Superior de Deportes Hockey Stadium in Madrid.

✧ Lola Riera scored a brace to seal the game for hosts and give them 1-0 lead in series.

✧ The tournament is a part of Rani Rampal-led Indian team's preparations for World Cup which will be played in London from July 21.

INDIA WILL HOST FIRST BIMSTEC WAR GAMES IN SEPTEMBER

✧ India will host first military exercise of BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) group focusing on counter-terrorism in September.

✧ The main purpose of this exercise is to promote strategic alignment among member-states and to share best practices in the area of counter-terrorism.

✧ The exercise is scheduled to be held in Pune in second week of September.

KIDAMBI SRIKANTH WINS SPORTSPERSON OF THE YEAR AWARD

✧ Commonwealth Games 2018 gold-medal winning Ace shuttler Kidambi Srikanth bagged Sportsman of the Year award at inaugural edition of Indian Sports Honours by the Sports Illustrated India magazine.

✧ Olympic silver medallist PV Sindhu was the Sportswoman of the Year award in the individual sport category,

✧ Indian Women's Cricket Team, which ended as runners-up in ICC Women's World Cup, were named as Team of the Year.

MAY 2018

BHAVANI DEVI WON SILVER AT SATELLITE FENCING CHAMPIONSHIP

- ✧ India's CA Bhavani Devi claimed silver medal in sabre event of Tournoi World
- ✧ Cup Satellite Fencing Championship held in Reykjavik, Iceland.
- ✧ Bhavani Devi became the 1st Indian to do so in an international fencing event by winning a gold medal at Reykjavik tournament in 2017.

RAFAEL NADAL WINS 11TH BARCELONA OPEN TITLE

- ✧ Rafael Nadal won 11th Barcelona Open title. He defeated Greek teenager Stefanos Tsitsipas by 6-2 6-1.
- ✧ He was the first Greek to make it to an ATP final since Nicholas Kalogeropoulos in 1973.Tsitsipas was the youngest finalist in Barcelona since 2005.
- ✧ Nadal also won his 11th Monte Carlos Masters title.

SHAHZAR RIZVI CLAIMED NO.1 SPOT PISTOL RANKINGS

- ✧ Indian shooter Shahzar Rizvi grabbed the No.1 spot in 10m air pistol rankings by ISSF (International Shooting Sport Federation).
- ✧ He won the silver medal in the World Cup in Changwon, Korea.
- ✧ Rizvi also won a gold medal with world record score at the World Cup in Guadalajara, Mexico.
- ✧ The other Indians in the top 10 are Jitu Rai (6th spot) and Om Prakash Mitharval (12th spot).

PRAJNESH WON MAIDEN SINGLES TITLE

- ✧ 28-year-old Prajnesh Gunneswaran from Chennai won his 1st singles tennis title on the ATP Challenger circuit.
- ✧ It was his second final at the Challenger level; he lost the Pune summit clash to Sadio Doumbia in October 2016.

INDIA WON SOUTH ASIAN U-12 TENNIS CHAMPIONSHIP

- ✧ India won the South Asian Under-12 Qualifying Tennis Tournament by defeating Nepal in the finals in Kathmandu.
- ✧ Indian team defeated their Nepali opponents in the final by 2-0.
- ✧ Now Indian Team will participate in ITF Asian 12 in Kazakhstan.

1ST PARA-NATIONAL GAMES TO BE HELD UNDER KHELO INDIA SCHEME

- ✧ 1st Para-National Games for disabled athletes will be held under Khelo India scheme in Bengaluru. This multi-sports event will be supervised under Paralympics Committee of India.
- ✧ Age group of 16 to 40 (men and women) are invited to take part in Para-athletics, Badminton, Chess, Blind judo, Para power lifting, Shooting Para-sport, Para-swimming, Table tennis, Wheelchair basketball and Wheelchair fencing.
- ✧ The games will be considered as selection trial of Para Asian Games which are going to be held in Indonesia in October 2018.

JUSTIN LANGER HAS BEEN APPOINTED AS HEAD COACH OF AUSTRALIAN CRICKET TEAM

- ✧ 47-year-old Former Australian cricketer Justin Langer has been appointed as head coach of Australian cricket team.
- ✧ Langer replaced Darren Lehmann, who stepped down after Australia's tour of South Africa.
- ✧ He is currently in-charge of Western Australia and Perth Scorchers, has signed a four-year deal with Australian Board.

Banking & Financial Awareness

ICICI BANK APPOINTS GIRISH CHANDRA CHATURVEDI AS NON-EXEC PART-TIME CHAIRMAN

- ✧ Private lender ICICI Bank has appointed Girish Chandra Chaturvedi as an additional (independent) director effective July 1, 2018 for a period of 3 years.
- ✧ The bank, in a notification to the exchanges, also said that it has named Chaturvedi as non-executive part-time chairman subject to the approval of shareholders.
- ✧ Chairman MK Sharma retired on June 30.

CABINET APPROVAL FOR EXTENDING SCHEME OF RECAPITALIZATION OF RRBS UP-TO 2019-20

- ✧ The Union Cabinet chaired by the Prime Minister Narendra Modi has approved the extension of the scheme of recapitalization of Regional Rural Banks (RRBs) for the next three years i.e. up to 2019-20.
- ✧ This decision will enable the RRBs to maintain the minimum prescribed Capital to Risk Weighted Assets Ratio (CRAR) of 9 per cent.
- ✧ This will enable them to play a greater role in financial inclusion and meeting the credit requirements of rural areas.

HDFC BANK, MOST VALUABLE BANK IN EMERGING MARKET OUTSIDE CHINA

- ✧ HDFC Bank has gone past Russia's Sberbank to become the most valuable bank in the emerging market outside China. HDFC Bank's current market capitalisation is $78.4 billion against Sberbank's $74.4 billion.
- ✧ Chinese banks are leading the pecking order in the emerging market, with Industrial & Commercial Bank of China topping the list with a market cap of $273.4 billion.

AIRTEL PAYMENTS BANK GETS RBI NOD TO RESUME TAKING NEW CUSTOMERS

- ✧ Airtel Payments Bank has received requisite approvals from the Reserve Bank of India (RBI) to begin taking new customers. Also, Aadhaar-issuing authority UIDAI has allowed it to use the 12-digit unique identification number-based e-KYC.
- ✧ The development comes nearly seven months after Airtel, along with Airtel Payments Bank, came under fire for allegedly opening payments bank accounts of its mobile subscribers without their consent.

HDFC SECURITIES ENABLE MF TRANSACTIONS THROUGH FACEBOOK MESSENGER

- ✧ HDFC securities announced the launch of Mutual Funds transactional capabilities on Facebook Messenger through their virtual assistant, Arya.
- ✧ A subsidiary of HDFC Bank, HDFC securities rolled out a theme called "The Pace of Innovation" which is structured to innovate and provide intuitive and relevant digital solutions to customers and this effort, is in line with the vision.

JANA SMALL FINANCE BANK LAUNCHES COMMERCIAL OPERATIONS

- ✧ Jana Small Finance bank announced the Commercial launch of its banking operations, the last microfinance company to convert itself into a small Finance bank(SFB), three years after the Reserve Bank of India (RBI) gave its in Principal approval.
- ✧ The Bengaluru-based small finance bank, which was earlier called Janalakshmi Financial services and weathered huge losses on account of demonetization.
- ✧ The main purpose of having SFBs is to expand access to financial services in rural and semi-urban areas.
- ✧ Anjay Kanwal is the MD and CEO of Jana Small Finance bank.

FINANCE MINISTRY TO PROVIDE CAPITAL TO MORE BANKS BY SEPTEMBER

- ✧ Union Finance ministry is planning to provide additional Capital close to Rs 11,336 crore in 5 more public sector banks by September 2018 end.
- ✧ These five state-owned banks are Punjab National Bank(PNB), Corporation Bank, Andra Bank, Allahabad Bank and Indian Overseas Bank.
- ✧ The combined value of Shares sales of these banks is upwards of RS 50,000 crore.
- ✧ Piyush Goyal is the Present finance Minister of india.

REPO RATE INCREASED BY 25 BASIS POINTS BI-MONTHLY MONETARY POLICY STATEMENT (2018-19)

✧ Monetary Policy Committee (MPC) of Reserve Bank of India raised interest rate by 25 basis points to 6.25% on inflation concerns arising from surge in international oil prices.

✧ In second bi-monthly monetary policy for the current fiscal, central bank revised upwards retail inflation range to 4.8-4.9% in first half of 2018-19 and 4.7% in second half.

✧ RBI retained the gross domestic product growth for the financial year 2018-19 at 7.4%.

WORLD BANK APPROVED FUNDING FOR ATAL BHUJAL YOJANA

✧ World Bank has approved Indian government's scheme "Atal Bhujal Yojana" worth Rs 6,000 crore to recharge and maintain groundwater level in some areas which are facing a severe water crisis in coming years.

✧ The scheme will be implemented over a period of five years from 2018-19 to 2022-23 with cooperation from World Bank. Implementation of the scheme is expected to benefit over 8,000 villages in over 70 districts in various states.

✧ The main purpose of this scheme is to improve groundwater management in priority areas through community participation.

SBI TO HOLD KISAN MELA FOR FARMERS' FINANCIAL LITERACY

✧ Country's Largest lender State Bank of India (SBI) Organize a Nation-wide Kisan Mela as an outreach Programme for farmers and to impact financial literacy.

✧ SBI said it expects to cover 10 lakh farmers through nearly 14,000 rural and semi-branches across the country in this Kisan Mela.

✧ Bank also offers farmers with Kisan Credit Card (KCC) an enhancement of 10 per cent to their limit on renewing the account.

✧ Bank will make farmers aware about the benefits of timely renewal of KCC account and Usage of KCC Rupay card for Transactional convenience.

✧ SBI Chairman- Rajnish Kumar, Headquarters - Mumbai

FINANCIAL LITERACY WEEK ORGANIZED BY RBI

✧ Financial Literacy Week to bring financial inclusion and customer empowerment has begun at RBI Gangtok office.

✧ Ravindra Sangval (RBI Gangtok general manager cum office-in-charge) inaugurated the week in presence of representatives from various public sector and private banks, NABARD and Citizens Cooperative banks.

✧ This week has been organised till June 8 with the theme of consumer protection.

✧ The main aim behind this initiative is to create awareness among customers of banks about financial products and services, good financial practices and digitisation.

HDFC BANK RAISES LENDING RATE BY 10 BPS

✧ HDFC Bank, second largest private sector lender of the country, has raised marginal cost of funds based lending rate (MCLR) by 10 basis points across various loan tenures. As a result, its one-year MCLR is now at 8.4%.

✧ HDFC bank will charge 8.05% for one month as well as overnight loans. For six months, the private bank will charge 8.25%.

RBI TO ISSUE NEW DESIGN RS100 DENOMINATION BANK NOTE

✧ The Reserve Bank of India will Shortly issue RS100 denomination banknotes in Mahatma Gandhi series bearing the Signature of Urjit R. Patel

✧ The new Denomination has Motif of "RANI KI VAV" on the reverse, depicting the Country's cultural heritage.

✧ The Dimension of the banknote will be 66mm X 142 mm.

✧ The base colour of the note is Lavender Colour

STATE BANK OF INDIA NPAS SURPASS RS 1 LAKH CRORE IN FY18

✧ State Bank of India (SBI), nation's largest public sector lender, recorded its highest non-performing asset (NPAs) of Rs. 1.1 lakh crore in 2017-18, virtually equal to what it had registered within the decade before.

✧ This is available through RTI and the bank's annual report.

✧ The gross NPAs of the financial institution went up from Rs 1.12 lakh crore in 2016-17 to Rs 2.23 lakh crore within the final fiscal.

✧ There was a decline within the gross NPAs of SBI from Rs 61,605 crore in 2013-14 to Rs 56,725 crore in 2014-15, taking place by Rs four, 880 crore.

3RD ASIAN INFRASTRUCTURE INVESTMENT BANK ANNUAL MEETING 2018

✧ PM Narendra Modi inaugurated 3rd annual meeting of Asian Infrastructure Investment Bank (AIIB). The meeting was hosted by Department of Economic Affairs, Ministry of Finance and Government of India at Mumbai, India.

✧ The theme for this year's meeting is "Mobilizing Finance for Infrastructure: Innovation and Collaboration".

✧ The main purpose of this meeting is to share ideas and experiences for creating sustainable future through sound infrastructure investment.

MOBILE BANKING RANK BY SBIS ANNUAL REPORT: AXIS TOPS VALUE, PAYTM VOLUMES

✧ At 17.2%, Axis Bank commands largest value share of mobile banking transactions but Paytm tops volumes with 22%.

✧ According to State Bank of India's (SBI) annual report for 2017-18, Paytm's value share is a meagre 0.25%.

✧ ICICI Bank has a 17.1% share of transactions by value and 9.7% by volume. SBI's volume share has slipped by over 5 percentage points from nearly 25% at end of March 2017 to 19.5% in January 2018.

KARNATAKA BANK UNVEILED 'DEPOSIT ONLY CARD'

✧ Karnataka Bank Ltd has launched a novel card variant 'KBL-Deposit Only Card' that allow hassle-free cash deposit transactions at bank's 24X7 e-lobby services.

✧ This card is specially meant for the Bank's Current/Overdraft customers. By using this card customers can perform card based cash deposit transactions even with higher deposit limit at Bank's Bunch Note Acceptor (BNA) / Cash Recycler kiosks.

✧ The limit for the cash deposit a day is Rs 10 lakh.

WORLD BANK APPROVES $700 MILLION TO IMPROVE PRIMARY EDUCATION IN BANGLADESH

✧ World Bank has approved $700 million to help Bangladesh attain its education for all vision by improving primary education sector. Quality Learning for All Program (QLEAP) will cover more than 18 million children studying in pre-primary level to class 5.

✧ It will also finance implementation of government's Fourth Primary Education Development Program (PEDP4).

✧ This project will build about 95,000 classrooms, teachers' rooms, and multipurpose rooms. It will also build 80,000 Water, Sanitation and Hygiene (WASH) blocks and 15,000 safe water sources.

✧ The projects will provide recruitment to about 100,000 teachers.

INDIA- 6TH WEALTHIEST COUNTRY WITH TOTAL WEALTH OF $8,230 BILLION

✧ India is the 6th wealthiest country in the world with a total wealth of $8,230 billion while US is richest nation globally.

✧ According to the Afrasia Bank Global Wealth Migration Review, the US is wealthiest country in the world with total wealth of $62,584 billion followed by China with $24,803 billion at second place and Japan at the third place with $19,522 billion.

✧ "Total wealth" refers to private wealth held by all individuals living in each country. It includes all their assets i.e. property, cash, business interests etc.

✧ Globally, total private wealth held worldwide amounts to around $215 trillion.

Defence & Technology

INDIAN WARSHIP INS TRIKAND REACHES SRI LANKA IN GOODWILL VISIT

✧ India's latest frontline warship INS Trikand has reached Sri Lanka in a goodwill visit. Sri Lanka Navy ceremonially welcomed the state-of-the-art warship in accordance with naval traditions.

✧ INS Trikand is a state-of-the-art warship of the Indian Navy equipped with a versatile range of weapons and sensors capable of addressing threats in all three dimensions - air, surface and sub-surface.

INDIAN ARMY AND SBI SIGNED MOU ON DEFENCE SALARY PACKAGE

✧ A Memorandum of Understanding (MoU) was signed between the Indian Army and SBI on the Defence Salary Package on 12 July 2018.

✧ This MoU will benefit a large number of serving and retired Army personnel who are having their accounts with SBI.

✧ The signing-in ceremony was chaired by the Director General (MP&PS), Lt Gen SK Saini and was attended by top officials of SBI

HIGH LEVEL CHINESE MILITARY DELEGATION ARRIVES AT SUKNA

✧ With an aim to strengthen bilateral ties with India, a high level Chinese Army delegation led by Lt Gen Liu Xiaowu, Deputy Commander of Western Theatre Command arrived at Sukna on 2nd July.

✧ This visit is seen as a major initiative to strengthen relationship between the militaries of both nations. The delegation comprising 10 senior military officials from China who will interact with their military counterparts of India.

✧ During their stay at Sukna, the visiting dignitaries will hold delegation level talks, besides interaction at various levels for better understanding of each other and exchange of ideas.

RIL BECOMES INDIA'S LARGEST TAX PAYER IN PRIVATE SECTOR

✧ Reliance Industries Chairman Mukesh Ambani at the Reliance Industries' 41st Annual General Meeting announced that Reliance is India's largest payer of Goods and Services Tax (GST), Excise and Customs Duty, and Income Tax in the private sector paying Rs.9844 crore in FY18.

✧ Reliance has become the first Indian company to record PBDIT (Profit Before Depreciation Interest and Taxes) of over $10 billion. Other Businesses Reliance Industries have are: refining, petrochemicals, retail and digital services.

BSNL LAUNCHES INDIA'S 1ST INTERNET TELEPHONY SERVICE TO ENABLE MAKING CALLS WITHOUT SIM

✧ State-run telecom firm Bharat Sanchar Nigam Limited (BSNL) unveiled the country's first internet telephony service that will allow users to dial any telephone number in India through its mobile app.

✧ Now BSNL customers will be able to make calls using the company's mobile app "Wings" to any phone number in the country. Using this service, BSNL customers will be able to make calls on any network in the country even by using BSNL wi-fi or any other service provider.

NSG BECOMES 1ST CENTRAL FORCE TO OPT FOR E-TICKETING INSTEAD OF RAILWAY WARRANT

✧ The National Security Guard will be the first central paramilitary force to opt for e-ticketing instead of the railway warrant under an agreement signed with the IRCTC.

✧ An MoU was signed between the Indian Railway Catering and Tourism Corporation and the NSG at the headquarters of the special force (New Delhi). This system will eliminate the need for carrying railway warrants by the NSG personnel.

INDIA GOING AHEAD WITH S-400 BUY DECLARED BY NIRMALA SITHARAMAN

✧ India is going ahead with the purchase of S-400 air defence systems from Russia

✧ India needs a waiver from the Countering America's Adversaries Through Sanctions Act (CAATSA) for the proposed deal, estimated to be worth about $5.5 billion (Rs 39,000 crore)

✧ The U.S. has passed the CAATSA (Countering America's Adversaries Through Sanctions Act) that proposes to impose sanctions on nations that have significant defence relations with Russia.

MICROSOFT AND RAJASTHAN SIGN MOU FOR FREE DIGITAL TRAINING TO COLLEGE STUDENTS

✧ Microsoft has signed an MoU with the Rajasthan government to provide free digital training to 9,500 college students in one year. The initiative was taken for the enhancement of digital learning and capacity building of college students in the state.

✧ Microsoft will also train educators from government colleges through the Microsoft Innovative Educator Programme, building capacity for innovative use of Information and Communications Technology (ICT) in the classroom.

INDIAN NAVAL AIRCRAFT DEPLOYED FOR RIMPAC NAVAL EXERCISE

✧ For the first time, Indian Navy's Long Range Maritime Patrol Aircraft Boeing P- 8I (Poseidon Eight India) from Indian Naval Ship (INS) Rajali has inducted for participating in the 26th edition of RIMPAC-18, the Rim of the Pacific Multinational Naval exercise.

✧ During the exercise, IN P8I will be operating from Joint Airbase Hickam, Honolulu in Hawaii.

✧ This is the first time ever that an Indian Naval aircraft has traversed so far east into the Pacific.

ISRO CONDUCTS FIRST CREW ESCAPE TEST FOR INDIA'S MANNED MISSION TO SPACE

✧ As part of its preparations to send an Indian astronaut into space using an indigenous rocket in the future, the Indian Space Research Organisation (ISRO) at the Satish Dhawan Space Centre in Andhra Pradesh's Sriharikota tested the crew escape module, which is critical to ensure safety of the astronauts in case a rocket explodes on the launch pad.

✧ "The system is an emergency escape measure designed to quickly pull the crew to a safe distance from the launch vehicle in the event of a launch abort. The first test (Pad Abort Test) demonstrated the safe recovery of the crew module in case of any exigency at the launch pad.

ISRO TAKES OVER LAND THAT BELONGED TO HMT WATCHES LIMITED IN TUMAKURU

✧ The 110-acre plot of land belonging to the defunct factory, which was closed on April 30, 2016, will be handed over to ISRO.

✧ On Saturday, Deputy Chief Minister Dr. G. Parameshwara will inaugurate the program, which will be attended by ministers S.R. Srinivas and Venkataramanappa, senior IAS officer in the Department of Space.

✧ Head Quarters of ISRO- Bengaluru ,Founder -Vikram Sarabhai

GOVERNMENT TO LAUNCH GLOBAL HOUSING CONSTRUCTION TECHNOLOGY CHALLENGE UNDER PMAY-U

✧ The Ministry of Housing and Urban Affairs (MoHUA) is going to launch Global Housing Construction Technology Challenge as part of technology mission of Pradhan Mantri Awas Yojana-Urban (PMAY-U).

✧ The challenge aims to accelerate PMAY-U's target of providing 'housing for all' as the scheme is moving at pace far slower than its rural counterpart.

CHIEF OF NAVAL STAFF, VICE ADMIRAL IBOK-ETWE EKWE IBAS, NIGERIAN NAVY VISITING INDIA FROM 16 TO 19 JULY

✧ Visit aims to consolidating bilateral naval relations between India and Nigeria, as also to explore new avenues for naval cooperation .

✧ Nigerian Navy scheduled to meet with the chief of the Air Staff and the Chief of army Staff.

STUDY NOTES
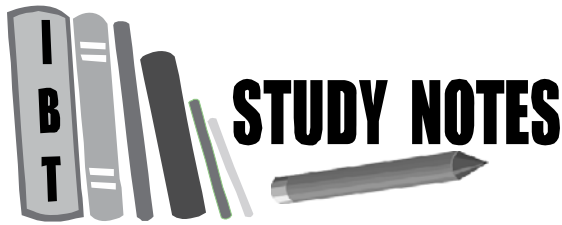
Quantitative Aptitude

AVERAGES CONCEPTS & PROPERTIES

Average= (Sum of observations)/(Number of observations)

Important Points: In past year ssc/ banking questions, a number of times concepts of age/height/weight and average has been mixed together. Here are some important points to remember,

1. When a person replaces another person then:
   • If the average is increased, then

   Age of new person= Age of person who left + (Increase in average * total number of persons)

   • If the average is decreased, then

   Age of new person = Age of person who left - (Decrease in average * total number of persons)

2. When a person joins the group:
   • In case of an increase in average,

   Age of new member = Previous average + (Increase in average * Number of members including new member)

   • In case of decrease in average,

   Age of new member = Previous average- (Decrease in average * Number of members including new member)

3. In the Arithmetic Progression there are two cases:
   • When the number of terms is odd - the average will be the middle term.
   • When number of terms is even - the average will be the average of two middle terms.

4. Sum of 1st n consecutive natural numbers = $[n(n+1)]/2$

   Average of 1st n consecutive natural numbers = $(n+1)/2$

   To understand the concept properly, let's try doing some questions.

EXAMPLES

1. The average weight of a class of 24 students is 36 years. When the weight of the teacher is also included, the average weight increases by 1kg. What is the weight of the teacher?

Sol. We know that, in case of increase in average,

Age of new member = Previous average+ (Increase in average X Number of members including new member)

Therefore,

Age of new member = $36 + (1 \times 25)$

Age of new member = $36 + 25 = 61$

2. Find the average of first 30 natural numbers.

Sol. Average of first n natural numbers = $[(n+1)/2]$

Therefore, Average = $((30+1))/(2)$

= $(31)/(2) = 15.5$

3. Scores in a classroom are broken into 5 different ranges, 51-60, 61-70, 71-80, 81-90 and 91-100. The number of students who have scored in each range is given below.

51 to 60 - 3 students, 61 to 70 - 8 students, 71 to 80 - 7 students, 81 to 90 - 4 students, 91 to 100 - 3 students.

Furthermore, we know that the number of students who scored 76 or more is at least one more than those who scored below 75. What is the minimum possible average overall of this class?

(a) 72   (b) 71.2   (c) 70.6   (d) 69.2

Sol. Let us look at the constraints and some hints here.

(i) There would be total of 25 students in the class. (3+8+7+4+3)

(ii) Number of students who scored less than 75 is less than total number of students who scored more than 75.

(iii) We have to make the average minimum. This means that if it is given, 3 students between 51-60, we should assume there score to be 51 only.

Based on these, let's see how we can find the average to be minimum.

(i) There are three students in 51-60 range. To make the average minimum, we assume that all the three have got 51 marks.

(ii) There are eight students in 61-70 range. To make the average minimum, we assume that all the three have got 61 marks.

(iii) We have to make sure that the average is the least. This means that the numbers should be tilting as much to the left as possible, which in turn means that the number of people sitting to the left of 75 should be the highest possible.

(iv) This makes it 12 students to the left of 75, and the remaining 13 students on 76 or to its right.

Next, how do we ensure that the average is least, i.e. how do we ensure that the balance tilts as much as possible to the left? Make each student score as little as possible given the constraints.

So, the first 3 students only score 51 each. The next 8 students score only 61 each. 11 Students are now fixed. The 12th student has to be below 75, so seat him on 71. The remaining 6 students (who are in the 71 to 80 range) have to score 76. The next 4 score 81 and the next 3 score 91.

This would give you the least average.

The lowest possible average would be:

[(3 * 51) + (8 * 61) + 71 + (6 * 76) + (4* 81) + (3 * 91)]/25   = 70.6

4. Natural numbers 1 to 25 (both inclusive) are split into 5 groups of 5 numbers each. The medians of these 5 groups are A, B, C, D and E. If the average of these medians is m, what are the smallest and the largest values m can take?

Sol. Let us try to construct a scenario for getting the smallest value of the average. We need to have the minimum value for each of the 5 medians.

Now, what is the lowest value the median of any of the 5 groups can take?

The median is the middle term among the 5 terms. So, it cannot be 1 or 2, but it can be 3. If the set were 1, 2, 3, 4, 5, the median would be 3. If we choose a sub-group such as this, the smallest median from the next group will be 8. The next group could be 6, 7, 8, 9, 10. The idea is to create sub-groups in such a way so that the second group can have a smaller median than 8.

Now, even a sub-group that has the numbers 1, 2, 3, 24, 25 would have the median as 3. So, if we want to keep the medians as small as possible, we should choose sub-groups that have small numbers till the median, and then very large numbers. Because, these large numbers do not affect the median, we will still have small numbers to choose from for the next group. So,

choose sub-groups such that the first 3 numbers are small, the final two are as large as possible.

1, 2, 3, 24, 25

4, 5, 6, 22, 23

7, 8, 9, 20, 21

10, 11, 12, 18, 19

13, 14, 15, 16, 17

would be an ideal set of groups. The medians would be 3, 6, 9, 12, 15, and the average of the medians would be 9.

Similar set of groups can be found to find the highest value of the average. The medians would be 23, 20, 17, 14, 11 and the average would be 17. Groups would be as below:

1, 2, 23, 24, 25

3, 4, 20, 21, 22

5, 6, 17, 18, 19

7, 8, 14, 15, 16

9, 10, 11, 12, 13

Correct Answer: Smallest value: 9, Highest Value: 17

5. The average score in an examination of 10 students of a class is 60. If the scores of the top five students are not considered, the average score of the remaining students falls by 5. The pass mark was 40 and the maximum mark was 100. It is also known that none of the students failed. If each of the top five scorers had distinct integral scores, the maximum possible score of the topper is……

(a) 99   (b) 100   (c) 87   (d) 95

Sol. (i) Since the average is 60, total marks scored is 600

(ii) None of the students have scored less than 40 or higher than 100.

(iii) New average for remaining 5 students is 55. Therefore, total marks for remaining 5 students would be (55*5) = 275

(iv) Thus, Sum of marks for top 5 students = (600-275) = 325

(v) Let's call them a, b, c, d and e. Now, in order to maximize what the top scorer "e" gets, all the others have to get the least possible scores (and at the same time, they should also get distinct integers.)

(vi) The least possible score of the top 5 should be at least equal to the highest of the bottom 5.

(vii) Now we want to make sure that the highest of the bottom 5 is the least possible. This can be done by making all scores equal to 55. If some scores are less than 55, some other scores have to be higher than 55 to compensate and make the average 55. Thus the highest score is the least only when all of the scores in bottom 5 is 55.

(viii) So now, we have the lowest value that the top 5 can score, which is 55. The others have to get distinct integer scores, and as few marks as possible, so that "e" gets the maximum.

(ix) So, 55 + 56 + 57 + 58 + e = 325

(x) e = 99 marks.

6. Consider a sequence of seven consecutive integers. The average of first five integers is n. The average of all seven integers is:

(a) n

(b) n + 1

(c) k x n, where k is a function of n

(d) n +(2/7).

Sol. Let's solve this by assumption. Let the 7 consecutive integers be 1,2,3,4,5,6,7

Average of first five integers = 3

Average of first seven integers = 4.

Answer is option (b)

Alternative Method:

Let a set of any 5 integers be a, a+1, a+2, a+3, a+4

Here, the average will be the middle term i.e. a+2.

It is given that a+2= n.

Now, similarly, a set of 7 integers can be expressed as a, a+1, a+2, a+3, a+4, a+5, a+6.

In this set, the average will be the middle term i.e. a+3.

The term a+3 can be written as; a+2+1.

As a + 2= n,

∴ a+3= n+1.

So, the answer is option (b).

7. A train traveling at 72 kmph crosses a platform in 30 seconds and a man standing on the platform in 18 seconds. What is the length of the platform in meters?

(a) 240 meters   (b) 360 meters

(c) 420 meters   (d) 600 meters

Sol. When the train crosses a man standing on a platform, the distance covered by the train is equal to the length of the train.

However, when the same train crosses a platform, the distance covered by the train is equal to the length of the train plus the length of the platform.

The extra time that the train takes when crossing the platform is on account of the extra distance that it has to cover = length of the platform.

Therefore, length of the platform = speed of train * extra time taken to cross the platform

Length of platform = 72 kmph * (30-18) seconds = 72 kmph * 12 seconds

Converting 72 kmph into m/sec, we get 72 kmph = (5/18) * 72 m/sec = 20 m/sec

Therefore, length of the platform = 20 * 12 = 240 meters.

Conclusion: The concept of averages has various applications while solving different quantitative aptitude question. Some of the important application is mentioned above along with examples. Concept of average is often combined with various other concepts such as age, speed and distance, natural numbers etc.

Reasoning Ability

DISTANCE AND DIRECTION

As the name of the topic clearly explains that we deal with finding distance or direction in the questions of this topic. This direction sense test is nothing but a precise of sensing the direction.

DIRECTIONS

The first thing to remember is that there are four directions. These directions are given under.
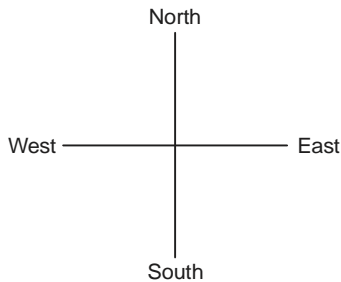
JOINT DIRECTIONS

For the person standing in the area falling between:

North and east direction is called North-East.

The area between South and East is called South-East.

The area between North and West is called North-West.

The area between South and West is called South-West.
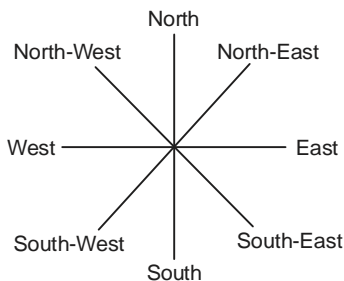
Every turn taken clock wise(CW) means taking a right turn and Anti-clock wise (ACW) turn means taking left turn.

RULES FOR DISTANCE AND DIRECTION

Turning By 90°

Direction before taking turn	Direction in which the person or vehicle will be moving after taking the turn	
	Left (ACW)	Right (CW)
East	North	South
West	South	North
North	West	East
South	East	West

Turning By 45°

Move by 45° means half of 90° means we have to take turn just half of 90°.

Direction before taking turn	Direction in which the person or vehicle will be moving after taking the turn	
	Left (ACW)	Right (CW)
East	North-East	South-East
West	South-West	North-West
North	North-West	North-East
South	South-East	South-West

Turning By 135°

Direction before taking turn	Direction in which the person or vehicle will be moving after taking the turn	
	Left (ACW)	Right (CW)
East	North-West	South-East
West	South-East	North-West
North	South-West	South-East
South	North-East	North-West

Turning By 180°

Direction before taking turn	Direction in which the person or vehicle will be moving after taking the turn	
	Left (ACW)	Right (CW)
East	West	West
West	East	East
North	South	South
South	North	North

Finding Out Distance

To find out the shortest distance between the two points i.e. starting point and the destination point. Finally the starting point and destination are joined by a straight line and distance is observed. For this we use Pythagoras theorem which is as follows:

Pythagoras Theorem

Which says, H2 = B2 + P2

Where, H - Hypotenuse

B - Base

P - Perpendicular
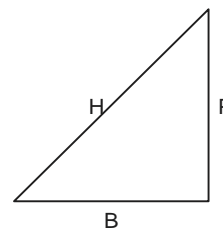
Example: If you are facing north-east and move 10 m forward, turn left and move 7.5m, then you are

(A) north of your initial position

(B) South of you initial position

(C) east of your initial position

(D) 12 m from your initial position

(E) Both (c) and (d)
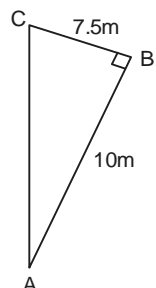
Solution: Clearly, the narrator starts from A, moves towards north-east a distance of 20 m upto B, turns left (90° anti-clockwise) and moves 7.5 m upto C.

Clearly, C lies to the north of A.

Also, ΔABC is right -angled at B.

So, $AC^2 = AB^2 + BC^2 = (10)^2 + (7.5)^2$

$= 100 + 56.25 = 156.25.$

Some Important Points

At the time of sunrise if a man stands facing the east, his shadow will be towards the west.

If a man stands facing the North, at the time of sunrise his shadow will be towards his left and at the time of sunset it will be towards his right.

At 12:00 noon, the rays of the sun are vertically downward hence there will be no shadow.

QUESTIONS

1. A child is looking for his father. He went 90 meters in the east before turning to his right. He went 20 meter before turning to his right again to look for his father at his uncle's place 30 meters from this point. His father was not there. From there, he went 100 meters to his north before meeting his father in a street. How far did the son meet his father from the starting point?

   (A) 80 meters   (B) 100 meters
   (C) 140 meters   (D) 260 meters

2. Kailash faces towards north. Turning to his right, he walks 25 meters. He then turns to his left and walks 30 meters. Next, he moves 25 meters to his right. He then turns to his right again and walks 55 meters. Finally, he turns to the right and moves 4 meters. In which direction is he now from his starting point?

   (A) South-west   (B) South
   (C) North-west   (D) South-east

3. Deepa moved a distance of 75 meters towards the north. She then turned to the left and walking for about 25 meters, turned left again and walked 80 meters. Finally, she turned to the right at an angle of 45°. In which direction was she moving finally?

   (A) North-east   (B) North-west
   (C) South   (D) South-east
   (E) South-west

4. Kunal walks 10 km towards North. From there he walks 6 km towards south. Then, he walks 3 km towards East. How far and in which direction is he with reference to his starting point?

   (A) 5 km west   (B) 7 km west
   (C) 7 km East   (D) 5 km North-east

5. Johnson left for his office in his car. He drove 15 km towards north and then 10 km towards west. He then turned to the south and covered 5km. Further, he turned to the east and moved 8 km. finally, he turned right and drove 10 km. How far and in which direction is he from his starting point ?

   (A) 2 km west   (B) 5 km East
   (C) 3 km north   (D) 6 km south
   (E) None of these

6. A man is facing west. He turns 45° in the clockwise direction and then another 180° in the same direction and then 270° in the anti-clockwise direction. Which direction is he facing now ?

   (A) South   (B) North-west
   (C) West   (D) South-west
   (E) West

7. One day, Ravi left home and cycled 10 km southwards, turned right and cycled 5 km and turned right and cycled 10 km and turned left and cycled 10 km. How many kilometers will he have to cycle to reach his home straight?

   (A) 10 km   (B) 15 km   (C) 20 km   (D) 25 km
   (E) 30 km

8. Manoj walked 30 metres towards East, took a right turn and walked 40 metres. Then he took left turn and walked 30 metres. In which direction is he now from the starting point ?

   (A) East   (B) South-East
   (C) South   (D) North-East
   (E) None of these

Directions (9 to 10): Study the following information carefully and answer the questions given below:

Baroli village is 20 km to the north of village Khanna. Bhamna is 18 km to the east of Khanna. Tharengi is 12 km to the west of Baroli.

9. If Rajesh starts from village Bhamna and goes to the village Tharengi, in which direction is he from his starting point?

   (A) North East   (B) North West
   (C) South West   (D) South
   (E) West

10. How much time would a person needs to travel from Khanna to Tharengi, if he takes 5 minutes to travel each 4Km?

    (A) 20 minutes   (B) 25 minutes
    (C) 40 minutes   (D) 50 minutes
    (E) 100 minutes

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SOLUTIONS

1. (B)
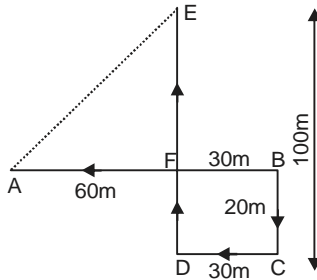
Clearly, the child moves from A, 90 m eastwards up to B, then turns right and moves 20 m up to C, then turns right and moves 30m up to D. Finally, he turns right and moves 100m up to E.

Clearly, AB = 90 m, BF = CD = 30 = 30 m.

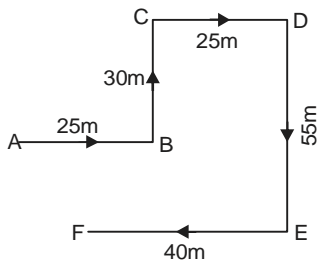So, AF = AB - BF = 60 m.

Also, DE = 1000m, DF = BC = 20 m.

So, EF = DE - DF = 80 m.

Therefore, His distance from starting point

$A = AE = \sqrt{AF^2 + EF^2} = \sqrt{(60)^2 + (80)^2}$

$= \sqrt{3600 + 6400} = \sqrt{10000} = 100$ m.

2. (D)

Kailash turns towards right from north direction. So, he walks 25 m towards east up to B, turns left and moves 30 m up to C, turns right and goes 25m up to D. At D, he turns to right towards the south and walks 55 m up to E. Next, he again turns to right and walks 40 m up to F, which is his final position. F is to the South-east of A. So, he is to the south-east from his starting point.

3. (E)
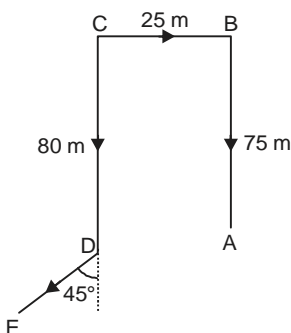
Deepa started from A, moved 75 m up to B, turned left and walked 25 m up to C. She then turned left again and moved 80 m up to D. turning to the right at an angle of 45°, she was finally moving in the direction DE i.e., South-west.

4. (D)
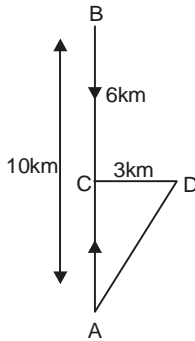
Solution: Clearly, Kunal moves from A 10 km north wards upto B, then moves 6 southwards up to C, turns towards East and walks 3 km up to D.

Then, AC = (AB - BD) = (10 - 6) = 4 km;

CD = 3 km.

So, Kunal's distance from starting point A

$$= AD = \sqrt{AC^2 + CD^2}$$

$$= \sqrt{4^2 + 3^2} = 5 \text{ km}$$

Also, D is to the north-east of A.

5. (A)
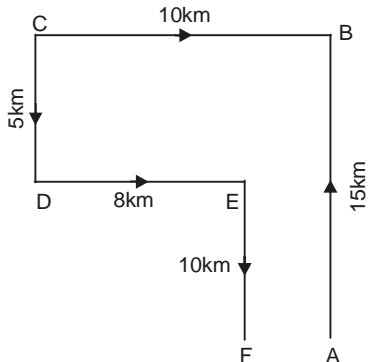
Clearly, Johnson drove 15 km from A to B northwards and then 10 km from B to C towards west. He then moves 5 km southwards from C to D and 8 km eastwards up to E. Finally, he turned right and moved 10 km up to F.

A and F lie in the same straight line and F lies to the west of A.

So, Johnson's distance from the starting point A = AF = (BC - DE) = (10 - 8) km = 2 km.

6. (D)
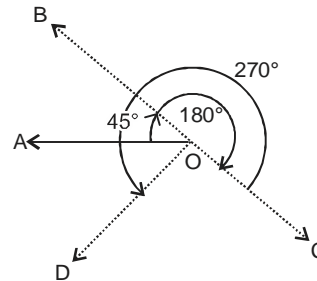
Clearly the man initially faces in the direction OA. On moving 45° clockwise, he faces in the direction OB. On further moving 180° clockwise, he face in the direction OC. Finally, on moving 270° anti-clockwise, he faces in the direction OD, which is south-west.

7. (B)
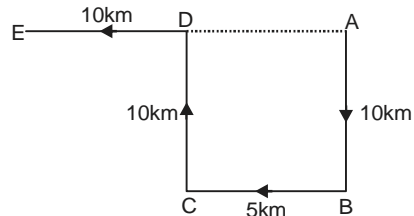
Clearly, Ravi starts from home at A, moves 10 km southwards upto B, turns right and moves 5 km upto C, turns right again and moves 10 km upto D and finally turns left and moves 10 km upto D and finally turns left and moves 10 km upto E. Thus, his distance from initial position A = AE = AD + DE = BC + DE = (5 + 10) km = 15 km.

8. (B)
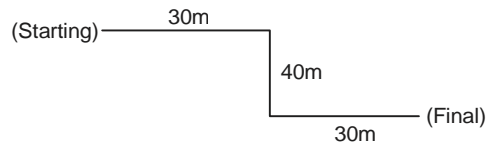
(9 to 10):

9. (B)

10. (C) According to the picture, distance between Khanna to Tharengi is 32Km(12 + 20)

Therefore total time required is (32/4) × 5 = 40 minutes.

ENGLISH LANGUAGE

ADJECTIVES

Adjectives are the word which qualifies, describes or modifies nouns and pronouns by giving some information about the size, shape, age, colour or material of some object. Adjectives are usually used before the nouns and pronouns. Adjectives cannot be used alone but they make the sentence meaningful by telling something special about the noun and pronoun.

For example:

- I ate the dinner.
- I ate the delicious dinner. (Here Delicious word is adding more information to the word 'Dinner')

TYPES OF ADJECTIVES

There are different types of adjectives for different usage. Adjectives can be classified in many types, but there are mainly 5 types of Adjectives, which are described as following:

1. Adjectives of quality

Adjectives of quality show the Kind, type or quality of a person or a thing. They are used to specify what is the particular quality of a person or a thing.

Example:

- Bhagat Singh was a great person. (Here the adjective great shows a certain quality of Bhagat Singh)
- Kanpur is a large city of Uttar Pradesh (Here the adjective large shows a quality of the Kanpur city)

The adjectives which are formed from proper nouns are generally considered as adjectives of quality. Examples are Indian Economy, Swiss Watches etc.

2. Adjectives of quantity

Adjectives of quantity are used to describe the quantity of things, which are uncountable. They are used in a sentence to answer, 'How much'?

Some examples of adjectives of quantity are "enough, some, any, half, whole, much, little, all, no" etc.

Example:

- I need some water.
- He loves her very much.

You should have enough patience to deal with the things.

3. Adjectives of number

The adjectives which tell us "How many" are known as Adjectives of number .

Some examples of 'adjectives of Number' are "one, two, many, first, tenth, all" etc.

Example:

- July is the seventh month of the year
- India has twenty-nine states.

4. Demonstrative adjectives

The adjectives which demonstrate or denote which person or thing is being talked about are Demonstrative adjectives. These adjectives answer the question 'which?'

Some examples of Demonstrative Adjectives are this, that, these, those and such. This and that are used with singular nouns. These and those are used with plural nouns.

Example:

- This girl is talented.
- You should not be friends with such people.
- I love these dresses.

5. Interrogative adjectives

When there is a noun just after Interrogative words 'what, which and whose' then these are termed as Interrogative adjectives.

Example:

- Which dress should I wear?
- Whose book is this?
- What type of shows do you like?

DEGREES OF ADJECTIVES

There are three degrees of adjectives which are also called 'Degrees of Comparison'. These are as following:

1. Positive Degree
2. Comparative Degree
3. Superlative Degree

Positive degree expresses the base form or simple form of an adjective. Comparative form is used to compare between two people or two things. It shows a higher degree of the quality than that is present in the positive degree. The highest degree of quality is expressed by a Superlative degree which expresses the superiority among more than two people or things.

Example:

- Riya is a smart girl.
- Riya is smarter than Preeti.
- Riya is the smartest girl in the whole class.

SOME COMMON RULES AND MISTAKES IN USE OF ADJECTIVES

1. **Use of 'Few', 'A Few' and 'The Few'**

   A) Use of 'Few'

   'Few' is used in the sense of 'not many' or 'hardly any' before plural countable noun to express number. It has a negative meaning.

   Example:

   I read few books.

   Meaning: I did not read many books.

   B) Use of 'A Few'

   'A Few' is used in the sense of 'a small number' or 'some' before plural countable noun to express number. It has a positive meaning.

   Example:

   I read a few books.

   Meaning: I read at least some books.

   C) Use of 'The Few'

   'The Few' is used in the sense of 'not many', 'but all there are', the small number but all before countable noun to express number. It has both a positive and a negative meaning.

   Example

   I read the few books I had

   Meaning: I read all the books I has (Positive)

   The books I had were not many (Negative)

2. **Usage of Little, A Little and The Little**

   A) Use of Little

   'Little' is used in the sense of 'not much' or 'hardly any' or 'not enough' before singular uncountable noun to express quantity. It has a negative meaning.

   Example:

   He has little money.

   Meaning: He has not much/ negligible amount of money.

   B) 'A Little' is used in the sense of 'a small amount' before singular uncountable noun to express quantity. It has a positive meaning.

   Example:

   He has a little money.

   Meaning: He has a small amount of money.

   C) 'The Little' is used in the sense of 'not much, but all there is'/ 'the amount is small but all'/ 'the small amount or quantity, but all' before singular uncountable noun to express quantity. It has both positive and negative meaning.

   Example:

   I spent the little money I had.

   Meaning: I spent all the money I had. (Positive)

   The money I had was not much. (Negative)

3. **Usage of Either and Neither**

   A) Use of Either

   'Either' is used in the sense of 'one or the other of two' or 'each of two' before a singular countable noun.

   Example:

   You can park on either side of the street.

   A plural countable noun is used after 'either of'.

   Example:

   Either of the pens is black.

   'Either' is not used before singular uncountable noun as well as plural countable noun.

   Example:

   Either Silver. (Wrong usage)

   Either pens. (Wrong Usage)

B) **Use of Neither**

'Neither' is used in the sense of 'Not one nor the other of two things or people' for two persons or things before singular countable noun.

Example:

Neither boy is intelligent.

A plural countable noun is used after 'Neither of'

Example:

Neither of the students is laborious.

'Neither' is not used before singular uncountable noun as well as plural countable noun.

Example:

Neither tea. (Wrong Usage)

Neither book. (Wrong Usage)

4. **Usage of Each and Every**

A) Use of Each

'Each' is used to refer to everyone of two or more people or things, when you are thinking about them separately for two or more than two persons or things before singular countable noun.

Example:

Each student has a pen.

A plural countable noun is used after 'each of'

Example:

Each of students has a book.

B) Use of Every

'Every' is used to refer to all the members of a group of things or people for more than two persons or things before singular countable noun.

Example:

She knows every student in the school.

Every is not used for two persons or things.

Example:

Every of two girls is beautiful. (Wrong)

Each of two girls is beautiful. (Correct)

5. **Usage of 'All' and 'Whole'**

A) Use of All

'All' is used in the sense of 'the whole number of' before plural countable noun or 'All' is also used in the sense of 'the whole amount of' before singular uncountable noun.

Example:

All the books were old.

B) Use of Whole

'Whole' is used in the sense of 'full' or 'complete' before singular noun.

Example:

He wasn't telling the whole truth.

Note:

a) Difference between 'All and Whole'. 'All' is used to express 'the number of persons or things' while 'whole' is used to express 'the complete parts of persons or things'.

b) 'Whole' is used before singular common noun but 'whole of' is used before proper noun.

Example:

The whole town.(Singular Common Noun)

The whole of Patna.(Proper Noun)

c) 'Whole' is also used in the sense of 'not broken' or 'damaged' as an adjective.

Example:

Owls usually swallow their prey whole.

d) 'The whole lot' is used in the sense of 'everything' or 'all of something' as an idiom.

Example:

I have sold the whole lot.

e) 'On the whole' is used in the sense of 'everything' or 'all of something' in general.

Example:

On the whole I am in the favour of the idea.

f) 'All' is used with singular nouns showing something has been happening for a whole period of time as an adjective.

Example:

He has worked hard all year.

g) 'All' is also used in the sense of 'any whatever' as an adjective.

Example:

He denied all the knowledge of the crime.

h) 'All' is used in the sense of 'completely' as an adverb.

Example:

She dressed all in white.

i) 'All' is used in the sense of 'completely' in combining form of adjectives and adverbs.

Example:

An all- inclusive   Price

j) 'All' is used in the sense of 'in the highest degree' in combining form of adjectives and adverbs.

All -important

Banking Awareness

DIGITAL BANKING

Digital banking refers to the digital technologies that now banks are providing instead of traditional banking. The objective of digital banking is to provide a standard as well as comfortable online and mobile banking services by integrating their digital technologies. Now, for getting your balance update, fund transfer, to deposit or withdraw cash, for passbook update you need not to visit your branch. For each query, there is a machine-like CDM (Cash deposit machine), Passbook machine, ATM etc. Digital banking is not only for customers but also for bankers, they are using CSM (cash sorting machine) for cash-counting, Digital lamps for cheque verification, enhanced software's for calculations and data storage, they use different software's to update their all inventories of bank-like cheque books, account-opening kit, debit-credit cards, locker details etc. Internet banking, Mobile banking, Wallet banking, Customer Service, Digital Cash, ATM, SMS Services and IVR calling are some of the examples of digital banking that we use in day to day life.

ADVANTAGES

1. **Less time consuming:** It provides the ability for users to access financial data through desktops, mobile devices and ATM machines and hence it is saving time. Now a customer can give a request for account opening as well from the web.

   For e.g. -ICICI bank is using tabs for account opening. It is taking less time for a big process as well.

2. **Permanent access to the account:** Now customers need not to visit the branch from 10 am-5 pm. They can access their account anytime and from anywhere with digital banking.

3. **Safe and Cashless:** Now banks provide digital statements, virtual cards and people prefer to swipe their card or online transactions because it is safe. People avoid carrying huge amount and prefer cards like debit, credit or travel cards. Although the digital banking is safe but "a coin has two sides". So, accounts can be hacked and banks are enhancing their digital security system.

4. **Internet Banking:** When you do your banking activities through the internet with the help of laptop or personal computer without visiting a bank branch. You can avail any type of banking services like - Fund transfer, Bill payment, Check account balance, etc.

5. **Mobile Banking:** It is just similar to internet banking. Without the help of laptop and computer, a customer can perform all banking activities through a mobile phone. With the help of mobile app of a particular bank and internet, you can either transfer fund or pay your bills, etc.

6. **Core Banking System (CBS) :** It is a centralized system developed by a bank which allows its customers to conduct banking activities from anywhere and any branch of the bank. A customer can avail banking services from any branch of the bank which is on CBS network irrespective of a branch you have opened your account.

   For e.g. If you have an account in SBI Bank of Noida Sector 19 branch and you are currently staying in Lucknow. If you wish to transfer money to someone then you can visit any SBI Bank branch of the city (Lucknow) and can easily transfer the money.

7. **National Electronic Fund Transfer (NEFT):** It is a payment system which facilitates one-to-one funds transfer. Under this facility, any customer can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country.

   Transaction Limit: There is no minimum & maximum limit of amount.

   Note: For cash-based remittance and remittance to Nepal - the maximum amount per transaction is limited to Rs 50,000.

   Timing: At present, NEFT operates in hourly batches - there are twelve settlements from 8 am to 7 pm on weekdays (Monday through Friday) and six settlements from 8 am to 1 pm on Saturdays.

8. **Real Time Gross Settlement (RTGS):** Under this facility, the transfer of funds is done individually on an order by order basis (without any delay). The RTGS system is primarily meant for large value transactions.

   'Real time' means - The processing of instructions at the time they are received rather than at some later time; 'Gross Settlement' means the settlement of funds transfer instructions occurs individually (on an instruction by instruction basis.

   Transaction Limit: The minimum amount is Rs. 2 lakh. There is no upper ceiling for RTGS transactions.

   Timing: The RTGS service window for customer's transactions is available to banks from 9.00 hours to 16.30 hours on weekdays and from 9.00 hours to 14:00 hours on Saturdays for settlement at the RBI end. However, the timings that the banks follow may vary depending on the customer timings of the bank branches.

9. **Indian Financial System Code (IFSC) :** It is an 11-digit alpha-numeric code which identifies a bank-branch participating in the NEFT & RTGS system. IFSC is used by the NEFT system to identify the originating / destination banks/branches and also to route the messages appropriately to the concerned banks/branches.

Note: IFSC code represent -
- First 4 alpha characters indicate - bank name
- Fifth characters is - 0
- Last 6 characters indicate - bank branch.

10. **NPCI-** National Payments Corporation of India (NPCI) is an umbrella organization for all retail payments system in India. It aims to allow Indian citizens to have unrestricted access to 'e-payment' services. It was set up with the guidance and support of the Reserve Bank of India (RBI) and Indian Banks' Association (IBA). Its headquarter located in Mumbai, Maharashtra.

   The organization is owned by a consortium of major banks and has been promoted by the country's central bank, the Reserve Bank of India (RBI). Its recent work of developing Unified Payments Interface (UPI) aims to move India to a cashless society with only digital transactions.

11. **Unified Payments Interface (UPI):** It is an instant payment system to transfer money between two parties bank accounts. It is similar to NEFT or RTGS transfers in that way. It is developed by the National Payments Corporation of India (NPCI).

   The different channels for transferring funds using UPI are:
   - Transfer through Virtual ID
   - Account Number + IFSC
   - Mobile Number + MMID
   - Aadhaar Number
   - Collect / Pull money basis Virtual ID

12. **Immediate payment service (IMPS):** It is an instant real-time payment service which helps customer to transfer money anytime and anywhere in India. This service is similar NEFT & RTGS and available 24/7 throughout the year including bank holidays. This service is offered by National Payments Corporation of India (NPCI).

   The benefits of IMPS -
   - Instant money transfer.
   - Available 24 x7 (functional even on holidays)
   - Transaction limit - There is a maximum limit of Rs. 2 lakhs.

13. **Aadhaar Payments Bridge System (APBS):** It is a payment gateway platform used for Aadhaar schemes. Under this facility - Aadhaar number used as a central key for electronically channelizing the Government subsidies and benefits in the Aadhaar Enabled Bank Accounts (AEBA) of the intended beneficiaries. It is developed by National Payments Corporation of India. It was used for the first time on 1 January 2013 when Direct Benefit Transfer was launched by Government of India.

14. **BHIM APP:** Bharat Interface for Money (BHIM) is an instant payment application which allows users to transfer fund with the help of mobile phone. It is based on the Unified Payment Interface (UPI) and developed by National Payments Corporation of India (NPCI). The Prime Minister Narendra Modi launched BHIM app for Android and iOS devices on 30th Dec 2016 at the Digi Dhan Mela event in New Delhi.

   Features of BHIM App -
   - Per Transaction limit: You can't pay more than Rs. 20,000 in a transaction in a day. If you want to pay more than Rs. 20 thousand than you have to pay twice.
   - Maximum limit - The daily limit for BHIM app transaction is Rs 40,000. If you want to transfer more than Rs 40 thousand, wait for the date change.
   - Number of Transaction: There is also a limit to the number of transactions through the BHIM app. The UPI prohibits more than 20 transactions by a user. Therefore, you can pay more than 20 times using Tez. This limit of 20 transactions is applicable across the UPI apps. So, the total UPI transaction should not cross 20, irrespective of the UPI app.
   - Transaction Charges - There is no transaction charges.
   - You can transfer money to any bank account.
   - No need of activating 'internet banking' to use BHIM APP.
   - You can transfer money to a person using his mobile number.

MOBILE APPS LAUNCHED BY DIFFERENT BANKS

1. **SBI**
   - **Mingle -** the social media banking platform for Facebook and Twitter users.
   - **Buddy -** a mobile wallet app in collaboration with Accenture and MasterCard.
   - **eforex -** an internet-based platform that enables customers to book their foreign exchange transactions online.
   - **MobiCash -** A digital wallet in partnership with Bharat Sanchar Nigam Limited (BSNL).
   - **SBI Quick -** With this app customer can get balance or mini statement of account through mobile phone.
   - **Samadhan -** A self-service mobile app for everyday banking needs.

2. **ICICI :**
   - **Mera iMobile -** India's first mobile banking application for rural customers.
   - **iMobile -** With the help of this app a customer can perform banking activities just like - transfer of funds, bill payments, can check account balance, etc.

- **Tap n Pay -** ICICI bank launched this service in collaboration with Tech Mahindra Limited which is based on Near Field Communications (NFC) technology. This service allows any customer to make over-the-counter payments without using cash.

- **M- Pesa -** ICICI bank launched this service in collaboration with Vodafone. With this facility, a customer can transfer money and make payments via mobile phone.

- **Pocket -** ICICI Bank launches India's first digital bank app 'Pockets'.

- **Money2India -** It is an online money transfer tracking service offered to Non-Resident Indians.

- **Eazypay -** India's first mobile app for merchants to accept payments on mobile phone through multiple digital modes.

- **ICICIBankPay on Twitter -** This service in India enables ICICI Bank customers to transfer money to anyone in the country who has a Twitter account.

- **Smart Vault -** Fully automated lockers which is based on obotic technology to access the lockers from the safe vault conveniently at any time of their preference in total privacy, without any intervention of the branch staff.

- **Contactless Credit and Debit Cards -** India's first 'Contactless' debit and credit cards, enabling its customers to make electronic payments by just waving the cards near the merchant terminal in lieu of dipping or swiping them.

- **Software robotics -** ICICI bank launched India's first 'software robotics' initiative. Over 200 software robots are now performing over 1 million transactions per day for the bank which comprises 10% of its total transactions.

3. **HDFC**

- **EVA -** HDFC Bank launches chatbot Eva for customer services. Electronic Virtual Assistant (Eva) is India's first Artificial Intelligence -based banking chatbot and can answer millions of customer queries across multiple channels.

- **Chillar -** It is India's first multi-bank mobile payment app that links directly to your bank account. It allows customer to send money instantly from their HDFC Bank account to anyone in their phone book or to a beneficiary using their 'Account number & IFSC code' or 'UPI ID'.

- **PayZapp -** With this you can do online payments and money transfer.

4. **AXIS**

- **'Lime' -** India's first Mobile App integrating Wallet, Shopping, Payments and Banking.

First Multi- Currency Contactless Card service **launched by -** Axis Bank has launched the first Contactless Debit, Credit and Multi-Currency Forex Card in association with VISA payWave in the country.

5. **Federal Bank**

- **Scan N Pay -** allows customers to instantly transfer money to any of the Federal Bank accounts through android phones.

- Lotza' is Unified Payment Interface app of Federal Bank.

- **FedMobile -** Customers can access specified banking services including information relating to their Account(s), transaction details and such other services as may be made available by the Bank from time to time.

- **FedBook Selfie -** India's first mobile app for bank account opening.

6. **PNB**

- **mBanking -** With the help of this app a customer can perform banking activities just like - transfer of funds, bill payments, can check account balance, etc.

- **Wave N Pay -** Contactless credit cards, enabling its customers to make electronic payments by just waving the cards near the merchant terminal in lieu of dipping or swiping them.

7. **Kotak Mahindra Bank**

- **811 mobile app -** digital banking system on mobile. 811 offers a zero -balance savings account with zero charges for all digital transactions.

8. **Yes Bank**

- **PhonePe -** It works over the Unified Payments Interface(UPI) platform developed by the National Payments Corporation of India (NPCI) and is powered by YES Bank. PhonePe is a one stop UPI-based app which can serve all your payment needs, in a safe and secure manner.

- **YES mPower -** Yes Bank partnered with Silicon Valley-based bot platform Gupshup to launch an artificial intelligence-powered banking chatbot 'YES mPower' that instantly gives information about loan products. The 'YES mPower' bot is available through Facebook Messenger

9. **Indian Bank**

- **IndPay -** A mobile application service that enables its customers to operate bank account from anywhere, anytime.
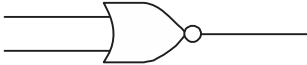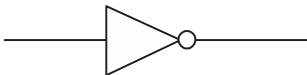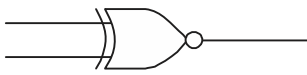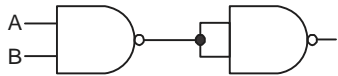
10. **Bank of Baroda**

- **M-Connect -** It offers you the chance to manage all of your banking operations using your Smartphone in a convenient, safe and simple manner.

Computer Awareness

MCQ FOR IBPS RRB EXAMS

1. An alternate name for the completely interconnected network topology is
   A. Mesh   B. Ring
   C. Bus   D. None

2. Telnet is………based computer protocol
   A. sound   B. image
   C. text   D. None

3. through………an administrator or another user can access someone else's computer remotely.
   A. Web server   B. Web application
   C. telnet   D. None

4. How many ways you can save a document?
   A. 5   B. 4
   C. 3   D. None

5. The maximum zoom % in MS Power Point is…….
   A. 400   B. 100
   C. 200   D. None

6. In Excel, charts are created using which option?
   A. Pie Chart   B. Chart Wizard
   C.Bar Chart   D. None

7. In order to include picture data type must be?
   A. OLE   B. hyperlink
   C.A. or B.   D. None

8. A…….. is the term used when a search engine returns a web page that matches search criteria
   A. blog   B. hit
   C. link   D. None

9. Which is required to create an html document?
   A. Internet   B. text editor
   C. Browser   D. None

10. Which of the following will be used if a sender of e-mail wants to bold, italics etc, the text message?
    A. Rich text   B. Rich signature
    C. Reach format D. None

11. Which stores information about the user's web activity?
    A. Spam   B. Cookie
    C. Cache   D. None

12. Each IP packet must contain
    A. Source address B. destination address
    C.A.&B.   D. None

13. Vendor-created program modifications are called---
    A. patches   B. antiviruses
    C. holes   D. None

14. If your computer rebooting itself then it is likely that
    A. It has a virus
    B. It does not have enough memory
    C. There has been a power surge
    D. None

15. The …….. of a Threat measures its potential impact on a System
    A. vulnerabilities   B. degree of harm
    C. susceptibility   D. None

16. A digital signature is
    A. scanned signature   B. encrypting information
    C. signature in binary form D. None

17. A firewall operated by
    A. the pre-purchase phase
    B. isolating intranet from extranet
    C. screening packets to/from the network & provide controllable filtering of network traffic.
    D. None

18. Which one of the following is a cryptographic protocol used to secure http concession?
    A. Transport Layer Security
    B. Explicit Congestion Notification
    C. Resource Reservation Notification (RRN)
    D. None

19. Which of the following inputs a computer's memory, but unlike a virus, it does not replicate itself?
    A. Trojan Horse   B. Logic bomb
    C. Firewall   D. None

20. Which one of the following is a key function of firewall?
    A. Monitoring   B. deleting
    C. moving   D. None

21. The load instruction is mostly used to designate a transfer from memory to a processor register known as
    A. Program counter   B. instruction register
    C. accumulator   D. None

22. The most frequently used instructions of a computer program are likely to be fetched from
    A. cache   B. cookie
    C. main memory   D. None

23. Arithmetic Logic Unit(ALU) and control sections have special purpose locations called
    A. secondary memory   B. registers
    C. accumulator   D. None

24. Who was the Inventors of Computer Chip (IC)
    A. Jack Kilby   B. Robert Noyce
    C. Jack Kilby and Robert Noyce
    D. John McCarthy   E. Martin Cooper

25. Gigabyte represents approximately _____ memory locations.
    A. One billion   B. One million
    C. One trillion   D. Two million
    E. None of the above

26. In a worksheet lines between cells are called as_____.
    A. Cross lines   B. Gridlines
    C. Parallel lines   D. Adjacent
    E. None of thesE.

27. EDVAC stands for_____.
    A. Electronic Disc Variable Automatic Computer
    B. Electronic Discrete Variable Automatically Computer
    C. Electronic Discrete Variable AutomaticComputer
    D. Electronic Discrete Versatile Automatic Computer

28. Binary equivalent to 87 is:
    A. 1010111   B.1101111
    C. 1011111   D.10111111
    E. None of these

29. Stack is the _____ structure.
    A. Last in first out (LIFO)
    B. First in First out (FIFO)
    C. First in Last out (FILO)
    D. First come First served (FCFS)
    E. None of these

30. Which layer is reasonable for the user interface?
    A.Physical Layer   B.Application Layer
    C.Data Link Layer   D.Network Layer
    E.Session Layer

31. A _____ network has a central (hub) computer that is responsible for managing the network
    A.star   B.ring
    C.Bus   D.Mesh
    E.None of the above

32. IPv6 works on _____bit.
    A.32 bit   B.64 bit
    C.16 bit   D.128 bit
    E.256 bit

33. How many maximum columns insert in MS word table?
    A. 32   B. 61
    C. 63   D. 65
    E. 67

34. AND gate output with three inputs, A, B, and C, is HIGH when _____.
    A. A = 1, B = 1, C = 0   B. A = 0, B = 0, C = 0
    C. A = 1, B = 1, C = 1   D. A = 1, B = 0, C = 1
    E. A = 0, B = 1, C = 1

35. Which one of the following image represents a NOR gate?

    A.

    B.

    C.

    D.

36. What will be the one's complement of (10101)
    A. 01010   B. 11111
    C. 00010   D. 11000
    E. 10100

37. What will be the two's complement of (10101)
    A. 01010   B. 11111
    C. 01011   D. 11000
    E. 10100

38. Which of the following represent Associative Law?
    A. (A.B).C = A.(B.C)   B. (A.B).C = A.C + A.B
    C. A.B = B.A   D. A.(B.C) = A.B + A.C
    E. None of the above

39. How many Keywords available in 'C' Language?
    A.25   B.23
    C.32   D.36
    E.39

40. Result of this given the image is equal to ------

    A. AND Gate   B. OR Gate
    C. NOT Gate   D. NOR Gate
    E. None of the above

41. Convert $(577)_8 = (?)_{16}$
    A. 17F   B. 16E
    C. 17E   D. 15D
    E. 16F

42. Convert $(111111110010)_2 = (?)_{16}$
    A. $(EE2)_{16}$ B. $(FF2)_{16}$
    C. $(2FE)_{16}$ D. $(FD2)_{16}$
    E. None of these

43. Convert $(8B3F)_{16} = (?)_2$
    A. 35647   B. 011010
    C. 1011001111100011   D. 1000101100111111
    E. 1001111110011000

44. Father of 'C' programming language_____.
   A. Dennis Ritchie   B. Prof Jhon Kemeny
   C. Thomas Kurtz   D. Bill Gates
   E. None

45. Which of the following is not a method of accessing the web?
   A. modem   B. ISDN
   C. DSL   D. CPU
   E. None of these

46. Yahoo (www.yahoo.com) is a _____.
   A. Website for Consumers
   B. Portal
   C. Organization that allocates web addresses
   D. Super Computer
   E. None of these.

47. Time during which a job is processed by the computer is___.
   A. Execution Time   B. Delay Time
   C. Real Time   D. Waiting Time
   E. None of these

48. Internet Explorer is a _____.
   A. Web Browser   B. Graphing Package
   C. News Reader   D. Any person browsing the net
   E. None of these

49. 1st microprocessor in the world _____ .
   A. 8085   B. 8086
   C. I-4004   D. 8286
   E. None of these

50. Which memory is used to store the data untill the light is on _____?
   A. RAM   B. ROM
   C. PROM   D. CACHE
   E. None of these

51. Multi user systems provided cost savings for small business because they use a single processing unit to link several
   A. Personal computers   B. Workstations
   C. Dumb terminals   D. Mainframes

52. The difference between memory and storage is that memory is ___ and storage is __
   A. Temporary, permanent B. Permanent, temporary
   C. Slow, fast   D. All of the above

53. Which of the following is the first computer to use Stored Program Concept?
   A. UNIVAC   B. ENIAC
   C. EDSAC   D. None of above

54. 1 nibble equals to
   A. 1 bits   B. 2 bits
   C. 4 bits   D. 8 bits

55. The most commonly used standard data code to represent alphabetical, numerical and punctuation characters used in electronic data processing system is called
   A. ASCII   B. EBCDIC
   C. BCD   D. All of the above

56. Hard disk is coated on both sides with
   A. Magnetic metallic oxide
   B. Optical metallic oxide
   C. Carbon layer
   D. All of the above

57. The contents of information are stored in
   A. Memory data register
   B. Memory address register
   C. Memory arithmetic registers
   D. Memory access register

58. The programs which are as permanent as hardware and stored in ROM is known as
   A. Hardware   B. Software
   C. Firmware   D. ROM ware

59. Which of the following memories must be refreshed many times per second?
   A. Static RAM   B. Dynamic RAM
   C. EPROM   D. ROM

60. In which mode, the communication channel is used in both directions at the same time?
   A. Full-duplex   B. Simplex
   C. Half-duplex   D. None of the above

ANSWER KEY

1. (A)	2. (C)	3. (C)	4. (C)	5. (A)
6. (B)	7. (A)	8. (B)	9. (B)	10. (A)
11. (B)	12. (C)	13. (A)	14. (A)	15. (B)
16. (B)	17. (C)	18. (A)	19. (B)	20. (A)
21. (C)	22. (A)	23. (B)	24. (C)	25. (A)
26. (B)	27. (B)	28. (A)	29. (A)	30. (B)
31. (A)	32. (D)	33. (C)	34. (C)	35. (B)
36. (A)	37. (C)	38. (A)	39. (C)	40. (A)
41. (A)	42. (B)	43. (D)	44. (A)	45. (D)
46. (A)	47. (A)	48. (A)	49. (C)	50. (A)
51. (C)	52. (A)	53. (C)	54. (C)	55. (A)
56. (A)	57. (A)	58. (C)	59. (B)	60. (A)

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TRICKY QUESTIONS

Quantitative Aptitude

1. The average monthly income of 4 earning members of a family is Rs. 7350. One member passes away and the average monthly income becomes Rs. 6500. What was the monthly income of the person, who is no more?

   (a) Rs. 6928   (b) Rs. 8200
   (c) Rs. 9900   (d) Rs.13850
   (e) Rs. 8800

2. A person covers 9 km with a speed of 3 km/hr, 25 km with a speed of 5 km/hr and 30 km with a speed of 10 km/hr. Find out the averages speed of person.

   (a) $5\frac{9}{11}$ km/hr   (b) $11\frac{5}{9}$ km/hr

   (c) $9\frac{5}{11}$ km/hr   (d) $5\frac{5}{11}$ km/hr

   (e) None of these

3. The average age of eleven cricket players is 20 years. If the age of the coach is also included, the average age increases by 10%. The age of the coach is:

   (a) 48 years   (b) 44 years
   (c) 40 years   (d) 36 years
   (e) 52 years

4. A, B, C, D, E, F are the only six families in Vyas colony. A, B, C, D, E and F has 7, 8, 10, 13, 6 and 10 members in their families respectively. If 1member form all the six families left their respective families to accommodate themselves in hostel of Police training academy, then the average number of members now in each family of Vyas colony is:

   (a) 8   (b) 9   (c) 10   (d) 13
   (e) 15

5. Nine persons went to a hotel for taking their meals. Eight of them spent Rs. 12 each over their meals and their ninth spent Rs. 8 more than the average expending of all the nine. Total money spent by them was:

   (a) 104   (b) 105   (c) 116   (d) 117
   (e) 119

Directions (Q.6-10): Seven companies A, B, C, D, E, F and G are engaged in the production of two items I and II. Comparative data about the production of these items by the companies is given in the following graph and table. Study them carefully and answer the questions given below.
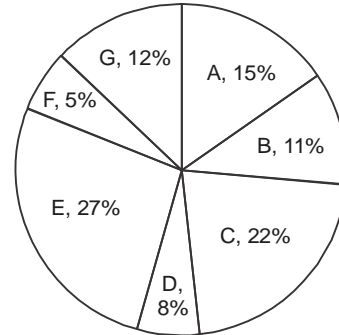
Company	Ratio of Production		Per cent pro?t earned	
	Item I	Item II	Item I	Item II
A	2	3	25	20
B	3	2	32	35
C	4	1	20	22
D	3	5	15	25
E	5	3	28	30
F	1	4	35	25
G	1	2	30	24

Percentage of the total production produced by the seven companies

Cost of the total production (both items together) by seven companies = Rs 25 crores

Ratio of production between items I and II and the percent profit earned for the two items

6. What is the total cost of the production of item I by companies A and C together in Rs crore?

   (a) 9.25   (b) 5.9
   (c) 4.1625   (d) 4.9
   (e) None of these

7. What is the amount of profit earned by company D on item II?

   (a) Rs 3.125cr   (b) Rs 31.25 cr
   (c) Rs 3.125 lakhs   (d) Rs 31.25 lakhs
   (e) None of these

8. Cost of production of item I by company F is what per cent of the cost of production of item II by company D?

   (a) 16%   (b) 33.33%
   (c) 66.67%   (d) 20%
   (e) None of these

9. What is the ratio of the cost of production of item I by company A to the cost of production of item I by company D?

(a) 3 : 5 (b) 1 : 2

(c) 2 : 1 (d) 2 : 3

(e) None of these

10. What is the total of the profit earned by company B on the production of item I and the profit earned by company A on production of item II?

(a) Rs 9.78 cr (b) Rs 97.8 lakhs

(c) Rs 52.8 lakhs (d) Rs 5.28 cr

(e) None of these

11. The value of $\dfrac{\sin\theta-\cos\theta+1}{\sin\theta+\cos\theta-1}\left(\theta\neq\dfrac{\pi}{2}\right)$ is

(a) $\dfrac{1+\sin\theta}{\cos\theta}$ (b) $\dfrac{1-\sin\theta}{\cos\theta}$

(c) $\dfrac{1-\cos\theta}{\sin\theta}$ (d) $\dfrac{1+\cos\theta}{\sin\theta}$

12. $\tan 7° \tan 23° \tan 60° \tan 83°$ is equal to

(a) 0 (b) $\sqrt{3}$

(c) $\dfrac{1}{\sqrt{3}}$ (d) 1

13. If $\dfrac{\cos\alpha}{\cos\beta}=a$, $\dfrac{\sin\alpha}{\sin\beta}=b$, then $\sin^2 b$ will be equal to which one of following:-

(a) $\dfrac{a^2-1}{a^2+b^2}$ (b) $\dfrac{a^2+1}{a^2-b^2}$

(c) $\dfrac{a^2-1}{a^2-b^2}$ (d) $\dfrac{a^2+1}{a^2+b^2}$

14. If $\left(r\cos\theta-\sqrt{3}\right)^2+\left(r\sin\theta-1\right)^2$

$= 0$ then $\dfrac{r\tan\theta+\sec\theta}{r\sec\theta+\tan\theta}$ will be equal to which of th following

(a) $\dfrac{4}{5}$ (b) $\dfrac{5}{4}$

(c) $\dfrac{\sqrt{3}}{4}$ (d) $\dfrac{\sqrt{5}}{4}$

15. The value of $\dfrac{\sin\theta-2\sin^3\theta}{2\cos^3\theta-\cos\theta}$ is equal to

(a) sin q (b) cos q

(c) tan q (d) cot q

16. Two ships are sailing in the sea on the two sides of a lighthouse. The angle of elevation of the top of the lighthouse is observed from the ships are 30° and 45° respectively. If the lighthouse is 100 m high, the distance between the two ships is:

(a) 173 m (b) 200 m

(c) 273 m (d) 300 m

17. A man standing at a point P is watching the top of a tower, which makes an angle of elevation of 30° with the man's eye. The man walks some distance towards the tower to watch its top and the angle of the elevation becomes 60°. What is the distance between the base of the tower and the point P?

(a) $4\sqrt{3}$ units (b) 8 units

(c) 12 units (d) Data inadequate

(e) None of these

18. The angle of elevation of a ladder leaning against a wall is 60° and the foot of the ladder is 4.6 m away from the wall. The length of the ladder is:

(a) 2.3 m (b) 4.6 m

(c) 7.8 m (d) 9.2 m

19. An observer 1.6 m tall is away from a tower. The angle of elevation from his eye to the top of the tower is 30°. The heights of the tower is:

(a) 21.6 m (b) 23.2 m

(c) 24.72 m (d) None of these

SOLUTIONS

1. **(c)** Monthly income of 4 persons = 7350 × 4

= Rs. 27400

Monthly income of 3 persons (excluding the dead person) = 6500 × 3 = Rs. 19500

\ Monthly income of dead person = 29400 – 19500 = Rs. 9900

2. **(a)** Here, P = 9 km, Q = 25 km, R = 30 km

x = 3 km/hr, y = 5km/hr and z = 10 km/hr

\ Required average speed = $\dfrac{P+Q+R}{\dfrac{P}{X}+\dfrac{Q}{Y}+\dfrac{R}{Z}}$

$=\dfrac{9+25+30}{\dfrac{9}{5}+\dfrac{25}{5}+\dfrac{80}{10}}$

$=\dfrac{64}{3+5+3}=\dfrac{64}{11}$

$=5\dfrac{9}{11}$ km/hr

3. (b) Sum of ages of 11 players = 20 0+ 11 = 220 years

The average age of 11 players and coach

$= 20 \times \dfrac{110}{100} = 22$

$\therefore$ 220 + ag of caosh = 22 × 12

$\therefore$ ag of coach = 264 – 220 = 44 years

4. (a) Required average

$= \dfrac{(7-1)+(8-1)+(10-1)+(13-1)+(6-1)+(10-1)}{6}$

$= \dfrac{(7+8+10+13+6+10)}{6} - \dfrac{(6\times1)}{6}$

$= 9 - 1 = 8$

5. (d) No, of persons = 9

Let the average expenditure of 9 persons = x

Now according to question,

$\dfrac{12\times8+(x+8)}{9} = x$

$96 + x + 8 = 9x \Rightarrow 8x = 104 \Rightarrow x = 13$

total money spent by 9 persons = 9x

= 9 × 13 = Rs. 117

6. (b) total cost of production by company A $= \dfrac{15}{100}\times25$

= 3.75 crores = 3.75 crores

total cost of production by company C $= \dfrac{22}{100}\times25$

= 5.5 crores

cost of production of item 1 by company A

$= \dfrac{2}{5}\times3.75$ = 1.5 crores

cost of production of item 1 by company C =

$\dfrac{4}{5}\times5.5$ = 4.4 crores

$\therefore$ Required total cost = 1.5 + 4.4 = 5.9 crores

7. (d) Required profit earned $= \dfrac{25}{100}\times\dfrac{5}{8}\times\dfrac{8}{100}\times25$

= 0.3125 crores

= 31.25 lakhs

8. (d) Required % $= \dfrac{\dfrac{5}{100}\times\dfrac{1}{5}\times25}{\dfrac{8}{100}\times\dfrac{5}{8}\times25}\times100$

$= \dfrac{0.25}{1.25}\times100$ = 20%

9. (c) Required ratio $= \dfrac{\dfrac{15}{100}\times\dfrac{2}{5}\times25}{\dfrac{8}{100}\times\dfrac{3}{8}\times25}$

$= \dfrac{30}{500}\times\dfrac{800}{24} = \dfrac{5\times8}{5\times4}$

= 2 : 1

10. (b) Required total profit $= \left(\dfrac{32}{100}\times\dfrac{3}{5}\times\dfrac{11}{100}\times25\right)$

$+\left(\dfrac{20}{100}\times\dfrac{3}{5}\times\dfrac{15}{100}\times25\right)$ = 0.528 + 0.45

= 0.978 crores

= 97.8 lakhs

11. (a) $\dfrac{\sin\theta-\cos\theta+1}{\sin\theta+\cos\theta-1}$

$= \dfrac{\sin\theta+(1-\cos\theta)}{\sin\theta-(1-\cos\theta)}\times\dfrac{\sin+(1-\cos\theta)}{\sin+(1-\cos\theta)}$

$= \dfrac{\sin^2\theta+(1-\cos\theta)^2+2\sin\theta(1-\cos\theta)}{\sin^2\theta-(1-\cos\theta)^2}$

$= \dfrac{\sin^2\theta+1-2\cos\theta+\cos^2\theta+2\sin\theta-2\sin\theta\cos\theta}{\sin^2\theta-1+2\cos\theta-\cos^2\theta}$

$= \dfrac{2-2\cos\theta+2\sin\theta-2\sin\theta\cos\theta}{2\cos\theta-2\cos^2\theta}$

$= \dfrac{2(1-\cos\theta)+2\sin\theta(1-\cos\theta)}{2\cos\theta(1-\cos\theta)}$

$= \dfrac{1+\sin\theta}{\cos\theta}$

12. (b) tan 7° tan 23° tan 60° tan 67° tan 83°

= tan (90° – 83°) tan (90° – 67°) tan 60° tan 83°

= cot 83° cot 67° tan 60° tan 67° tan 83°

= tan 60° = $\sqrt{3}$

13. (c) cos α = a cos β ...(i)

sin α = b sin β ...(ii)

Squaring (i) & (ii) & adding

cos² α + sin² α = a² cos² β + b² sin² β

1 = a² (1 – sin² β) + b² sin² β

1 = a² – a² sin² β + b² sin² β

a² sin² β – b² sin² β a² – 1

sin² β (a² – b²) = a² – 1

sin² β = $\dfrac{a^2-1}{a^2-b^2}$

14. (a) $\left(r\cos\theta - \sqrt{3}\right)^2 + \left(r\sin\theta - 1\right)^2 = 0$

then

$r\cos\theta - \sqrt{3} = 0 \qquad r\cos\theta = \sqrt{3}$

$r\sin\theta - 1 = 0 \qquad r\sin\theta = 1$

$\dfrac{r\sin\theta}{r\cos\theta} = \dfrac{1}{\sqrt{3}}$

$\tan\theta = \dfrac{1}{\sqrt{3}}$

$\theta = 30°$

$r\sin\theta = 1$

$r\sin 30° = 1$

$r \times \dfrac{1}{2} = 1$

$r = 2$

$\dfrac{r\tan 30° + \sec 30°}{r\sec 30° + \tan 30°}$

$= \dfrac{\dfrac{2 \times 1}{\sqrt{3}} + \dfrac{2}{\sqrt{3}}}{\dfrac{2 \times 2}{\sqrt{3}} + \dfrac{1}{\sqrt{3}}} = \dfrac{\dfrac{4}{\sqrt{3}}}{\dfrac{5}{\sqrt{3}}} = \dfrac{4}{5}$

15. (c) $\dfrac{\sin\theta - 2\sin^3\theta}{2\cos^3 - \theta - \cos\theta}$

$= \dfrac{\sin\theta\left(1 - 2\sin^2\theta\right)}{\cos\theta\left(2\cos^2\theta - 1\right)}$

$= \dfrac{\sin\theta}{\cos\theta} \times \dfrac{\cos 2\theta}{\cos 2\theta} = \tan\theta$

16. (c) Let AB be the lighthouse and C and D be the positions of the ships.
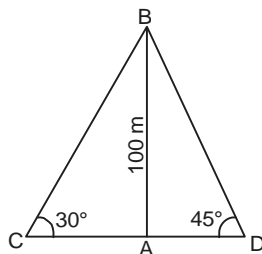
Then, AB = 100 m, $\angle ACB = 30°$ and $\angle ADB = 45°$.

$\dfrac{AB}{AC} = \tan 30° = \dfrac{1}{3}$

$\Rightarrow AC = AB \times 3 = 1003$ m.

$\dfrac{AB}{AD} = \tan 45° = \dfrac{1}{3}$

$\Rightarrow AD = AB = 100$ m.

$\therefore CD = (AC + AD) = (1003 + 100)$ m

$= 100(3 + 1)$

$= (100 \times 2.73)$ m

$= 273$ m.

17. (d) One of AB, AD and CD must have given.
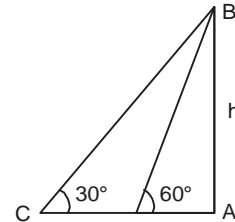
So, the data is inadequate.

18. (d) Let AB be the wall and BC be the ladder.
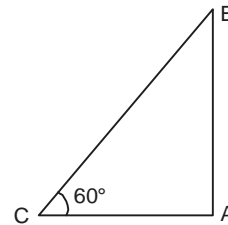
Then, ACB = 60° and AC = 4.6 m.

$AC = \cos 60° = \dfrac{1}{2}$

$\Rightarrow BC = 2 \times AC$

$= (2 \times 4.6)$ m

$= 9.2$ m.

19. (a) Let AB be the observer and CD be the tower.
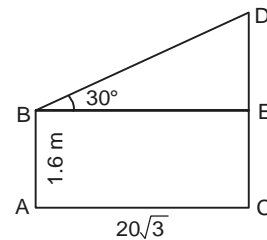
Draw BE ⊥ CD.

Then, CE = AB = 1.6 m,

BE = AC = 203 m.

$\dfrac{DE}{BE} = \tan 30° = \dfrac{1}{3}$

$\Rightarrow DE = \dfrac{203}{3}$ m $= 20$ m

$\therefore CD = CE + DE = (1.6 + 20)$ m $= 21.6$ m

Reasoning Ability

Directions (1 to 5): Study the following information carefully and answer the questions given below:

Ten persons are sitting in two parallel rows containing five persons each in such a way that there is an equal distance between adjacent persons. In the first row, F, G, H, I and J are seated and all of them are facing south. In the 2nd row, U, V, W, X and Y are seated and all of them are facing north. Therefore, in the given seating arrangement, each member seated in a row faces another member of the other row.

X sits third to the left of U. F faces immediate neighbor of X. H sits second to the right of F. Only one person sits between G and I. V and Y are immediate neighbors. Y does not face F and G.

1. How many persons are seated between G and J?
   (A) None   (B) One   (C) Two   (D) Three
   (E) Can't be determined

2. Who amongst the following faces I?
   (A) U   (B) V   (C) W   (D) X
   (E) Y

3. Which of the following is true regarding V?
   (A) U and W are immediate neighbours of V
   (B) V sits at one of the extreme ends of the line
   (C) J is an immediate neighbour of the person facing V
   (D) X sits on the immediate left of V
   (E) None of these

4. Who amongst the following are sitting exactly in the middle of the rows?
   (A) F and Y   (B) I and X   (C) I and U   (D) U and H
   (E) F and V

5. Four of the following five are alike in a certain way and thus form a group. Which is the one that does not belong to that group?
   (A) H   (B) I   (C) W   (D) J
   (E) U

Directions (6 to 10): The following questions are based on the five three letter words given below

VIPBAS   ILL   LIE   XER

(Note: The words formed after performing the given operations may or may not be meaningful English words.)

6. If all the consonants are changed to the next letter of the English alphabetical series, how many words will be meaningful?
   (A) 1   (B) 2   (C) 3   (D) 4
   (E) 5

7. How many words will have 1 or more vowels if the first letter is replaced by the last?
   (A) 0   (B) 1   (C) 2   (D) 3
   (E) 4

8. If all the consonants are changed to the previous letter of the English alphabetical series, how many will contain all vowels?
   (A) 0   (B) 1   (C) 2   (D) 3
   (E) 4

9. If second and third letters of all the words are interchanged, which word will come third as per the dictionary order?
   (A) VIP   (B) BAS   (C) ILL   (D) LIE
   (E) XER

10. If all the consonants in the words are changed to the next letter of the English alphabetical series, which word will come first as per the dictionary order?
    (A) VIP   (B) BAS   (C) ILL   (D) LIE
    (E) XER

Directions (11 to 12): Study the information carefully and answer the questions given below.

C, D, E, F, G and H are six family members. G is son of F, who is not the mother of G. D is brother of F. H and F are a married couple. E is daughter of H, who is sister of C.

11. How is G related to E?
    (A) Mother   (B) Father   (C) Sister   (D) Brother
    (E) None of these

12. How many females members are there in the family?
    (A) Two   (B) Three
    (C) Four   (D) Can't be determined
    (E) None of these

Directions (13 to 14): These questions are based on the following information.

In a family, people have different likes and dislikes. Amit is the son of Cathy and likes playing football. Cathy and Kitty are sisters who like shopping. Zohra is the mother of Kitty and Pavan is the son of Zohra and Zohra doesn't eat ice cream. Pavan is studious and likes reading books.

13. Who is maternal grandmother of Amit?
    (A) Catty   (B) Zohra
    (C) Kitty   (D) None of these
    (E) Cannot be determined

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14. Pavan is Uncle of whom among the below?

(A) Catty   (B) Zohra   (C) Kitty   (D) Amit

(E) None of the above.

15. At a family gathering, there are 5 members present - A, B, C, D and E. A is the daughter of B, and her brother is C. C's brother in law is sitting next to E who is a female. There are two couples present at the gathering. Both of A's parents are present.

Who is D in this gathering?

(A) B's Wife   (B) A's husband

(C) E's son   (D) C's wife's brother

(E) Cannot be determined

Directions (16 to 20): In the following question assuming the given statements to be true, find which of the conclusion among given three conclusions is /are definitely true and then give your answers accordingly.

16. Statements: A > B ≥ C ≥ D; D > E = F; G ≤ F; H = G; H ≥ I; M > E

Conclusions:

I. F ≥ I

II. M > G

III. C ≥ F

(A) None is true

(B) Only I and II are true

(C) Only II is true

(D) Only I and III are true

(E) All are true

17. Statements: P = Q ≥ R < S; T < U; T = A > E; T ≥ S

Conclusions:

I. R ≤ U

II. S = E

III. R ≤ A

(A) None is true

(B) Only I and II are true

(C) Only II and III are true

(D) Either I or II is true

(E) All are true

18. Statements: M ? N ? O < P; R = S; P < R; U ? M; T < M; Q ? P

Conclusions:

I. M < P

II. S > Q

III. T < O

(A) None is true   (B) Only I is true

(C) Only II and III are true (D) Only I and III are true

(E) All are true

19. Statements: U ≤ V; W < V; W > X = Y ≥ Z; S ≥ V; A < U; W ≥ B

Conclusions:

I. A ≤ S

II. Y > B

III. Z < V

(A) None is true   (B) Only I and II are true

(C) Only II and III are true (D) Only II is true

(E) Only III is true

20. Statements: A = O; A > X; A < R; T > R; X ≥ Y; O ≥ P

Conclusions:

I. R > X

II. P ≤ T

III. Y < O

(A) None is true   (B) Only I and II are true

(C) Only II and III are true (D) Only I and III are true

(E) All are true

SOLUTIONS

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(1 to 5):
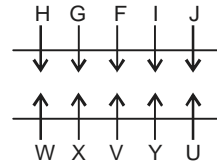
1. (C)

2. (E)

3. (D)

4. (E)

5. (B)

6. (B) After changing the consonants: WIQ CAT IMM MIE YES

Hence, 2 words are meaningful ie. CAT and YES

7. (E) After replacing the first letter by the last: PIP SAS LLL EIE RER

Hence 4 words have 1 or more vowels i.e. PIP, SAS, EIE and RER.

8. (B) After changing the consonants: UIO AAR IKK KIE WEQ

Hence, only 1 word contains all vowels i.e. UIO

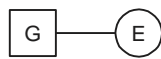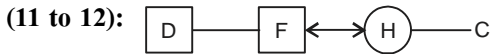9. **(D)** After interchanging second and third letters: VPI BSA ILL LEI XRE

   After arranging alphabetically: BSA ILL LEI VPI XRE

   Hence, the third word is LEI i.e. LIE

10. **(B)** After changing the consonants: WIQ CAT IMM MIE YES

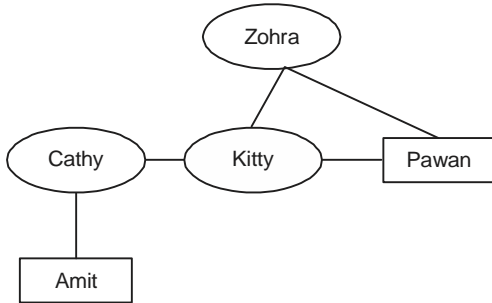   After arranging alphabetically: CAT IMM MIE WIQ YES
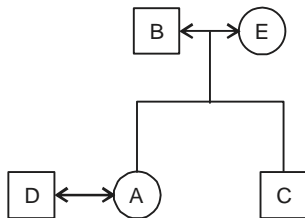
    Hence, the first word is CAT i.e. BAS

(11 to 12):

11. **(D)**
12. **(D)**

(13 to 14):

13. **(B)**
14. **(D)**
15. **(B)**

16. **(B)** On combining: A > B ≥ C ≥ D > E = F ≥ G = H ≥ I; M > E

    Conclusions:

    I. F ≥ I (True)

    II. M > G (True)

    III. C ≥ F (False)

    Therefore, only conclusion I and II follows.

17. **(A)** On combining: P = Q ≥ R < S ≤ T < U; T = A > E

    Conclusions:

    I. R ≥ U (False)

II. S = E (False)

III. R ≥ A (False)

Therefore, none of the conclusions follow.

18. **(E)** On combining: M ≤ N ≤ O < P ≥ Q; P < R = S; U ≤ M > T

    Conclusions:

    I. M < P (True)

    II. S > Q (True)

    III. T < O (True)

    Therefore, all the conclusions follow.

19. **(E)** On combining: A < U ≤ V > W > X = Y ≥ Z; S ≥ V; W ≥ B

    Conclusions:

    I. A ≤ S (False)

    II. Y > B (False)

    III. Z < V (True)

    Therefore, only conclusion III follows.

20. **(D)** On combining: P ? O = A < R < T; A > X ? Y

    Conclusions:

    I. R > X (True)

    II. P ≤ T (False)

    III. Y < O (True)

    Therefore, only conclusion I and III follows.

IMPORTANT QUESTIONS

English Language

ERROR LOCATION

Directions (1 to 5): Read the given sentences to find out whether there are any grammatical/contextual errors in them. The errors, if any, will be in two of the phrases of the sentences and the combination of those parts will be the answer of that question. If no part of the sentence has an error then, mark 'no error' as your answer. (Ignore punctuation errors if any)

1. A research team has found a (A)/ way to produce an artificial mole (B)/ that serves as an early warning sign of (C)/ the four most common types of cancer. (D)
   (A) AC   (B) BD   (C) CD   (D) AD
   (E) No error

2. French astronomers discovered that (A)/ computer models used to simulate how car engines (B)/ emit pollutants could also be used (C)/ to model hot exoplanet atmospheres. (D)
   (A) AB   (B) BC   (C) AD   (D) CD
   (E) No error

3. In the excitement of the storm, (A)/ everyone had, for the moment, (B)/ forgot the even more (C)/ terrible dangerous that they were in. (D)
   (A) AB   (B) BC   (C) BD   (D) CD
   (E) All have errors

4. One son had to stayed at home (A)/ to inherit and care for the ancestral (B)/ property, but the others took to (C)/ the sea to retake there kingdom. (D)
   (A) AB   (B) AC   (C) AD   (D) CD
   (E) No error

5. There was no special reason for (A)/ expecting the invaders to keep their (B)/ part of the treaty, but the Saxons (C)/ had no choice in the matter. (D)
   (A) AB   (B) AC   (C) AD   (D) CD
   (E) No error

FILLERS

Directions (6 to 10): In each of the following questions given below there are two blanks, each blank indicates that something has been omitted. Choose the set of words for each blank which best fits to the meaning of the sentence as a whole.

6. Important local discoveries were made by the young explorers, and their skill and _____ earned for them better _____ for further exploration.
   (A) Courage, equipment   (B) Brave, provisions
   (C) Plucky, amenities   (D) Valour, supplied
   (E) Nerve, resourceful

7. Snow lay deep on the frozen ground, and the horses dies one by one for lack of food, but the _____ explorer had soon got huts ready for the winter, which was to be spent in felling trees and pushing forward the building of his ship, the Fortuna, for the coming _____ of discovery.
   (A) Courageous, journey   (B) Undaunted, Voyage
   (C) Fearlessly, trip   (D) Bravery, tour
   (E) Daring, expedite

8. Perfectionism is built on an excruciating _____ making, and admitting, a mistake is a necessary part of growing and learning and being human. It also makes you better at your career and relationships and life in general. By avoiding mistakes at any cost, a perfectionist can make it harder to reach their own _____ goals.
   (A) Prompt, grand   (B) Irony, Lofty
   (C) Define, Oppressed   (D) Junction, forced
   (E) Aversion, Coincidental

9. In the 150 years since Abraham Lincoln was assassinated he has become a nearly _____ figure, a larger-than-life hero who rose from humble beginnings to become one of the most _____ leaders of history.
   (A) Mystified, venerated   (B) Mythological, adulted
   (C) Mythic, revered   (D) Mysterious, reinstated
   (E) Mystic, restituted

10. In the late- 1860s, Smalls _____ his celebrity as the "hero of the planter" into a political career. He helped organize South Carolina's _____ Republican Party, and later served in the state legislature before winning a seat in the U.S. House of Representatives in 1875.
    (A) Gamboled, mushrooming
    (B) Gambled, proliferating
    (C) Parlayed, burgeoning
    (D) Monetized, ascending
    (E) Embodied, escalating

PARAGRAPH COMPLETION

Directions (11 to 15): In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the four answer choices given, to make the passage complete and coherent (coherent means logically complete and sound).If no option is suitable then select option (E) as your answer.

11. Two further points are lost in the firestorm of protests over the press conference. First, there is no instance that I can recall when journalists have accused one president - especially a President of a state as large and powerful as Russia - of interfering in the elections of another country in a joint press conference between the two Presidents. In joint press conferences, one head of government is not typically called on to label the other head of government a liar. _____ _____

    (A) Soviet Premier Nikita Khrushchev's outburst there against U.S. President Dwight Eisenhower led to a collapse of the summit

    (B) Of course, whether Mr. Trump should have gone to Helsinki to meet Mr. Putin at all amidst these allegations is another issue.

    (C) And that was not the only instance of U.S. meddling in Italian elections.

    (D) Rather than discussing global issues, ranging from nuclear disarmament to conflicts in Syria and the Ukraine, journalists were focussed on a domestic issue in the U.S.

    (E) None of these

12. If the BJP's alliance concerns are focussed on Maharashtra, the Congress's alliance-building will be hard work in most States. Even the TDP does not appear to be on the side of the Congress, its traditional rival that remains a contender for power in Andhra Pradesh despite being considerably weakened after the bifurcation. Although the Trinamool Congress voted with the Opposition, Mamata Banerjee still talks of a Federal Front of regional parties as the alternative to the BJP. _____ In Uttar Pradesh, the SP and the BSP are the key players; in Bihar, the RJD will take the lead position in any talks with other Opposition parties.

    (A) But they reckoned the debating and voting exercise was still worth their while.

    (B) What this means is that the Congress is not in a position to dictate the terms of alliance in many States.

    (C) Rather than setting the scene for 2019, the no-confidence motion may have merely marked the beginning of a political churn.

    (D) In Karnataka, the JD(S) is in a position to drive a hard bargain; and in Tamil Nadu, the DMK is the leading partner.

    (E) None of these

13. As a law that empowers the citizen, the Right to Information Act, 2005 quickly struck root in a country saddled with the colonial legacy of secretive government. The move by the NDA government to amend the far-sighted law aims at eroding the independence of the Information Commissions at the national level and in the States. The proposed amendments show that the Central government seeks control over the tenure, salary and allowances of the Chief Information Commissioner and Information Commissioners at the Centre, and the State Chief Information Commissioners. _____

    (A) Such a change would eliminate the parity they currently have with the Chief Election Commissioner and Election Commissioners and, therefore, equivalence with a judge of the Supreme Court in matters of pay, allowances and conditions of service.

    (B) The law envisaged that voluntary disclosure would reduce the need to file an application.

    (C) Any move to enfeeble the RTI Act will deal a blow to transparency.

    (D) Attempts were made by the UPA government also to weaken the law, including to remove political parties from its purview.

    (E) None of these

14. _____ Few believed that another multi-ethnic melting pot of star players could solve the country's problems and, even after the French victory, no political commentator has been willing to bet on redemption through football. There is a keen awareness today that the steady trickle of critics who want to use the composition of the French football team as a platform for rampant xenophobia will soon return.

    (A) Such a strong public philosophy is often incomprehensible to people outside France.

(B) But there has been no bigger political talking-point than the identity of the winning French team.

(C) All of this meant that the French did not have very high expectations of their team in this World Cup.

(D) The squad responded to these criticisms by winning the World Cup for France for the first time in 1998.

(E) None of these

15. _____.
We, too, face such issues when home-grown right-wing activists kill cattle transporters, or target members of a particular community, or seek to impose their version of morality on women, thereby curtailing their freedom. Insufficient and equivocal condemnation of such acts by the Prime Minister emboldens criminals and gives them political legitimacy. It is time our businessmen, civil activists, and politicians, too, behaved like leaders they ought to be, to stand their ground when faced with prejudice, to be on the side of facts, to push back the growing tide of intolerance.

(A) The US experience has a message for India too.

(B) These fundamental values need to be nourished by leaders who fight back against prejudice.

(C) There were ugly, violent clashes.

(D) However, it called out his prejudice.

(E) None of these

REARRANGEMENT

Directions (16 to 20): In each of the question below a number of sentences are given which are denoted by A, B, C and D. By using all the sentences you have to frame a Meaningful paragraph. The correct order of the sentences is your answer. Choose from the five alternatives and the one having the correct order is your answer:

16. A. There is a Robinhood-esque edge to the PMGKY approach, directly linking the war on black money to welfare of the poor.

B. Those who fail to do this voluntarily for bank deposits made since November 8 would end up retaining about 15 per cent of the total amount if they cannot establish a legitimate source for the funds.

C. They can pay half their cash as tax and deposit a quarter into a new Pradhan Mantri Garib Kalyan Yojana.

D. The amendments to the Income Tax law passed by the Lok Sabha now offer those with unaccounted cash a last shot at amnesty.

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

17. A. With the CPN (Maoist-Centre)-led government in Nepal approving amendments to the Constitution that will be tabled in Parliament, a first step towards positive change has been made in addressing federal concerns.

B. All these were major demands raised by Madhesi and other groups in agitations that lasted months and disrupted life.

C. The amendments include federal redrawing of boundaries that will allow for at least two Madhesi-dominated Terai provinces, substantial recognition of rights of naturalized citizens, especially women, and some degree of proportional representation in the Upper House

D. But with the opposition Communist Party of Nepal (Unified-Marxist Leninist) refusing to countenance any change, the Nepali Congress not providing adequate support to the government and the Madhesi parties refusing to budge from maximalist positions in the run-up to the move, it remains to be seen whether these amendments will pass.

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

18. A. Both revenue and profits, when compared to the results reported for the first quarter ending June, have shown signs of improvement that suggest a slow but steady pick-up in demand in the wider economy.

B. This is comforting news for many who feared that the twin shocks of demonetization and the hasty implementation of the GST would have significant medium to long-term effects on the economy.

C. India Inc.'s earnings performance for the second quarter of the financial year has turned out to be largely in line with street expectations.

D. The quick rebound in the earnings of corporate India, however, should not come as too much of a surprise.

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

19. A. While the withdrawal of high-denomination notes can hardly be expected to trigger a political realignment anywhere, political parties seem to be rising above mundane political calculations while reacting to the demonetization.

B. In West Bengal, Mamata Banerjee and her Trinamool Congress showed a readiness to join hands with arch-rival Left Front to fight the demonetization drive.

C. Demonetization seems to have made friends of foes, and foes of friends in the political firmament.

D. If Bihar Chief Minister Nitish Kumar differed from his allies while heaping praise on Prime Minister Narendra Modi for embarking on demonetization, Shiv Sena chief Uddhav Thackeray was critical of his party's senior partner in government for "bringing tears in the eyes of the people" who had voted it to power.

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

20. A. Hundreds of thousands of angry citizens have been taking to the streets every weekend in South Korea, against the continuation in office of President Park Geun-hye.

B. She has also allegedly extorted $69 million from the giant industrial conglomerates, or chaebols, in the form of donations to two charitable foundations.

C. The crisis of confidence in Ms. Park's leadership exploded after her aide Choi Soon-sil was arrested over allegations that Ms. Choi covertly exercised illegal authority over critical government decisions.

D. Ms. Park has stood her ground and clung on to the presidency, even as she sacked at least eight of her aides in an unsuccessful attempt to regain public trust.

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

SOLUTIONS

1. (E) No error

Explanation: The sentence is correct

2. (E) No error

Explanation: The sentence is correct

3. (D) CD

Explanation:

C - the past participle form of the verb 'forgotten' should be used in place of the simple past tense verb 'forgot', as the present perfect tense construction 'has + verb' has been used.

D - the noun 'danger' should be used in place of the adjective 'dangerous'.

4. (C) AD

Explanation: A - the base form of the verb 'stay' should be used with the infinitive construction 'to + stay'. B, C - no error.

D - the possessive pronoun 'their' should be used in place of the adverb 'there', as it is being used to refer to the noun 'others'.

5. (E) No error

Explanation: The sentence is correct

6. (A) Courage, equipment

7. (B) Undaunted, Voyage

8. (B) Irony, Lofty

9. (C) Mythic, revered

10. (C) Parlayed, burgeoning

11. (D) Rather than discussing global issues, ranging from nuclear disarmament to conflicts in Syria and the Ukraine, journalists were focussed on a domestic issue in the U.S.

12. (B) What this means is that the Congress is not in a position to dictate the terms of alliance in many States.

13. (A) Such a change would eliminate the parity they currently have with the Chief Election Commissioner and Election Commissioners and, therefore, equivalence with a judge of the Supreme Court in matters of pay, allowances and conditions of service.

14. (C) All of this meant that the French did not have very high expectations of their team in this World Cup.

15. (A) The US experience has a message for India too.

16. (B) D C B A

17. (A) A C B D

18. (D) C A B D

19. (E) C D B A

20. (A) A C B D

BANKING AWARENESS

1. Recently which of the following person has been appointed as Director and GM of United India Insurance Company?
   (A) Abhirup Bhattacharya
   (B) Uday Kumar Verma
   (C) K B Vijay Srinivas
   (D) Jawad Rahim
   (E) None of these

2. Recently Finance Minister announced that it has kept the interest rates on small savings schemes unchanged for the July- September quarter, What is the interest rate of Public Provident Fund ?
   (A) 8.3 %   (B) 4 %
   (C) 7.6 %   (D) 7.3 %
   (E) 7.2 %

3. Recently which of the following bank launches AI enabled Electronic Live Assistant (ELA)?
   (A) State Bank of India
   (B) United Bank of India
   (C) Punjab National Bank
   (D) Punjab and Sind Bank
   (E) Bank of Baroda

4. Recently which of the following person has been appointed as non-executive chairman of ICICI Bank?
   (A) NS Vishwanthan
   (B) Viral Acharaya
   (C) Girish Chandra Chaturvedi
   (D) Urijit Patel
   (E) M K Sharma

5. In the acronym "FERA" F stands for _____
   (A) Finance   (B) Financial
   (C) Foreign   (D) Fiscal
   (E) Fund

6. Banking Ombudsman Act has been enacted in which of the following year?
   (A) 2006   (B) 2007
   (C) 2008   (D) 2009
   (E) 2010

7. First Transaction on block chain is executed by which of the following bank?
   (A) ICICI Bank   (B) Yes Bank
   (C) Bank of Baroda   (D) HDFC Bank
   (E) None of these

8. "The World's Local Bank" is the tagline of which of the following bank?
   (A) HSBC Bank   (B) ICICI Bank
   (C) IDFC Bank   (D) HDFC Bank
   (E) UCO Bank

9. Which of the following is not component of Security Market?
   (A) SEBI   (B) Stock Exchanges
   (C) Brokers   (D) FIIs
   (E) CRISIL

10. When an endorser willing to transfer to an endorsee only a part of the amount of the instrument, then it is which type of endorsement?
    (A) Restrictive endorsement
    (B) Conditional endorsement
    (C) Special endorsement
    (D) Partial endorsement
    (E) None of these

11. Which of the following is the Credit Rating Agencies of India?
    (A) CRISIL
    (B) ICRA
    (C) CARE
    (D) Onicra Credit Information Company Ltd.
    (E) All of above

12. Which of the following is the umbrella organization for all retail payment systems in India, which aims to allow all Indian citizens to have unrestricted access to e- payment services?
    (A) NPCI   (B) NHB
    (C) SIDBI   (D) RBI
    (E) SBI

13. Which of the following organisation is not the issuer of Masala Bond?
    (A) Indian Companies
    (B) Real Investment Trust
    (C) World Bank
    (D) Infrastructure Investment Trust
    (E) Non Banking Finance Companies

14. Which of the following is/ are the features of Narrow Banking?
    (A) It refers to limited banking activity.
    (B) Proper matching of asset with liability maturity profile is to be done.

(C) Bank does not provide term loans, working capital loan, agricultural loan and advisory service

(D) All of above

(E) None of above

15. Which of the following is the first Universal Bank of India?

(A) Bank of Hindustan   (B) ICICI Bank

(C) State Bank of India   (D) Axis Bank

(E) Union Bank of India

16. Companies Act was enacted in which of the following year?

(A) 2013   (B) 1856

(C) 1981   (D) 1982

(E) 2010

17. In the acronym SWIFT, S stands for_____

(A) Society   (B) Strength

(C) Sensitive   (D) Settlement

(E) Stock

18. "Your Tech- Friendly bank" is the tagline of which of the following bank?

(A) Indian Overseas Bank

(B) Indian Bank

(C) IDBI Bank

(D) Canara Bank

(E) UCO Bank

19. T-Bills are the short term debt instrument issued by government of India and is presently issued in which of the following tenure?

(A) 91 days   (B) 182 days

(C) 364 days   (D) All of above

(E) None of these

20. Loans of very small amounts given to low income groups or poor is called _____

(A) Micro Credit   (B) Cash Credit

(C) Simple Overdraft   (D) Rural Credit

(E) No frills account

21. _____ 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.

(A) Mutual Fund   (B) Debentures

(C) Shares   (D) All of above

(E) None of above

22. Wholesale Banking refers to conducting banking business with industrial and business entities. This includes corporate, trading houses, multinational companies and domestic companies. Which of the following service/services provided by these banks?

(A) Fund Based Services

(B) Non- fund Based Services

(C) Value added services

(D) All of above

(E) None of above

23. In India Junk Bonds are regulated by which of the following organisation?

(A) Reserve Bank of India (RBI)

(B) Securities Exchange Board of India (SEBI)

(C) State Bank of India

(D) All of above

(E) None of above

SOLUTIONS

1. **(C)** K B Vijay Srinivas

Explanation: United India Insurance Company

Headquarters: Chennai

Founded: 1938

2. **(C)** 7.6 %

Explanation: Public Provident Fund

Public Provident Fund (PPF) scheme is a popular long term investment option backed by Government of India which offers safety with attractive interest rate and returns that are fully exempted from Tax.

3. **(A)** State Bank of India

Explanation: Electronic Live Assistant

It is designed to enhance customer experience by providing relevant and instant responses to customer queries.

4. **(C)** Girish Chandra Chaturvedi

Explanation: ICICI Bank

CEO- Chanda Kochar

Headquarters: Mumbai

5. **(C)** Foreign

Explanation: FERA- Foreign Exchange Regulatory Act

6. **(A)** 2006

Explanation: Banking Ombudsman Act

The Banking Ombudsman Scheme is an expeditious and inexpensive forum for bank customers for resolution of complaints relating to certain services rendered by banks.

7. **(A)** ICICI Bank

Explanation: ICICI Bank

CEO- Chanda Kochar

Headquarters: Mumbai

8. **(A)** HSBC Bank

Explanation: HSBC Bank

Formed: 1866

9. **(E)** CRISIL

Explanation: CRISIL

CRISIL (formerly Credit Rating Information Services of India Limited) is a global analytical company providing ratings, research, and risk and policy advisory services

10. **(D)** Partial endorsement

Explanation: When an endorser willing to transfer to an endorsee only a part of the amount of the instrument, then it is Partial endorsement

11. **(E)** All of above

Explanation: Credit Rating Agencies

A credit rating agency (CRA, also called a ratings service) is a company that assigns credit ratings, which rate a debtor's ability to pay back debt by making timely interest payments and the likelihood of default.

12. **(A)** NPCI

Explanation: NPCI is the umbrella organization for all retail payment systems in India, which aims to allow all Indian citizens to have unrestricted access to e- payment services.

13. **(C)** World Bank

Explanation: Masala Bond

Masala Bonds are the rupee denominated borrowings by Indian entities in overseas market.

14. **(D)** All of above

Explanation: Narrow Banking

It is a system whereby a bank place its funds in risk free assets with maturity period matching its liability maturity profile relating to asset liability mismatch and the quality of assets remains intact without leading to emergence of sub-standard assets.

15. **(B)** ICICI Bank

Explanation: ICICI Bank

CEO- Chanda Kochar

Headquarters: Mumbai

16. **(A)** 2013

17. **(A)** Society

Explanation: SWIFT- Society for Worldwide Interbank Financial Telecommunication

18. **(B)** Indian Bank

Explanation: Indian Bank

Headquarters: Chennai

Founded: 1907

19. **(D)** All of above

Explanation: T-Bills

These are issued in three tenures i.e. 91 days, 182days and 364 days.

20. **(B)** Cash Credit

Explanation: Cash Credit

A cash credit is a short-term cash loan to a company.

21. **(A)** Mutual Fund

Explanation: Mutual Fund

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.

22. **(D)** All of above

23. **(B)** Securities Exchange Board of India (SEBI)

Explanation: Junk Bonds

Junk Bonds refer to high yield or non- investment grade bonds. These are named as junk bonds as it involves high rate of risk in relation to investment bonds.

IBPS RRB ASSISTANT

(Practice Test Paper)

REASONING ABILITY

1. If it is possible to make only one meaningful English word with the second, the fifth, the eighth and the eleventh letters of the word **DEVELOPMENT,** which of the following will be the second letter of that word from the left end? If no such word can be made give 'X' as the answer and if more than one such word can be made give 'Y' as the answer.

   (A) X   (B) E   (C) V   (D) L

   (E) Y

2. How many such digits are there in the number 495637281, each of which is as far away from the beginning of the number as when the digits are arranged in descending order within the number?

   (A) None   (B) One   (C) Two   (D) Three

   (E) More than three

DIRECTIONS (Q. 3-7):- In each of the question, relationships between some elements are shown in the statements. These statements are followed by conclusions numbered I and II. Read the statements and give the answer.

3. **Statement:** $A \geq B \geq C = D > E \leq F < G$

   Conclusions:

   I. $E < B$

   II. $G > E$

   (A) If only conclusion I follows.

   (B) If only conclusion II follows.

   (C) If either conclusion I or II follows.

   (D) If neither conclusion I nor II follows.

   (E) If both conclusions I and II follow.

4. **Statements:** $P \leq R < T = U; Q \geq T \leq S \geq V$

   Conclusions:

   I. $Q > P$

   II. $V < R$

   (A) If only conclusion I follows.

   (B) If only conclusion II follows.

   (C) If either conclusion I or II follows.

   (D) If neither conclusion I nor II follows.

   (E) If both conclusions I and II follow.

5. **Statements:** $L > M = O \geq P; N \leq M \geq S \geq T$

   Conclusions:

   I. $T < P$

   II. $N < L$

   (A) If only conclusion I follows.

   (B) If only conclusion II follows.

   (C) If either conclusion I or II follows.

   (D) If neither conclusion I nor II follows.

   (E) If both conclusions I and II follow.

6. **Statements:** $X \leq Z \leq Y > B; W > T \geq Y = O \leq M$

   Conclusions:

   I. $M < B$

   II. $W < X$

   (A) If only conclusion I follows.

   (B) If only conclusion II follows.

   (C) If either conclusion I or II follows.

   (D) If neither conclusion I nor II follows.

   (E) If both conclusions I and II follow.

7. **Statements:** $K < T = M < L; F > E = M < R$

   Conclusions:

   I. $F > K$

   II. $K = F$

   (A) If only conclusion I follows.

   (B) If only conclusion II follows.

   (C) If either conclusion I or II follows.

   (D) If neither conclusion I nor II follows.

   (E) If both conclusions I and II follow

Directions (Q. 8-10):- Study the information given below carefully and answer the questions that follow.

The points I, J, K, L, M and N are present on a map. M is 1 m to the South of I. J lies 8 m to the West of M and L lies exactly in the middle. N is 2 m to the North of K and 6 m East of M.

8. What is the position and distance of point M w.r.t point L?

(A) 4 m, East   (B) 4 m, West

(C) 8 m, East   (D) 8 m, West

(E) 6 m, West

9. If a person travels from point K to L via 2 intermediary points, what will be the distance covered?

(A) 6 m   (B) 2 m   (C) 8 m   (D) 10 m

(E) 12 m

10. What is the distance between J and N?

(A) 6 m   (B) 10 m   (C) 12 m   (D) 14 m

(E) 16 m

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

Eight persons K, L, M, N, O, P, Q and R are sitting around a circle facing the centre (not necessarily in the same order). L is an immediate neighbor of K, who faces P. O sits second to the right of K. R is an immediate neighbor of O and faces N. M is an immediate neighbor of N. L is not an immediate neighbor of O.

11. Who among the following sit second to the left of R?

(A) K   (C) L   (D) M   (E) N

(A) None of these

12. How many persons sit between O and M?

(A) One   (B) Two   (C) Three   (D) Four

(E) Cannot be determined

13. Four of the following five are alike in a certain way and form a group, who among the following does not belongs to that group?

(A) N, L   (B) M, K   (C) R, Q   D) P, N

(E) O, P

14. Who among the following sits third to the left of the one who is second to the right of O?

(A) L   (B) R   (C) Q   (D) M

(E) None of these

15. Who sits third to the left of N?

(A) K   (B) R   (C) L   (D) Q

(E) O

DIRECTION:- (Q. 16-20) In each of the questions below are given some statements followed by two conclusions. 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. Give answer

16. Statements:

Some circle are square

No square are rectangle

All rectangle are triangle

Conclusions:

I. Some circle are rectangle

II. No square is triangle

(A) If only conclusion I follows.

(B) If only conclusion II follows.

(C) If either conclusion I or II follows.

(D) If neither conclusion I nor II follows.

(E) If both conclusions I and II follow.

17. Statements:

All row are column

No row is cross

All cross are puzzle

Conclusions:

I. No row is puzzle

II. Some column are cross is a possibility

(A) If only conclusion I follows.

(B) If only conclusion II follows.

(C) If either conclusion I or II follows.

(D) If neither conclusion I nor II follows.

(E) If both conclusions I and II follow.

18. Statements:

All north are east

All east are west

No east is south

Conclusions:

I. No north is south

II. Some west are not south

(A) If only conclusion I follows.

(B) If only conclusion II follows.

(C) If either conclusion I or II follows.

(D) If neither conclusion I nor II follows.

(E) If both conclusions I and II follow.

19. Statements:

Some three are one

Some one are two

No one is four

Conclusions:

I. Some three are two

II. No three are two

(A) If only conclusion I follows.

(B) If only conclusion II follows.

(C) If either conclusion I or II follows.

(D) If neither conclusion I nor II follows.

(E) If both conclusions I and II follow.

20. Statements:

Some crome are mozilla

No mozilla are safari

Some safari are opera

Conclusions:

I. Some crome are safari is a possibility

II. No opera is mozilla.

(A) If only conclusion I follows.

(B) If only conclusion II follows.

(C) If either conclusion I or II follows.

(D) If neither conclusion I nor II follows.

(E) If both conclusions I and II follow.

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

In each of the questions given below, a group of digits/letter is given followed by four combinations of symbols numbered (A), (B), (C) and (D). You have to find out which of the four combinations correctly represents the group of digits/letters based on the symbol codes and the conditions given below. If none of the four combinations represents the group of digits correctly, give (E) i.e. 'None of these' as the answer.

Condition for coding the group elements:

(i) If the first element is an even number and the last element is perfect cube, then both are to be coded by the code of first element.

(ii) If the first element is an odd number and the last element is consonant, then both are to be coded by the code of the last element.

(iii) If the first element is consonant and the last element is an odd number, then the code of first and last elements are to be interchanged.

(iv) If the first element is vowel and the last element is an even number, then the obtained code will be reversed.

Digit	F	1	U	4	Z	5	N	9	Y	6	A	8	3	K
Symol	!	@	#	$	%	^	&	*	+	~	?	<	>	©

21. NY41A9

(A) &+$@?* (B) *+$?@&

(C) *+@$?& (D) *+$@?&

(E) None of these

22. U56FK8

(A) #^~!©< (B) <^~!©#

(C) <©!^~# (D) <©!~^#

(E) None of these

23. 34NYFZ

(A) >$&+!% (B) %$&+!>

(C) %$&+!% (D) %$&!+%

(E) None of these

24. 4UK8A6

(A) ~#©<?$ (B) $#©<?~

(C) $#<©?~ (D) ~#©<?~

(E) None of these

25. 6ZN3U8

(A) ~%&>#< (B) ~&%>#~

(C) ~%&<#~ (D) ~%&>#~

(E) None of these

Directions (Q. 26-30) :- Study the information and answer the following questions.

A, B, C, D, E, F, G, H are staying in a building consisting of 8 floors numbered from 1 to 8 in such a way that the ground floor is numbered 1, the above floor is numbered 2 and so on. All of them stay on different floors.

F stays on 6th floor. H stays on the topmost floor.

3 persons stay between A and D.

5th floor doesn't consist of either B or C. E stays in between B and C.

D stays on the 1st floor.

C is not an immediate neighbor of A.

26. Who stays on the 7th floor?

(A) B (B) G (C) E (D) A

(E) D

27. Which of the following statements is/are true?

(A) G is the immediate neighbor of H and A

(B) Only 2 persons reside between F and C

(C) B stays in between A and E

(D) E resides above A

(E) All are false

28. If E Stays between B and C, then on which floors does B and C stay?

(A) 2, 4 (B) 7, 5 (C) 4, 2 (D) 5, 3

(E) 1,3

29. Who stays on the 2nd floor?

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

(E) D

30. Which of the following combinations is true?

(A) C - 6th floor (B) A - 4th floor

(C) E - 3rd floor (D) G - 5th floor

(E) None of these

DIRECTION (Q. 31-35) :- Study the information and answer the following questions.

Following questions are based on the five words given below, Study the following words and answer the following questions.

LOW RED PET EGO SIN

(The new words formed after performing the mentioned operations may not necessarily be a meaningful English word.)

31. If the given words are arranged in the order as they appear in a dictionary from right to left, which of the following will be second from the left end?
    (A) LOW   (B) RED   (C) PET   (D) EGO
    (E) SIN

32. How many letters are there in the English alphabetical series between the third letter of the word which is second from the left end and the second letter of the word which is third from the right end?
    (A) One   (B) Two   (C) Three   (D) Four
    (E) None

33. If in each of the word given, the second alphabet is replaced by its previous alphabet and third alphabet is replaced by its following alphabet as per the English alphabetical order, then how many words thus formed will not be without any vowels?
    (A) None   (B) One   (C) Two   (D) Three
    (E) Four

34. If the positions of the first and the third alphabet in each of the words given are interchanged, then how many meaningful word will be formed?
    (A) None   (B) One   (C) Two   (D) Three
    (E) Four

35. If in each of the given words, every consonant is changed to its previous letter and every vowel is changed to its next letter according to the English alphabetical series, then in how many words, thus formed, at least two vowel will appear?
    (A) None   (B) One   (C) Two   (D) Three
    (E) None of these

Directions (Q. 36-40) Study the following information carefully and answer the questions given below.

Ten persons are sitting in two parallel rows containing five persons each in such a way that there is an equal distance between adjacent persons. In the first row, F, G, H, I and J are seated and all of them are facing south. In the 2nd row, U, V, W, X and Y are seated and all of them are facing north. Therefore, in the given seating arrangement, each member seated in a row faces another member of the other row.

X sits third to the left of U. F faces immediate neighbor of X. H sits second to the right of F. Only one person sits between G and I. V and Y are immediate neighbors. Y does not face F and G.

36. How many persons are seated between G and J?
    (A) None   (B) One   (C) Two   (D) Three
    (E) Can't be determined

37. Who amongst the following faces I?
    (A) U   (B) V   (C) W   (D) X
    (E) Y

38. Which of the following is true regarding V?
    (A) U and W are immediate neighbours of V
    (B) V sits at one of the extreme ends of the line
    (C) J is an immediate neighbour of the person facing V
    (D) X sits on the immediate left of V
    (E) None of these

39. Who amongst the following are sitting exactly in the middle of the rows?
    (A) F and Y   (B) I and X   (C) I and U   (D) U and H
    (E) F and V

40. Four of the following five are alike in a certain way and thus form a group. Which is the one that does not belong to that group?
    (A) H   (B) I   (C) W   (D) J
    (E) U

QUANTITATIVE APTITUDE

DIRECTION (Q. 41-45):- What will come in place of (?) in the following number series?

41. 3, 4, 10, 33, ?, 685
    (A) 140   (B) 136   (C) 154   (D) 156
    (E) 14

42. 8, 4, 6, 15, ? , 236.25
    (A) 46.5   (B) 48.5   (C) 50.5   (D) 52.5
    (E) 54.5

43. 13, 31, 52, 79, 115, ?
    (A) 163   (B) 153   (C) 160   (D) 167
    (E) 175

44. 119, 167, 287, 359, ?, 839
    (A) 523   (B) 627   (C) 623   (D) 527
    (E) 529

45. 4, 7, 13, 25, 49, ?
    (A) 79   (B) 97   (C) 93   (D) 89
    (E) 127

DIRECTION (Q. 46-50):- What will come in place of (?) in the following Questions?

46. $3 - [19 + \{14 - (16 - 3 - 21)\}] = ?$
    (A) -41   (B) -38   (C) 38   (D) 40
    (E) -40

47. $4003 \times 77 - 22175 = ? \times 116$
    (A) 2477   (B) 2478   (C) 2467   (D) 2466
    (E) None of these

48. $(4 \times 4)^3 \div (4)^5 \times (2 \times 8)^2 = (16)^?$
    (A) 5   (B) 6   (C) 3   (D) 8
   (E) None of these

49. $(25^3 - 35^3 + 10^3) \times (15625)^{-1/6} = ?$
   (A) 5250   (B) -5250   (C) 8250   (D) -8250
   (E) 7250

50. 189% of 2048.96 + 79.89% of 1841 – 447% of 977 = ?
   (A) 884   (B) 757   (C) 1027   (D) 963
   (E) 825

51. What approximate value will come in the place of the question mark '?' in the following question?
   $1301 \div 14.99 \times 19.91 + 500.99 = ?$
   (A) 1990   (B) 2030   (C) 2800   (D) 2350
   (E) 2236

DIRECTION (Q. 52-56):- What should come in place of question mark (?) in the following questions?

52. 140% of 460 +? % of 9000 + 600/3 = 26944
   (A) 500   (B) 490   (C) 300   (D) 290
   (E) 100

53. $8^3 – 8.88888 + 8.8 – 8.8888 \div 8 = ?$
   (A) 510   (B) 510.80002
   (C) 511.80002   (D) 505.60002
   (E) 512

54. 2341 + 4451 + 6329 - 8431
   (A) 4690   (B) 4960   (C) 4860   (D) 4790
   (E) 4520

55. 43% of 500 + 250% of 60 = ? + 150% of 80
   (A) 145   (B) 425   (C) 245   (D) 345
   (E) 225

56. 341.35 + 639. 65 + 456.80 = ? + 746.80
   (A) 491   (B) 591   (C) 961   (D) 691
   (E) 791

DIRECTIONS (Q. 57-61) :- The following pie chart shows the percentage distribution of candidates who were selected in UPSI exam from six different district of UP. Study the graph carefully to answer the following questions.

Total selected candidates = 45,000
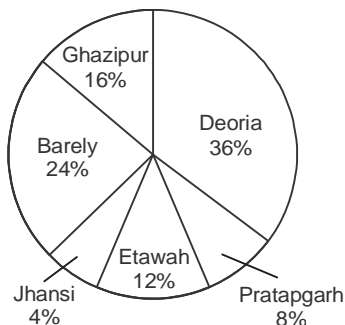
57. What is the difference between no. of candidates selected in UPSI exam from Ghazipur and Etawah?
   (A) 1850   (B) 1600   (C) 1800   (D) 1500
   (E) 1700

58. Find the average no. of candidates who were selected in UPSI exam from Barely, Pratapgarh and Jhansi together.
   (A) 5400   (B) 4500   (C) 5200   (D) 5600
   (E) 4800

59. Total no. of candidates selected from Deoria is how much percent more than that of from Barely?
   (A) 48%   (B) 45%   (C) 40%   (D) 50%
   (E) 55%

60. Out of total selected candidates from Etawah, 20% candidates are females. Then find total candidates who are males who are selected from Etawah?
   (A) 4, 420   (B) 4,320   (C) 5,320   (D) 3,320
   (E) 4,230

61. Total candidates selected from Pratapgarh is what percent of that from Barely?
   (A) $33\frac{1}{3}\%$ (B) $22\frac{1}{2}\%$ (C) 43%   (D) 31%
   (E) $27\frac{1}{3}\%$

62. The average weight of with 40 students was 52 kg. 3 students with average weight 20 left and 5 students with average weight 25 joined the class. Find the new average weight of the class?
   (A) 43   (B) 5   (C) $43\frac{5}{42}\%$ (D) $51\frac{3}{42}\%$
   (E) 45

63.
   (A) 10   (B) 5   (C) 5.5   (D) 6.5
   (E) 7

64. Raju has to sail his boat 10km downstream and then 6km upstream. His instructor tells him that he can take maximum 4 hours to complete the task. What should be the minimum speed of the boat if the speed of stream is 1km/hr?
   (A) 3   (B) 4   (C) 5   (D) 6
   (E) None of these

65. ... or loss per cent, if the pencil would have been bought
   (A) 100% gain   (B) 200% gain
   (C) 90% gain   (D) 50% gain
   (E) None of the above

66. The diagonals of a rhombus are in the ratio 3 : 4. Find the length of diagonals if area of rhombus is 96 cm^2.
   (A) 3, 4   (B) 9, 12   (C) 12, 16   (D) 15, 20
   (E) None of these

67. Two vessels contain milk and water in the ratio 3 : 1 and 5 : 3. Find the ratio on which these two must be mixed to get a new mixture in which the ratio of milk to water becomes 2 : 1.

    (A) 2 : 3   (B) 4 : 5   (C) 3 : 1   (D) 1 : 2

    (E) 1 : 1

68. A seller marks the price of jacket 20% above the cost price. He sells them at 15% discount. His profit percentage is -

    (A) 0   (B) 2   (C) 20   (D) 0.2

    (E) None of the above

69. Arya and Tanishq are partners in a startup. Arya contributes $1/6^{th}$ of the capital for 16 months and tanishq receives $2/3^{rd}$ of the profit. For how long was tanishq's money used?

    (A) 6.4   (B) 8   (C) 10   (D) 12

    (E) 14

70. The difference between two angles of a triangle is 14° and their average is 64°. Find the value of smallest angle of the triangle.

    (A) 71   (B) 57   (C) 75   (D) 17

    (E) 52

DIRECTION (Q. 71-75):- What will come in the place of question (?) mark

71. ? % of 450 – 54% of 350 = 64% of 450

    (A) 206   (B) 106   (C) 110   (D) 112

    (E) 93

72. $3\dfrac{1}{2} + 6\dfrac{3}{5} + 4\dfrac{3}{6} = ? + 7\dfrac{4}{6}$

    (A) $6\dfrac{14}{15}$ (B) $8\dfrac{14}{15}$ (C) $5\dfrac{3}{7}$ (D) $8\dfrac{5}{8}$

    (E) $9\dfrac{14}{15}$

73. 10.8% of 250 + 21.6% of 550 = 10% of ?

    (A) 1258   (B) 1485   (C) 1458   (D) 1658

    (E) 1548

74. $984 ÷ 3 × 5 + 3861 ÷ 11 - \dfrac{4}{5}$ of 1050 = ?

    (A) 1051   (B) 1511   (C) 1115   (D) 1151

    (E) 951

75. 2346 ÷ 300 + 54342 ÷ 3000 – 432 ÷ 30

    (A) 9.534   (B) 11.534   (C) 8.34   (D) 12.34

    (E) 11.34

76. The average age of Megha and Ritu is 18 years. Six years hence, Megha's age will be two times of Ritu's age. Find present age of Megha.

    (A) 24 years   (B) 26 years   (C) 10 years   (D) 32 years

    (E) 18 years

77. Compound interest and simple interest on a certain sum ...... rate of interest for both S.I. and C.I is 20% p.a., then find the sum.

    (A) ` 250   (B) 200   (C) 300   (D) 180

    (E) 220

78. If average of five consecutive odd numbers is 33, then the least odd number is?

    (A) 27   (B) 31   (C) 29   (D) 23

    (E) 33

79. In how many different ways the letters of word '**DANGER**' can be arranged?

    (A) 5040   (B) 640   (C) 720   (D) 120

    (E) 520

80. A is 20% more efficient than B who complete the work alone in 20 days. A work first two days alone, then find in how many days remaining work will be completed if both work together?

    (A) 6 days   (B) 5 days   (C) 9 days   (D) 8 days

    (E) 7 days

ANSWER KEY

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

HINTS & SOLUTION

1. (B) D E V E L O P M E N T

2nd letter = E, 5th letter = l

8th letter= M, 11th letter = T

Letters given ELMT

Possible words : MELT

only 1 such word is possible.

The second letter of the possible word from the left end is E.

2. (C) 4 9 5 |6| 3 7 2 8 |1|

9 8 7 |6| 5 4 3 2 |1|

3. (E) I. E < B (True)

G > E (True)

4. (A) I. Q > P (True)

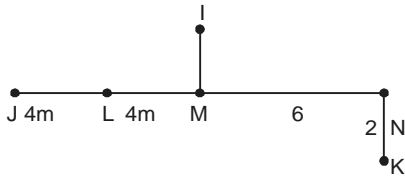II. V < R (False)

5. (B) I. T ≤ P (False)

II. N < L (True)

6. (D) M < B (False)

W < X (False)

7. (C) I. F > K (False)

II. K = F (False)

8-10

8. (A)

9. (E)

10. (D)

11-15

11. (B)

12. (C)

13. (D)

14. (B)

15. (E)
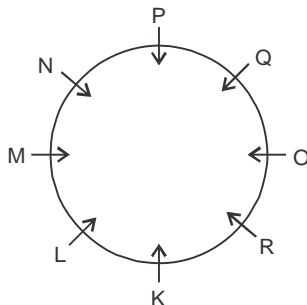
16. (D)
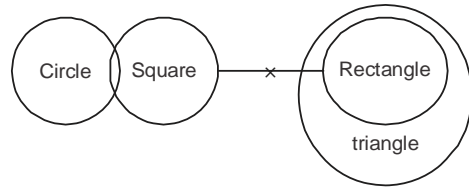
17. (B)
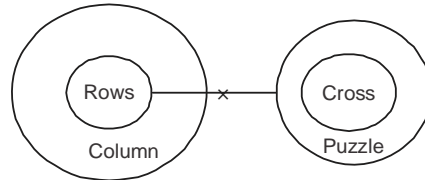
18. (E)
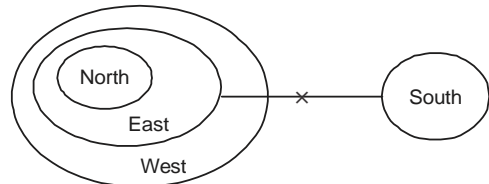
19. (C)
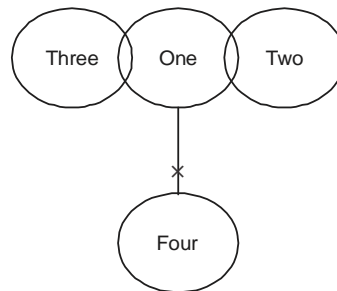
20. (A)
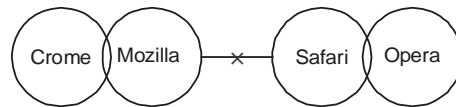
21-25

21. (D)	22. (D)
23. (C)	24. (B)
25. (D)	

26-30

8	H
7	G
6	F
5	A
4	B
3	E
2	C
1	D

26. (B)	27. (C)
28. (C)	29. (B)
30. (C)	

31-35

31. (B) R E D

32. (E) D and E

33. (E) RDE, PDU, EFP and SHO

34. (A)

35. (A)

36-40

36. (C)
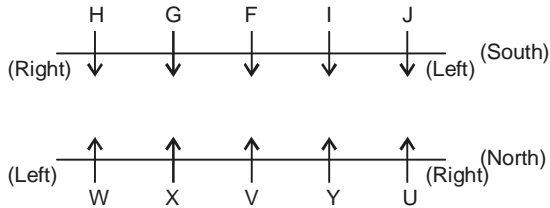
37. (E)

38. (D)

39. (E)

40. (B)

41. (B) $3 \times 1 + 1 = 4$

$4 \times 2 + 2 = 10$

$10 \times 3 + 3 = 33$

$33 \times 4 + 4 = 136$

$136 \times 5 + 5 = 685$

42. (D) $8 \times 0.5 = 4$

$4 \times 1.5 = 6$

$6 \times 2.5 = 15$

$15 \times 3.5 = 52.5$

43. (A)
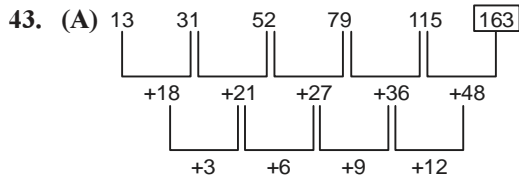
44. (D) $11^2 - 2 = 121 - 2 = 119$

$13^3 - 2 = 169 - 2 = 167$

$17^2 - 2 = 289 - 2 = 287$

$19^2 - 2 = 361 - 2 = 359$

$23^2 - 2 = 529 - 2 = 527$

$29^2 - 2 = 841 - 2 = 839$

45. (B) $4 \times 2 - 1 = 7$

$7 \times 2 - 1 = 13$

$13 \times 2 - 1 = 25$

$25 \times 2 - 1 = 49$

$49 \times 2 - 1 = 97$

46. (B) $\Rightarrow 3 - [19 + \{14 - (-8)\}] = ?$

$= 3 - [19 + \{14 + 8\}] = ?$

$= 3 - [19 + 22] = ?$

$= 3 - [41] = ?$

$= ? \Rightarrow -38$

47. (D) $4003 \times 77 - 22175 = ? \times 116$

$= 308231 - 22175 = ? \times 116$

$= 286056 = ? \times 116$

$? = 2466$

48. (E) $(2^2 \times 2^2)^3 \div (2^2)^5 \times (2 \times 2^3)^2 = (16)^?$

$= (2)^{12} \div (2)^{10} \times (2)^8 = (2)^? \times 4$

$= (2)^? = 2^{10 \div 4}$

$\Rightarrow ? = 2.5$

49. (B) $(25^3 - 35^3 - 10^3) = 3 \times 25 \times -35 \times 10$

$= -26250$

$= -26250 \times (15625) - \dfrac{1}{6}$

$= -26250 \times \left(\dfrac{16}{15625}\right)\dfrac{1}{6}$

$= -26250 \times \left(\dfrac{1}{5^6}\right)\dfrac{1}{6}$

$= -26250 \times \dfrac{1}{5}$

$= -5250$

$\therefore$ Value of the above expression -5250

50. (D) $\Rightarrow 1.9 \times 2050 + 0.8 \times 1840 - 4.5 \times 980$

$\Rightarrow 957 \approx 963$

51. (E) $\Rightarrow ? = 1301 \div 15 \times 20 + 501$

$? = 433.6 \times 4 + 501$

$? = 1735 + 501$

$\Rightarrow 2236$

52. (D) $\dfrac{140 \times 460}{100} + ?\% \times 9000 + 200$

$= 26944$

$= 644 + ?\% \times 9000 + \dfrac{2500}{200} = 26944$

$= 844 + 9000 = 26100$

$?\% = 26100/9000$

$? = 2.9 \times 100$

$\Rightarrow ? = 290$

53. **(B)** $\Rightarrow 512 - 8.88888 + 8.8 - 1.1111$

$= 512 - 0.08888 - 1.1111$

$\Rightarrow 510.80002$

54. **(A)** $\Rightarrow ? = 13121 - 8431$

$? \Rightarrow 4690$

55. **(C)** $\Rightarrow ? = 43 \times 5 + 25 \times 6 - 15 \times 8$

$= 365 - 120$

$\Rightarrow 245$

56. **(D)** $\Rightarrow ? = 1437.8 - 746.8$

$\Rightarrow 691$

57. **(C)** Required difference $= \dfrac{(16-12)}{100}$

$\Rightarrow 1800$

58. **(A)** Required Average $= \dfrac{1}{3} \times (24 + 8 + 4) \times 450$

$\Rightarrow 5400$

59. **(D)** $\Rightarrow$ Required %

$= \dfrac{36-24}{24} \times 100$

$\Rightarrow 50\%$

60. **(B)** No of condidates who are males who are selected from etawah

$= \dfrac{12}{100} \times \dfrac{80}{100} \times 45000$

$\Rightarrow 4,320$

61. **(A)** Required % $= \dfrac{8}{24} \times 100$

$\Rightarrow 33\dfrac{1}{3}\%$

62. **(D)** $\Rightarrow$ Sum of weight of 40 students

$= 52 \times 40 \Rightarrow 2080$

$=$ Sum of weight of 3 students with average weight 20 $= 3 \times 20 \Rightarrow 60$

$=$ Sum of weight of 5 students with average 25 $= 5 \times 125$

$\Rightarrow 125$

$\Rightarrow$ New sum of weights

$= 2080 + 125 - 60 \Rightarrow 2145$

$\therefore$ New Average $= \dfrac{2145}{42}$

$\Rightarrow 51\dfrac{3}{42}$

63. **(A)** $A = P\left(1 + \dfrac{R}{100}\right)^T$

$1331 = 1000\left(1 + \dfrac{R}{100}\right)^3$

$= (11/10)^3 = (1 + R/100)^3$

$= 11/10 = 1 + R/100$

$\Rightarrow R = 10\%$

64. **(B)** $\Rightarrow$ Let the speed of boat be x km/hr

$=$ speed upstream $= (x - 1)$ km/hr

$=$ speed downstream $= (x + 1)$ km/hr

$\Rightarrow \dfrac{10}{x+1} + \dfrac{6}{x-1} = 4$

minimum speed, time maximum

$= 10x - 10 + 6x + 6 = 4(x^2 - 1)$

$= 16x - 4 = 4(x^2 - 1)$

$= 4x - 1 = x^2 - 1$

$= 4x = x^2$

$\Rightarrow x = 0, 4$

$\therefore$ speed of boat is 4 km/hr

65. **(B)** CP_1 10 SP_1 20
CP_2 8 SP_2 24

16

Profit $= \dfrac{24-8}{8} \times 100$

$= \dfrac{16}{8} \times 100$

$\Rightarrow 200\%$ Gain

66. **(C)** Let one diagonal be $= 3x$ cm

second diagonal $= 4x$

we know that are rhombus

$= \frac{1}{2} \times \text{Diagonal}_1 \times \text{diagonal}_2$

$= \frac{1}{2} \times 3x \times 4x = 96$

$= 6x^2 = 96$

$= x^2 = 16$

$x = 4$

$\Rightarrow 3x = 12$

$\Rightarrow 4x = 16$

$\therefore$ Diagonals are of length 12 cm and 16 cm

67. (D) ⇒ By Alligation Method:-

⇒ Ratio = 1 : 2

68. (B) ⇒ Let the cost price be Rs. 100

= marked price = 100 + (20% of 100)

= Rs. 120

= selling price = MP – (15% Discount on MP)

= SP = 120 – (15 × 120/100)

= SP = 120 – 18

⇒ 102

∴ Profit = 102 – 100

⇒ Rs. 2

69. (A)

32 = 5x

$x = \dfrac{32}{5} \Rightarrow 6.4$

70. (E) ⇒ x – y = 14

= x + y /2 = 64

= x + y = 128

= x + x – 14

⇒ 2x = 128 + 14

⇒ 2x = 142

x = 71°

4 = 71 – 14

y = 57°

∴ 3rd Angle of the triangle

= 180 – (57 + 71) = 52

∴ 52 is the smallest angle of the triangle.

71. (B) ⇒ 4.5 × ? = 189 + 288

$? = \dfrac{477}{4.5}$

⇒ ? = 106

72. (A) ⇒ $? = (3 + 6 + 4 - 7) + \left(\dfrac{1}{2} + \dfrac{3}{5} + \dfrac{3}{6} - \dfrac{4}{6}\right)$

$= 6 + \left(\dfrac{1}{2} + \dfrac{3}{5} + \dfrac{1}{2} - \dfrac{2}{3}\right)$

$= 7 - \left(\dfrac{1}{15}\right)$

$\Rightarrow 6\dfrac{14}{15}$

73. (C) $\dfrac{10}{100} \times ? = \dfrac{10.8}{100} \times 250 + \dfrac{21.6}{100} \times 550$

$= \dfrac{?}{10} = 27 + 118.8$

= ? = 1458

74. (D) ⇒ ? = 328 × 5 + 351 – 4 × 210

= 1640 + 351 – 840

⇒ 1151

75. (B) ? = 7.82 + 18.114 – 14.4

⇒ 11.534

76. (B) Let megha's age = x years

= Ritu's age = y years

∴ x + y = 36 ...(i)

and

= x + 6 = 2 (y + 6)

= x – 2y = 6 ...(ii)

solving e.q. (i) and (ii)

x = 26 years

y = 10 years

77. (A) ⇒ Lt sum is Rs. P

∴ C.I. - S.I. (for two years) $= \dfrac{PR^2}{100^2}$

$\Rightarrow \dfrac{P(20)^2}{100^2} = 1100 - 1000$

⇒ P = Rs. 2500

78. (C) Average of five odd conscutiv no. is 33 so 33 will be the middle odd no. and will five number will be

29 31 33 35 37

So least odd no: is 29

79. (C) ⇒ Required no. of ways = 6!720

80. (D) ⇒ A : B = 120 : 100

= 6 : 5

total work = 120 × 5 = 100

Remaining work = 100 – 6 × 2 = 88

Required days = $\dfrac{88}{(6+5)}$

⇒ 8 days

SSC CGL (PRE)
(Practice Test Paper)

REASONING ABILITY

DIRECTION (Q. 1-3):- Select the related word from the given alternatives.

1. Screw : Screw driver :: Nail : ?
   - (A) Nail driver
   - (B) Polish
   - (C) Steel
   - (D) Hammer

2. ACE : YAC :: BDF : ?
   - (A) PRS
   - (B) XYA
   - (C) ZBD
   - (D) FDB

3. 10 : 1000 :: 2 : ?
   - (A) 4
   - (B) 0.5
   - (C) 20
   - (D) 8

4. Select the odd word from the given alternatives.
   - (A) Batsman
   - (B) Umpire
   - (C) Bowler
   - (D) Wicket-keeper

5. Select the odd word from the given alternatives.
   - (A) CEG
   - (B) IKM
   - (C) ORU
   - (D) VXZ

6. Select the odd word from the given alternatives.
   - (A) 42
   - (B) 84
   - (C) 91
   - (D) 71

DIRECTION (Q. 7-9):- A series is given, with one word missing. Choose the correct alternative from the given ones that will complete the series.

7. nature, ensure, tense, spent, spurn, ?
   - (A) pushup
   - (B) thrash
   - (C) upturn
   - (D) asset

8. R, M, I, F, D, ?
   - (A) B
   - (B) C
   - (C) A
   - (D) E

9. –0.5, –0.35, –0.2, –0.05, ? , 0.25
   - (A) –0.1
   - (B) 0.1
   - (C) 0.15
   - (D) –0.15

10. Aayush's birthday is on Monday 22nd May. On what day of the week will be Neerav's Birthday in the same year if Neerav was born on 30th October?
    - (A) Monday
    - (B) Wednesday
    - (C) Friday
    - (D) Thursday

11. The weights of 4 boxes are 90, 30, 20 and 50 kilograms. Which of the following cannot be the total weight, in kilograms, of any combination of theseboxes and in a combination a box can be used only once?
    - (A) 190
    - (B) 170
    - (C) 100
    - (D) 150

12. From the given words, select the word which cannot be formed using the letters of the given word.
    INFERNAL
    - (A) ALIEN
    - (B) FINAL
    - (C) LEARN
    - (D) URINE

13. If FLOTSAM is coded as UOLGHZN, then how will PIN be coded as?
    - (A) KRM
    - (B) GEH
    - (C) OBI
    - (D) DVW

14. In a certain code language, '+' represents '×', '–' represents '+', '×' represents '÷' and '÷' represents '–'. What is the answer to the following question?
    234 × 9 – 12 + 4 = ?
    - (A) 74
    - (B) 48
    - (C) 94
    - (D) 82

15. If 23$35 = 13, 3$5 = 8 then what is the value of 4$13 = ?
    - (A) 8
    - (B) 14
    - (C) 6
    - (D) 49

16. Select the missing number from the given responses

16	17	28
21	23	27
?	391	756

   - (A) 377
   - (B) 351
   - (C) 336
   - (D) 306

17. A migrating bird flies 40 km North, then turns East and flies 50 km, then turns North and flies 110 km, and turns to its left and flies 50 km. Where is it now with reference to its starting position?
    - (A) 150 km South
    - (B) 150 km North
    - (C) 70 km North
    - (D) 70 km South

18. In the question two statements are given, followed by two conclusions, I and II. You have to consider the statements to be true even if it seems to be at variance from commonly known facts. You have to decide which of the given conclusions, if any, follows from the given statements.
   Statement 1 : All clouds are fog.
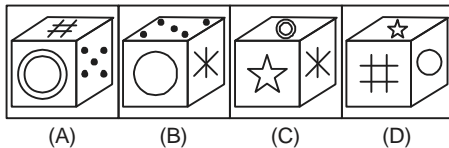
Statement 2 : All fog are white.

Conclusion I : Some white are clouds.

Conclusion II : Some fog are clouds.

(A) Only conclusion I follows

(B) Only conclusion II follows

(C) Both I and II follow

(D) Neither I nor II follows

19. Which of the following cube in the answer figure cannot be made based on the unfolded cube in the question figure?
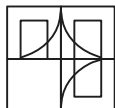
Question figure:-

Answer Figure:-

(A)   (B)   (C)   (D)
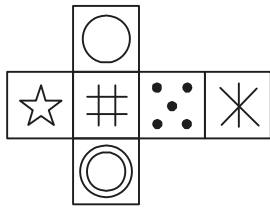
20. In the following figure, square represents Priests, triangle represents singers, circle represents therapists and rectangle represents Indians. Which set of letters represents Indians who are not priests?
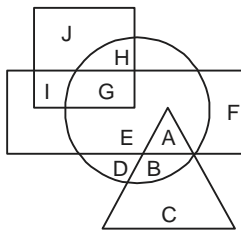
(A) E,F   (B) I,G   (C) E,A,F   (D) G,E,A

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

Question figure:-

Answer Figure:-

(A)   (B)   (C)   (D)
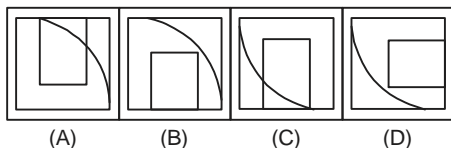
22. From the given answer figures, select the one in which the question figure is hidden/embedded.

Question figure:-

Answer Figure:-

(A)   (B)   (C)   (D)
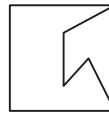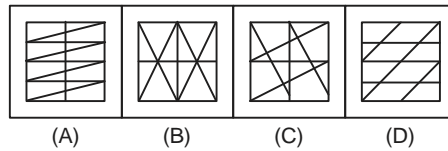
23. A piece of paper is folded and punched as shown below in the question figures. From the given answer figures, indicate how it will appear when opened.
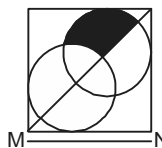
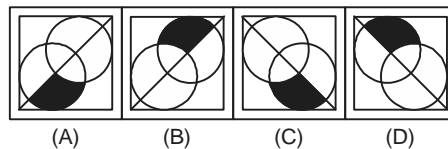Question figure:-

Answer figure:-

(A)   (B)   (C)   (D)
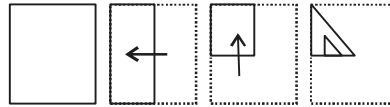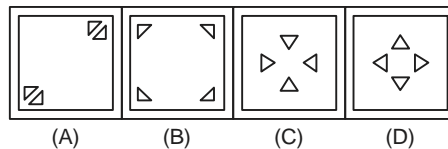
24. If a mirror is placed on the line MN, then which of the answer figures is the right image on the given figure?

Question figure:-

Answer Figure:-

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

25. A word is represented by only one set of numbers as given in any one of the alternatives. The sets of numbers given in the alternatives are represented by two classes of alphabets as shown in the given two matrices. The columns and rows of Matrix-I are numbered from 0 to 4 and that of Matrix-II are numbered from 5 to 9. A letter from these matrices can be represented first by its row and next by its column, for example 'K' can be represented by 41, 34 etc and 'Z' can be represented

by 66, 57 etc. Similarly, you have to identify the set for the word 'OPAL'.

Matrix - I					
	0	1	2	3	4
0	K	B	M	M	I
1	J	B	C	L	G
2	A	L	F	L	E
3	H	J	D	E	K
4	J	K	E	G	M

Matrix - II					
	5	6	7	8	9
5	Q	O	Z	V	P
6	U	Z	X	X	R
7	R	P	Z	Z	P
8	U	O	Z	Z	P
9	W	U	X	S	R

(A) 34, 33, 55, 59   (B) 14, 44, 69, 66
(C) 56, 76, 20, 21   (D) 01, 40, 76, 89

GENERAL KNOWLEDGE

26. The _____ balance is equal to capital flows from the rest of the world, minus capital flows to the rest of the world.
(A) Current Account   (B) Savings Account
(C) Capital Account   (D) Asset Account

27. If a consumer's demand for a good moves in the same direction as the consumer's income, the consumer's demand for that good must be inversely related to the price of the good is called _____.
(A) Law of demand   (B) Law of supply
(C) Law of substitution   (D) Law of optimal choice

28. "Taxes on agricultural income" is listed in the _____ list given in the Seventh Schedule in the Constitution of India.
(A) Union   (B) State
(C) Global   (D) Concurrent

29. _____ approves constitutional amendments.
(A) Rajya Sabha
(B) Ministry of Defence
(C) Prime Minister's Office
(D) Securities and Exchange Board of India

30. After the defeat at Plassey, Sirajuddaullah was assassinated and _____ was made the nawab.
(A) Mir Jafar   (B) Mir Qasim
(C) Haider Ali   (D) Tipu Sultan

31. Sher Shah Sur defeated which Mughal emperor?
(A) Humayun   (B) Timur Lang
(C) Nadir Shah   (D) Ahmed Shah Abdali

32. As the river approaches the sea, the speed of the flowing water decreases and the river begins to break up into a number of streams called _____.
(A) Plateau   (B) Isthmus
(C) Peninsula   (D) Distributaries

33. The method of soil conservation in which rocks are piled up to slow down the flow of water which prevents gullies and further soil loss is called?
(A) Mulching   (B) Contour barriers
(C) Rock dam   (D) Terrace farming

34. In females, the uterus is _____.
(A) Single   (B) Double   (C) Triple   (D) Four

35. Which of the following is not correct?
(A) Members of Chlorophyceae are commonly called green algae
(B) Members of Phaeophyceae are commonly called red algae
(C) Members of Rhodophyceae are commonly called red algae
(D) Members of Phaeophyceae are commonly called brown algae

36. Adamsia (Sea anemone) and Pennatula (Sea-pen) are examples of which Phylum?
(A) Coelenterata   (B) Aschelminthes
(C) Annelida   (D) Arthropoda

37. If the force applied on the object is in the direction of its motion, the speed of the object _____.
(A) Increases   (B) Stops
(C) Decrease   (D) No effect

38. The shape of the outer part of the ear is like a _____.
(A) Funnel   (B) Plate   (C) Drum   (D) Disc

39. In Microsoft Excel, the _____( ) function is used to count the number of cells that contain numbers within the list of arguments.
(A) COUNTIF   (B) COUNT
(C) SUMCOUNT   (D) COUNTSUM

40. Fabric made from_____ does not get wrinkled easily.
(A) Cotton   (B) Flax   (C) Silk   (D) Polyester

41. What is formed when Carbon Dioxide is passed through Lime Water?
(A) Copper Sulphate   (B) Calcium Carbonate
(C) Magnesium Oxide   (D) Baking Soda

42. What is the largest component of lower atmosphere,by total volume?
(A) Oxygen   (B) Nitrogen
(C) Helium   (D) Water Vapour

43. _____ scheme launched by the Central Government aims to cover all those children by 2020 who are either unvaccinated, or are partially vaccinated against seven vaccine preventable diseases.
(A) Deen Dayal Upadhyaya Grameen Kaushalya Yojana
(B) Deendayal Upadhyaya Gram Jyoti Yojana
(C) Mahatma Gandhi Pravasi Suraksha Yojana
(D) Indradhanush Scheme

44. Who discovered Penicillin?
    (A) Edward Jenner
    (B) Niels Bohr
    (C) Sir Alexander Fleming (D) Heinrich Hertz

45. Who has won the most number of Gold Medals in Olympics?
    (A) Usain Bolt
    (B) Katie Ledecky
    (C) Michael Phelps
    (D) Chen Long

46. Gol Gumbaz was built in which century?
    (A) 15th   (B) 16th   (C) 17th   (D) 18th

47. Which of the following was the winner of the Grammy Awards 2016 "Album of the Year"?
    (A) Sound & Color
    (B) 2050
    (C) 1989
    (D) Beauty Behind the Madness

48. Which of the statements given below are correct?
    1. The author of the novel 'Atonement' is Ian McEwan.
    2. The author of the novel 'The Sound and the Fury' is L. Ron Hubbard.
    3. The author of the novel 'White Teeth' is Zadie Smith.
    (A) 1 and 2
    (B) 2 and 3
    (C) 1 and 3
    (D) 1, 2 and 3

49. Sodimejo, the world's 'oldest man' died at the age of 146. Which country was he from?
    (A) India
    (B) Pakistan
    (C) Indonesia
    (D) Croatia

50. Who is the present Secretary General of SAARC?
    (A) Tajuddin Ahmed
    (B) Mujibur Rehman
    (C) Muhammad Mansur Ali
   (D) Amjad Hussain B. Sial

QUANTITATIVE APTITUDE

51. What is the LCM of 120 and 450?
    (A) 2400   (B) 1800   (C) 3600   (D) 4800

52. A, B and C can do a job working alone in 6, 9 and 18 days respectively. They all work together for 1 day, then A and B quit. How many days C working alone will take to complete the remainder of the job?
    (A) 9   (B) 6   (C) 12   (D) 10

53. What is the diameter (in cm) of a sphere of surface area 6.16 sq cm?
    (A) 1.4   (B) 0.7   (C) 2.8   (D) 2.1

54. The discount offered on a Shirt of Rs 500 and a pair of Trousers. Ajay bought 2 Shirt and 3 pair of Trousers then what was the effective discount (in %) he recieved?
    (A) 30   (B) 32   (C) 25   (D) 35

55. If A's wealth is 4/9 times of B's and C's is 7/6 times of B's, what is the ratio of C's wealth to A's?
    (A) (8:21)   (B) (21:8)   (C) (27:14)   (D) (14:27)

56. The average of four consecutive odd numbers is 40. What is the largest number?
    (A) 42   (B) 45   (C) 43   (D) 44

57. If a wholesaler, sells a tin of coffee at Rs 528 he faces a loss of 12%. Now if he decides to sell it at Rs 636, what will be the profit (in %)?
    (A) 7   (B) 5   (C) 6   (D) 4

58. A man wills 40% of his wealth to his wife and rest to his children. What percent of the wealth willed to the wife do the children get?
    (A) 150   (B) 66.6   (C) 50   (D) 20

59. If a person walks at 12 km/hr instead of 10 km/hr, he would have walked 1 km more in the same time. What is the actual distance (in kms) travelled by him at 10 km/hr in the same time?
    (A) 8   (B) 10   (C) 5   (D) 12

60. Albert invested an amount of x rupees in a fixed deposit scheme offering 10% per annum for 1st year and 15%
    (A) 15000   (B) 16000   (C) 14000   (D) 18000

61. If $\frac{10x}{3} + \frac{5}{2}\left(2 - \frac{x}{3}\right) = \frac{7}{2}$, then the value of x is?
    (A) 3/5   (B) –5/3   (C) 5/3   (D) –3/5

62. If a – b = 2 and ab = 15, then what is the value of $a^3 - b^3$?
    (A) 152   (B) 112   (C) 108   (D) 98

63. The sum of a fraction and 4 times its reciprocal is 13/3. What is the fraction?
    (A) 4/3   (B) 3/4   (C) 5/4   (D) 4/5

64. The 3rd and 8th term of an arithmetic progression are -14 and 1 respectively. What is the 11th term?
    (A) 14   (B) 16   (C) 20   (D) 10

65. What is the reflection of the point (5, 3) in the line y = – 2?
    (A) (–9, 3)
    (B) (–5, –7)
    (C) (–9, –3)
    (D) (5, –7)

66. The distance between the points (4, 8) and (k, - 4) is 13. What is the value of k?

(A) 1　　(B) 3　　(C) –1　　(D) –3

67. What is the equation of the line perpendicular to the line 2x + 3y = –6 and having Y-intercept 3?

(A) 3x – 2y = 6　　(B) 3x – 2y = – 6

(C) 2x – 3y = –6　　(D) 2x – 3y = 6

68. D and E are points on side AB and AC of ÄABC. DE is parallel to BC. If AD:DB = 2:3 and area of ÄADE is 4 sq cm, what is the area (in sq cm) of quadrilateral BDEC.

(A) 25　　(B) 21　　(C) 5　　(D) 9

69. What is the value of Sin 30° – cosec 45°?

(A) $\frac{2\sqrt{6}-1}{\sqrt{3}}$　　(B) $\frac{1-2\sqrt{3}}{2}$

(C) $\frac{\sqrt{2}-\sqrt{3}}{\sqrt{6}}$　　(D) $\frac{1-2\sqrt{2}}{2}$

70. ÄLMN is right angled at M. If m ∠N = 45°, what is the length of MN (in cm), if NL = $9\sqrt{2}$ cm?

(A) $9\sqrt{2}$　　(B) $\frac{9}{\sqrt{2}}$　　(C) 18　　(D) 9

71. If Cos è = 35/37, then what is the value of Cot è?

(A) 12/35　　(B) 35/12　　(C) 37/12　　(D) 12/37

DIRECTION (Q. 72-75):- The bar graph shows the numbers of employees working in 6 different departments (A, B, C, D, E, F) of a certain company. Study the diagram and answer the following questions.
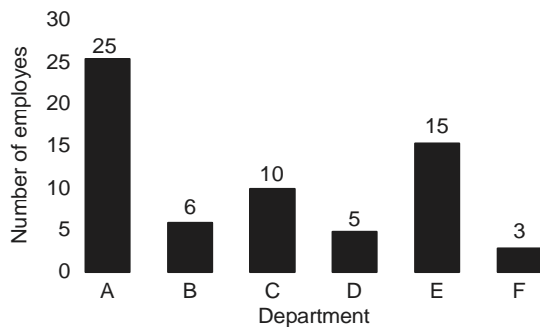
72. Which Department has the second highest number of employees?

(A) E　　(B) A　　(C) D　　(D) F

73. If 5 employees are transferred from department A to department F, then number of employees in department F would be between those of which two departments?

(A) B and C　　(B) A and E

(C) B and D　　(D) C and E

74. If department F and D are merged to create a new department G, then which department will have the least number of employees?

(A) G　　(B) F　　(C) D　　(D) B

75. If the average salary of these employees is Rs 8,000, then how much was the company's expense (in Rs. Lakhs) towards salaries?

(A) 4.86　　(B) 5.12　　(C) 3.24　　(D) 5.88

ENGLISH LANGUAGE

DIRECTION (Q. 76-77):- In the following question, some part of the sentence may have errors. Find out which part of the sentence has an error and select the appropriate option. If a sentence is free from error, select 'No Error'.

76. Freedom fighters laboured (A) / to the good of (B) / the poor enslaved masses. (C) / No Error (D)

(A) A　　(B) B　　(C) C　　(D) No Error

77. Father was upset (A) / when he found that (B) / you are not there. (C) / No Error (D)

(A) A　　(B) B　　(C) C　　(D) No Error

DIRECTION (Q. 78-79):- In the following question, the sentence given with blank to be filled in with an appropriate word. Select the correct alternative out of the four and indicate it by selecting the appropriate option.

78. To ensure a _____ reply, please include all pertinent details in your email.

(A) prompt　(B) efficient (C) tardy　(D) strange

79. The survey provided the company with a wide _____ of feedback on its products.

(A) spectrum　(B) option　(C) choices　(D) colours

DIRECTION (Q. 80-81):- In the following question, out of the four alternatives, select the word similar in meaning to the word given.

80. Ravage

(A) Surrender　　(B) Construct

(C) Damage　　(D) Liberate

81. Ravish

(A) Repulse　　(B) Enthrall

(C) Offend　　(D) Depress

DIRECTION (Q. 82-83):- In the following question, out of the four alternatives, select the word opposite in meaning to the word given.

82. Rebate

(A) Deduction　　(B) Bonus

(C) Increase　　(D) Remission

83. Rebuke

(A) Admonition　　(B) Censure

(C) Scold　　(D) Flattery

DIRECTION (Q. 84-85):- In the following question, out of the four alternatives, select the alternative which best expresses the meaning of the idiom/phrase.

84. Achilles' heel

    (A) A fatal weakness in spite of overall strength.

    (B) A secret weapon to be used as a last resort.

    (C) A past deed which one is trying to hide.

    (D) The person who is blamed if anything goes wrong.

85. Beat around the bush

    (A) To treat a topic, but omit its main points, often intentionally.

    (B) Talk bad about a person, often in the absence of that person.

    (C) Spend a fun jovial time.

    (D) It is wise to ignore hardships and continue with your task.

DIRECTION (Q. 86-87):- In the following question, out of the four alternatives, select the alternative which will improve the bracketed part of the sentence. In case no improvement is needed, select "no improvement".

86. As long as we are in this historical city let us spend our time (**doing sightseeing**).

    (A) to sightsee   (B) sightsee

    (C) sightseeing   (D) no improvement

87. He proposed (**meets**) me at the temple.

    (A) for meeting   (B) to meet

    (C) meeting with   (D) no improvement

DIRECTION (Q. 88-89):- In the following question, out of the four alternatives, select the alternative which is the best substitute of the words/sentence.

88. Irritating inconvenience

    (A) Tranquility   (B) Hassle

    (C) Harmony   (D) Rectitude

89. A punishment imposed for breaking a law, rule, or contract.

    (A) Penalty   (B) Reprieve (C) Grace (D) Amnesty

90. In the following question, four words are given out of which one word is correctly spelt. Select the correctly spelt word.

    (A) atrocias   (B) atrocious

    (C) atrocious   (D) atroacious

91. In the following question, four words are given out of which one word is correctly spelt. Select the correctly spelt word.

    (A) curvacias   (B) curvaceous

    (C) curvaceuse   (D) curveaceous

DIRECTION (Q. 92-93):- The question below consists of a set of labelled sentences. Out of the four options given, select the most logical order of the sentences to form a coherent paragraph.

92. Now I just have to keep my

    X-place and not let that scrawny

    Y-guy with gelled

    Z-hair edge in front of me

    (A) YZX   (B) XYZ

    (C) ZXY   (D) XZY

93. The idea of a standard time

    X-lives that we often take it for

    Y-zone has become so integral to our

    Z-granted and assume it to be a part of natural phenomena

    (A) ZYX   (B) XYZ

    (C) YZX   (D) YXZ

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

    Varun ate six rotis at dinner.

    (A) At dinner, six rotis was ate by Varun.

    (B) At dinner, six rotis were eaten by Varun.

    (C) At dinner, Varun had eaten six rotis.

    (D) At dinner, had Varun eaten six rotis.

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

    "What is your name?" she asked him.

    (A) She asked him what his name is.

    (B) She asked him what his name has been.

    (C) She asked him what is his name.

    (D) She asked him what his name was.

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.

Raising effective primary and district-level coverage of mental health services for the general population, without requiring people to travel long distances to see a specialist and get medicines, should be a priority. _____ the base of psychiatrists is low in relation to the need, the use of trained general practitioners as the first line of contact assumes importance. Some studies show many of them are not confident _____ with their training to detect, diagnose and manage mental illnesses. _____ a concerted effort, primary

care physicians can be trained to help people with mild and severe problems, _____ from anxiety disorders to depression, psychoses and conditions arising from alcohol and substance _____.
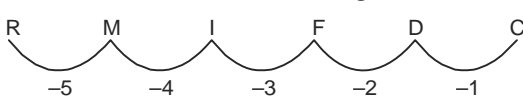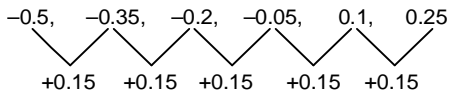
96. _____ the base of psychiatrists is low in relation to the need
(A) Since   (B) Why
(C) As soon as   (D) Where

97. many of them are not confident _____ with their training
(A) lot   (B) enough (C) very   (D) much

98. _____ a concerted effort, primary care physicians can be trained
(A) To   (B) For   (C) But   (D) With

99. severe problems, _____ from anxiety disorders to depression
(A) ranging   (B) coming
(C) distancing   (D) longing

100. psychoses and conditions arising from alcohol and substance _____.
(A) abuse   (B) eating
(C) sale   (D) withdrawal

ANSWER KEY

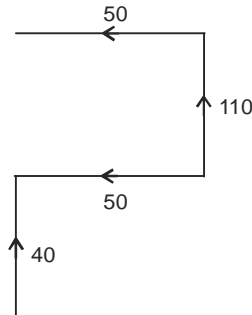|									
1. (D)	2. (C)	3. (D)	4. (B)	5. (C)	6. (D)	7. (C)	8. (B)	9. (B)	10. (A)
11. (D)	12. (D)	13. (A)	14. (A)	15. (A)	16. (C)	17. (B)	18. (C)	19. (B)	20. (A)
21. (A)	22. (C)	23. (C)	24. (C)	25. (C)	26. (C)	27. (A)	28. (B)	29. (A)	30. (A)
31. (A)	32. (D)	33. (C)	34. (A)	35. (B)	36. (A)	37. (A)	38.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

HINTS & SOLUTION

1. **(D)** For screw driver we use screw driver. Similarly for nail we use hammer.

2. **(C)** –2 series

3. **(D)** $(10)^3 = 1000$
$(2)^3 = 8$

4. **(B)** Except Umpire, rest plays the game of cricket.

5. **(C)** Except ORU, rest follows +2 series.

6. **(D)** 71 is a prime number rest are not prime number.

7. **(C)** Position of letter 'N' shifts to its right in next word.

8. **(B)**

R   M   I   F   D   C
   –5   –4   –3   –2   –1

9. **(B)** –0.5,   –0.35,   –0.2,   –0.05,   0.1,   0.25
+0.15   +0.15   +0.15   +0.15   +0.15

10. **(A)** 22nd May = Monday
No. of days b/w two dates $\Rightarrow \dfrac{161}{7}$ = Reminder = 0
∴ 30th October = Monday

11. **(D)** 150 is not a possible combination.

12. **(D)** URINE as, There is no 'U' in a given word.
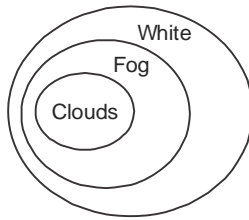
13. **(A)** Pairs of opposite letters

P   I   N
↓   ↓   ↓
K   R   M

14. **(A)** $234 \div 9 + 12 \times 4 = 74$

15. **(A)** $\Rightarrow (2 + 3) + (3 + 5) = 13$
$\Rightarrow (3 + 5) = 8$
$\Rightarrow 4 + (1 + 3) = 8$

16. **(C)** $16 \times 21 = 336$
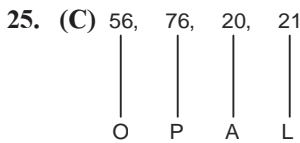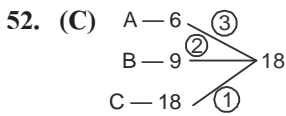$17 \times 23 = 391$
$28 \times 27 = 756$

17. **(B)**

18. (C)

19. (B)   **20. (C)**

21. (A)   **22. (C)**

23. (C)   **24. (C)**

25. (C) 56,   76,   20,   21

          O   P   A   L

51 (B)

52. (C)

They all work for one day = 6 units

Remaining work = 18 – 6 = 12

C, alone complete = $\dfrac{12}{1}$ = 12 days

53. (A) $4\pi r^2 = 6.61 \text{ cm}^2$

$r^2 = \dfrac{6.61 \times 7}{22 \times 4}$

$r^2 = 0.49$

$r = 0.7$ cm

Diameter = $2 \times 0.7 = 1.4$ cm

54. (D) Total MP = $500 \times 2 + 1000 \times 3$

= 1000 + 3000 = 4000

total SP = 800 + 1800 = 2600

Discount % = $\dfrac{4000 - 2600}{4000} \times 100 = 35\%$

55. (B) A : B : C

          4 : 9

$\dfrac{6:7}{24:54:63}$

C : A = 63 : 24

= 21 : 8

56. (C)

57. (C) 88 % – 528

          x – 636

          x = 106

profit = 106 – 100 = 6

58. (A) Required % = $\dfrac{60}{40} \times 100 = 150\%$

59. (C) Let time be t

According to Question

12 t – 10 t = t = 0.5 hour

Required distance = $10 \times 0.5 = 5$ km

60. (B) According to Question = $x \times \dfrac{11}{10} \times \dfrac{23}{20} = 20240$

$\therefore x = 16000$

61. (D) $\dfrac{10x}{3} + \dfrac{5}{2}\left(2 - \dfrac{x}{3}\right) = \dfrac{7}{2}$

$= \dfrac{10x}{3} + 5 - \dfrac{5x}{6} = \dfrac{7}{2}$

$= \dfrac{15x}{6} = \dfrac{7}{2} - 5$

$= x = -\dfrac{3}{5}$

62. (D) a – b = 2

$(a - b)^3 = 8$

$a^3 - b^3 - 3ab\,(a - b) = 8$

$a^3 - b^3 - 3\,(15)\,(2) = 8$

$a^3 - b^3 = 8 + 90 = 98$

63. (A) Let the fraction be x.

According to Question = $x + \dfrac{4}{x} = \dfrac{13}{3}$

$3x^2 - 13x + 12 = 0$

$= x = \dfrac{4}{3}$ or 3
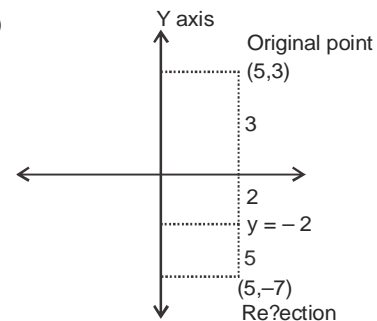
64. (D) $T_3 = -14$

$a + 2d = -4$ ...(i)

and $T_8 = 1$

on solving (i) and (ii)

$a = -20,\ d = 3$

$T_{11} = a + 10\,d = 10$

65. (D)

66. (C) $\sqrt{(-4-8)^2+(k-4)^2} = 13$

$144 + (k-4)^2 = 169$

$(k-4)^2 = 25$

$k - 4 = \pm 5$

$K = 9$ or $K = -1$

67. (B) Slope of given line $= -\dfrac{2}{3}$

Slope $\perp$ lar line $= \dfrac{3}{2}$

Now, $(y-3) = \dfrac{3}{2}(x-0)$

$\Rightarrow 2y - 6 = 3x$

$\Rightarrow 3x - 2y = -0$

68. (B) $\therefore$ ADE $\approx \triangle$ABC

So, $\dfrac{Ar(\triangle ADE)}{Ar(\triangle ABC)} = \left(\dfrac{AD}{AD+DB}\right)^2 = \dfrac{4}{25}$

Also, Ar ($\triangle$BDEC) = Ar ($\triangle$ABC) – Ar ($\triangle$ADE)

$= \dfrac{Ar(ADE)}{Ar(\triangle BDEC)} = \dfrac{4}{25-4} = \dfrac{4}{21}$

Ar ($\triangle$BDEC) = 21 cm^2

69. (D) $\sin 30° - \csc 45° = \dfrac{1}{2} - \sqrt{2} = \dfrac{1-2\sqrt{2}}{2}$

70. (D) $\dfrac{MN}{NL} = \csc 45°$

$MN = 9\sqrt{2} \times \dfrac{1}{2} = 9$ cm

71. (B) $\cos\theta = \dfrac{B}{H} = \dfrac{35}{37}$

$P = \sqrt{H^2 - B^2}$

$= \sqrt{37^2 - 35^2} = \sqrt{144} = 12$

$\Rightarrow \cot\theta = \dfrac{35}{12}$

72. (A) Department 'E' has second Hightest no. of employees clear from Graph.

73. (A) Now the total employees in department E is 8. which is between B and C.

74. (D) Now employees in G = F + D = 3 + 5 = 8

So least number of employees in department B, which is 6.

75. (B) Total number of employees in All departments = 64

Total expense of salaries = 8000 × 64

= 5.12 Lac.

76. (B) Use **for** instead of **to** , So Option B is correct answer,

77. (C) Option C is correct answer **.** Use 'were' in place of 'are' because sentence is in past tense.

78. (A) Prompt means refer to encourage someone to say something. So option **A** is right answer.

79. (A) Spectrum means to classify something. Hence option **A** is a correct answer.

80. (C) Ravage means to cause severe and extensive **damage** . Hence option (c) is a correct answer.

81. (B) Ravish means fill with intense delight; enrapture and **Enthrall** means capture the fascinated attention of. Hence option (B) is the correct answer.

82. (C) Rebate means a partial refund to someone who has paid too much for tax, rent, or a utility. Hence **increase** is the correct choice. So **C** is a correct answer.

83. (D) Rebuke means express sharp disapproval or criticism because of their behaviour or actions and **Flattery** means excessive and insincere praise, given especially to further one's own interests**.**

84. (A) Achilles heel means a weakness that can lead to permanent destruction or downfall. So option A is correct answer.

85. (A) Beat around the bush means to speak vaguely or euphemistically so as to avoid talking directly about an unpleasant or sensitive topic.

86. (C) "**Sightseeing**" itself is an action thus "**doing**" which represents action should not be written to show an action**.** So, (**C**) is a correct answer.

87. (B) To show intension we need to use an infinitive thus "to meet' should be used**.** So, Option **B** is correct answer.

88. (B) Hassle means irritating inconvenience. So, Option **B** is correct answer.

89. (A) Penalty a punishment imposed for breaking a law, rule, or contract. So, Option **A** is a correct answer.

90. (B) Atrocious are Correctly spelt which means of a very poor quality or extremely bad **.**

91. (B) Curvaceous are Correctly spelt which means having an attractively curved shape.

92. (B) The correct rearrangement is **XYZ**

93. (D) The correct rearrangement is **YXZ**

94. (B) Option **B** is a correct answer.

95. (D) Option **D** is correct answer .

96. (A) Option **A** is correct answer.

97. (B) Option **B** is correct answer.

98. (D) Option **D** is correct answer.

99. (A) Option **A** is correct answer.

100. (A) Option **A** is correct answer.

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IBPS RRB PO (PRE)
(Practice Test Paper)

REASONING ABILITY

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

There were six boys G, H, I, J, K & L who are pursuing different courses such as B.A., M.A., B.Sc., M.Sc., B.Com., M.Com. but not necessarily in the same order. They are expert in different things such as - Singing, Dancing, Acting, Writing, Sports and Cooking. Each boy belongs to a different city – Delhi, Mumbai, Gwalior, Chennai, Bhopal and Kolkata. The person named I is pursuing M.Com. and is expert in Dancing but didn't belong to Mumbai. L is pursuing B.A. and belongs to Gwalior and neither Acting nor Cooking is his expertise. H is pursuing neither M.A. nor B.Com. and he is expert in Writing and lives in Chennai. G is pursuing B.Sc. and is expert in Singing. K is not pursuing B.Com. and is expert in Acting. K doesn't belong to Kolkata. The person who belongs to Delhi is expert in Cooking. G belongs to Bhopal.

1. Who is pursuing B.Com.?
   (A) G   (B) H   (C) I   (D) J
   (E) None of above

2. Who belongs to Kolkata?
   (A) L   (B) K   (C) J   (D) I
   (E) None of above

3. Who is expert in Sports?
   (A) G   (B) H   (C L   (D) K
   (E) None of above

4. Who belongs to Delhi?
   (A) I   (B) J   (C) K   (D) L
   (E) None of above

5. Who is pursuing M.A.?
   (A) K   (B) H   (C) I   (D) J
   (E) None of above

DIRECTION (Q. 6-10):- In each question below are given some statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts.

6. **Statements:**
   All purses are bags.
   Some purse is black.
   Some blacks are covers.
   Conclusions:
   I. Some covers are Purses.
   II. Some Bags are Black.
   (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.

7. **Statements:**
   Some cats are rats.
   All rats are fishes.
   Some fishes are birds.
   Conclusions:
   I. Some fishes are not rats.
   II. All rats being birds is a possibility
   (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.

8. **Statements:**
   Some flowers are roses.
   Some roses is red.
   All red are leaves.
   Conclusions:
   I. Some flowers can never be red.
   II. Some leaves are flowers.
   (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.

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9. **Statements:**

All cards are sheets.

Some files are cards.

Some sheets are papers.

Conclusions:

I. All cards being papers is a possibility.

II. All Paper being files is a possibility.

(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.

10. **Statements:**

Some flowers are roses.

All roses is red.

All red are leaves.

Conclusions:

I. Some flowers are leaves.

II. Some leaves is a red.

(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.

Directions (Q. 11-15):- Study the following information to answer the given questions.

Eight friends Suvetha, Divya, Aarthi, Vimala, Priya, Nithya, Lakshmi and Rohini are seated in a straight line but not necessarily in the same order. Some of them are facing South while some are facing North. Priya sits second to the left of Rohini. Neither Priya nor Rohini sits at any of the extreme ends of the row. Rohini is not an immediate neighbour of Lakshmi. Lakshmi sits third to the left of Nithya. Nithya sits at one of the extreme ends of the line and faces North. Aarthi sits second to the right of Suvetha. Immediate neighbours of Priya face opposite directions (if one neighbour faces North, then the other faces South and vice Versa). Both Aarthi and Vimala face same direction as Suvetha (if Suvetha faces North then Aarthi and Vimala also faces North and vice versa). Immediate neighbours of Lakshmi face opposite directions (if one neighbour faces North then the other faces South and vice versa). Only one person sits between Lakshmi and Suvetha. Both the immediate neighbours of Suvetha face South.

11. Who sits second to the left of Priya?

(A) Aarthi (B) Rohini (C) Divya (D) Lashmi (E) Vimala

12. How many persons facing South direction?

(A) Six (B) Four (C) Five (D) Three (E) Two

13. Which of the following persons sits at the extreme ends?

(A) Vimala and Rohini (B) Aarthi and Nithya (C) Divya and Aarthi (D) Nithya and Lakshmi (E) Suvetha and Priya

14. Four of the following persons form a group, which of the following person does not belong to that group?

(A) Rohini (B) Vimala (C) Suvetha (D) Priya (E) Nithya

15. Which of the following combinations is true?

(A) Suvetha – Facing North
(B) Aarthi – Facing North
(C) Lakshmi – Facing North
(D) Divya – Facing South
(E) None of these

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

In a certain code language

'blanket pillow bed' is written as 'xy in gy'

'bed lamp radio' is written as 'ab in pq'

'pillow chair lamp' is written as 'mn ab gy'

'bed blanket chair' is written as 'xy mn in'

16. What is the code for 'radio'?

(A) gy (B) xy (C) in (D) pq (E) None of these

17. 'bed pillow team' can be written as

    (A) gy in ab   (B) xy fr pq   (C) in gy bv   (D) pq mn ab

    (E) None of these

18. What is the code for 'lamp'?

    (A) gy   (B) xy   (C) in   (D) pq

    (E) one of these

19. What does 'mn' stand for?

    (A) chair   (B) bed   (C) pillow   (D) blanket

    (E) None of these

20. What does 'xy' stand for?

    (A) chair   (B) bed   (C) pillow   (D) blanket

    (E) None of these

Directions (Q. 21-23):- Study the information given below and answer the questions that follow.

The information of the five friends A, B, C, D and E are given below:

i) D is shorter than E and C.

ii) The tallest among them has scored the least marks.

iii) E is taller than B.

iv) The middle one in height order has scored marks more than A and D.

v) B is taller than A.

vi) D is shorter than A.

vii) A is shorter than C.

viii) Only one person scores more marks than B.

ix) Only two persons are taller than C.

21. Who comes second when arranged in ascending order of height?

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

    (E) E

22. Who scored the highest marks?

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

    (E) E

23. Suppose the marks of A and C is swapped then which of the following is correct?

    (A) C scored more marks than D

    (B) A ranked fourth when arranged in ascending order

    (C) A possible descending order will be A > B > D > C > E

    (D) The rank of A in height and marks remains same in both the cases

    (E) None of these

Directions (Q. 24-25):- Read the following information carefully and answer the questions which follow:

If N is 5 km West to M. O is 7 km South to N. P is 8 km East to O. Q is 3 km North to P. R is 3 km West to Q.

24. Distance between R and M?

    (A) 5 km   (B) 6 km   (C) 8 km   (D) 4 km

    (E) None of above

25. If R walks 5 km west than what will the distance between R and N?

    (A) 4 km   (B) 5 km   (C) 6 km   (D) 7 km

    (E) 3 km

DIRECTION (Q. 26-30):- Study the following information carefully and answer the questions given below.

Eight friends A, B, C, D, E, F, G and H are sitting around a circular table with equal distance between them but not necessarily in the same order. Some of them are facing the centre while some face outside (i.e. opposite to centre). B sits third to the right of C and both faces opposite direction. H sits second to the right of B and third to the right of A. F is not the immediate neighbour of G and C. Both the immediate neighbours of C faces same direction. D does not sits on the immediate right of G. E sits second to the right of D, who does not faces outside. Only two persons sits between H and G, who faces same direction as B. Both the immediate neighbours of B faces opposite direction. E sits third to the left of F and faces same direction as G is facing.

26. Who among the following sits second to the right of H?

    (A) G   (B) B   (C) D   (D) E

    (E) None of these

27. Who among the following sits opposite to G?

    (A) C   (B) F   (C) B   (D) H

    (E) None of these

28. How many persons sits between H and A when counted from the right of H?

    (A) One   (B) Three   (C) Two   (D) Four

    (E) No one

29. Who among the following sits on the immediate right of F?

    (A) D   (B) B   (C) H   (D) E

    (E) None of these

30. Who among the following sits third to the right of the one who sits second to the left of E?

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

    (E) None of these

Directions (Q. 31-32):- These questions are based on the following information.

At a family gathering, there are 5 members present – A, B, C, D and E. A is the daughter of B, and her brother is C. C's brother in law is sitting next to E who is a female. There are two couples present at the gathering. Both of A's parents are present.

31. Who is D in this gathering?

    (A) B's Wife   (B) A's husband

    (C) E's son   (D) C's wife's brother

    (E) Cannot be determined

32. Who A's mother?

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

    (E) Cannot be determined

33. What should come in place of question mark (?) in the following series based on the above arrangement?

    AE,DI,HN,?

    (A) MS   (B) TS   (C) MU   (D) MT

    (E) Other than the given options

34. How many such pair of numbers are there in the given number "24357881" (Both backward and forward) same as far as according to numeric series?

    (A) Three   (B) Five

    (C) Two   (D) More than five

    (E) None of these

35. If 1 is subtracted from each odd number and 2 is added to each even in the number '6764235', then how many digits will appear twice in the new number thus formed?

    (A) Only 8   (B) Only 8 and 6

    (C) 8, 6 and 4   (D) 2, 4 and 6

    (E) None of these

DIECTION (Q. 36-40):- In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions.

36. **Statements:** $A > B \geq C \geq D < E; M > 0$

    Conclusions:

    I. $E > 0$

    II. $A \geq D$

    (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.

37. **Statements:** $X > Y < z < O > P$

    Conclusions:

    I. $O > Y$

    II. $X > P$

    (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.

38. **Statements:** $L < M < T \leq Q < R > S; Q > P$

    Conclusions:

    I. $P > S$

    II. $P \geq S$

    (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.

39. **Statements:** $J > A \leq C \geq K > E > T$

    Conclusions:

    I. $A > T$

    II. $J > C$

    (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.

40. **Statements:** $N \geq A = T > S; J < R > T$

    Conclusions:

    I. $N > S$

    II. $J < S$

    (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.

QUANTITATIVE APTITUDE

DIRECTION (Q. 41-45):- What should come in place of question (?) in the following number series?

41. 5, 54, 90, 115, 131, 140, ?

    (A) 149   (B) 146   (C) 142   (D) 152

    (E) None of these

42. –1, 7, 23, 47, ?
    (A) 74   (B) 78   (C) 79   (D) 84
    (E) 91

43. 3, 5, 8, 13, 22, ?
    (A) 35   (B) 37   (C) 39   (D) 41
    (E) 32

44. 124, 545, 1090, 1991, ?
    (A) 3892   (B) 3982   (C) 3289   (D) 3854
    (E) 3836

45. 67, 71, 73, 79, ?
    (A) 81   (B) 83   (C) 82   (D) 85
    (E) 84

DIRECTION (Q. 46-50):- The following Pie chart shows the distribution of vacancies in six banks issued by IBPS. Study the data carefully and answer the following question.

Total Vacancies = 3600

F, 75.6°   A, 64.8°
E, 50.4°   B, 88.4°
D, 57.6°
C, 25.2°
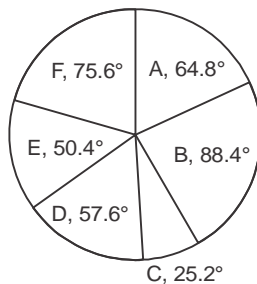
46. Vacancies in Bank 'B' is what percent more than average number of vacancies in Bank 'A' and 'E' together?
    (A) 25%   (B) 50%   (C) 75%   (D) 100%
    (E) 150%

47. Find the total number of vacancies in bank 'D' and 'F' together -
    (A) 1224   (B) 1260   (C) 1296   (D) 1332
    (E) 1368

48. In bank E, vacancies for female is 25% less then vacancies for male then find total number of vacancies for female in Bank 'E'?
    (A) 288   (B) 144   (C) 224   (D) 280
    (E) 216

49. Find the ratio between total number of vacancies in bank 'B' and 'D' together to total number of vacancies in bank 'E' and 'F' together?
    (A) 8 : 7   (B) 4 : 7   (C) 6 : 7   (D) 9 : 7
    (E) 12 : 7

50. Find the average number of vacancies in Bank 'C', 'E' and 'F' together?
    (A) 495   (B) 498   (C) 501   (D) 504
    (E) 507

51. A fruit vendor sells his fruits at 21% profit. If he had bought it for 9% less and sold it for Rs. 29 less, he would have gained 25%. The cost price of fruit is:
    (A) 30   (B) 20   (C) 40   (D) 48
    (E) None

52. Three taps A, B and C attached to a tank can fill it in 10, 5 and 10 hour respectively. Tap B was opened at 7 am. At 8 : 15, tap C was opened and after 45 minutes, tap A was also opened. When will the tank be full?
    (A) 23/9 hr   (B) 33/16 hr   (C) 51/16 hr   (D) 53/16 hr
    (E) 51/15 hr

53. A man can row 30 km upstream and 45 km downstream in 6 hours. He can row 45 km upstream and 30 km downstream in 6.5 hours. Find the speed of the man in still water.
    (A) 2.5 km/hr   (B) 5 km/hr
    (C) 10 km/hr   (D) 12.5 km/hr
    (E) 15 km/hr

54. In a rectangle, the length is 5 cm more than breadth. The area of rectangle is 8 square cm more than the area of a square with side length 14 cm. What is the length of rectangle (in cm)?
    (A) 15   (B) 17   (C) 16   (D) 19
    (E) 18

55. What will be the remainder left when (1022 × 1024 × 1025 × 1026) is divided by 33?
    (A) 0   (B) 3   (C) 27   (D) 16
    (E) 31

DIRECTION (Q. 56-60):- In each of these questions, two equations (I) and (II) are given. You have to solve both the equations and give answer.

56. I. $2x^2 – 17x + 36 = 0$
    II. $3y^2 – 19y + 30 = 0$
    (A) x > y
    (B) x < y
    (C) x = y or no relation can be find between x and y
    (D) x ≤ y
    (E) x ≥ y

57. I. $4x^2 – 35x + 75 = 0$
    II. $6y^2 – 47y + 90 = 0$
    (A) x > y
    (B) x < y
    (C) x = y or no relation can be find between x and y
    (D) x ≤ y
    (E) x ≥ y

58. I. $x^2 + 15x + 50 = 0$
   II. $y^2 - 5y - 50 = 0$
   (A) x > y
   (B) x < y
   (C) x = y or no relation can be find between x and y
   (D) x ≤ y
   (E) x ≥ y

59. I. $\sqrt{(10+x)(10-x)} = 8$
   II. $y = \sqrt{64}$
   (A) x > y
   (B) x < y
   (C) x = y or no relation can be find between x and y
   (D) x ≤ y
   (E) x ≥ y

60. I. $x^2 - 6x - 40 = 0$
   II. $y^2 - 10y + 24 = 0$
   (A) x > y
   (B) x < y
   (C) x = y or no relation can be find between x and y
   (D) x ≤ y
   (E) x ≥ y

DIRECTION (Q. 61-65):- What will come in place of question mark (?) in the following question?

61. $\frac{6}{5} \div \frac{5}{7} \times ? - \frac{5}{9} \div 1\frac{2}{3} + \frac{4}{11} \times 2\frac{7}{2} = 3\frac{7}{3}$
   (A) 4.56 (B) 8.9 (C) 12 (D)17
   (E) 2.18

62. $16^{23} \times 8^2 \times 16^{0.2} = 2^?$
   (A) 10 (B) 16 (C) 9 (D) 12
   (E) None of these

63. [20% of {(800% of 630) ÷ 560}] = ?
   (A) 12.12 (B) 23.5 (C) 1.8 (D) 10.7
   (E) 5.2

64. $(0.46) \times (6.7) + (? \div 14) = 53.082$
   (A) 728 (B) 672 (C) 700 (D) 686
   (E) None of these

65. $2\frac{1.5}{5} + ? - 1\frac{3.5}{15} = \frac{(512)^{\frac{1}{3}}}{4} + 1\frac{7}{30}$
   (A) $4\frac{1}{3}$ (B) $2\frac{1}{6}$ (C) $1\frac{1}{4}$ (D) $\frac{1}{6}$
   (E) none of these

66. A, B and C together starts a business. B invested 25% more amount than A as well as less amount than 'C'. If ratio of profit sharing of A, B and C is 8 : 15 : 25, then find for what time 'A' invested if C invested for 20 months.
   (A) 6 months (B) 9 months
   (C) 12 months (D) 15 months
   (E) 18 months

67. Three years ago, average age of 'A', 'B' and 'C' is 27 years. Four years hence, ratio of A and C's age is 7 : 10. If B is 6 years younger than C, then find present age of 'A'?
   (A) 24 years (B) 27 years
   (C) 30 years (D) 28 years
   (E) 36 years

68. A distorted 5 kg weight actually measures 4.5 kg. If a shopkeeper uses this weight for selling of goods and professes to sell good at 20% profit then find his overall profit in the whole transaction.
   (A) 25% (B) 30% (C) 20% (D) $33\frac{1}{3}\%$
   (E) 40%

69. Two trains A and B started to move towards each other from P and Q respectively and they meet after 4 hours. In the time A reaches Q, B covers 100 km more distance after reaching P. Speed of A and B is in the ratio 2 : 3. Find the speed of train A.
   (A) 25 km/hr (B) 20 km/hr
   (C) 15 km/hr (D) 18 km/hr
   (E) 22 km/hr

70. Average of two number A and B is 60. If 60% of A is four more than 25% of B then find the difference between A and B?
   (A) 10 (B) 20 (C) 30 (D) 40
   (E) 50

Directions (Q. 71-75):- Study the following table carefully to answer the questions that follow: (in thousands)

Company Year	A	B	C	D	E	F
2008	14.5	13.8	11.6	16.2	13.9	15.1
2009	15.8	14.9	12.4	16.3	14.1	15.2
2010	15.9	14.6	12.7	16.0	15.4	15.5
2011	16.0	15.0	12.9	15.3	15.7	16.1
2012	15.4	15.5	13.8	15.6	16.4	16.7
2013	16.2	16.7	14.9	16.3	16.6	16.7

71. What is the per cent increase in the number of units manufactured by Company F in the year 2012 from the previous year? (rounded off to two digits after decimal)
    (A) 3.73   (B) 3.62   (C) 4.35   (D) 4.16
    (E) None of these

72. What is the total number of units manufactured by Company C over all the years together?
    (A) 783   (B) 78300   (C) 783000   (D) 68.3
    (E) None of these

73. What is the average number of units manufactured by Company D in the years 2008 and 2012 together?
    (A) 14600   (B) 15900   (C) 13700   (D) 16470
    (E) None of these

74. The number of units manufactured by Company E in the year 2008 is approximately. What per cent of the total number of units manufactured by it in all the years together?
    (A) 31   (B) 27   (C) 7   (D) 15
    (E) 23

75. What is the respective ratio of total number of units manufactured by Companies A and B together in the year 2010 to those manufactured by Companies D and E together in the same year?
    (A) 305 : 314   (B) 317 : 311
    (C) 329 : 312   (D) 311 : 317
    (E) None of these

76. In how many ways a committee of 5 member can be formed from 6 men 7 women in which at least 3 men should come.
    (A) 431   (B) 520   (C) 720   (D) 531
    (E) 640

77. A man invested '1/5' of his total investment at 5% p.a. '1/2' of his total investment at 10% p.a. and remaining at 20%. If he earns total interest of Rs 1200 after 2 years then find the total sum he invested?
    (A) 6000   (B) 2500   (C) 4000   (D) 5000
    (E) 8000

78. ... Suhas and Kiran in the ratio of 8 : 13. Calculate the difference between twice the share of Kiran and thrice the share of Suhas?
    (A) 156   (B) 624
    (C) 182   (D) 192
    (E) 148

DIRECTION (Q. 79-80):- What value will come in place of question mark (?) in the given questions?

79. $25\% \text{ of } ? = \sqrt{2704} + 576 \div 18 - (64)^{1/3}$
    (A) 280   (B) 300   (C) 360   (D) 400
    (E) 320

80. $55\% \text{ of } ? = 45 \times 12 - 36 \times 14 + 8\% \text{ of } 375$
    (A) 60   (B) 80   (C) 100   (D) 120
    (E) 140

ANSWER KEY

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

HINTS & SOLUTION

1-5

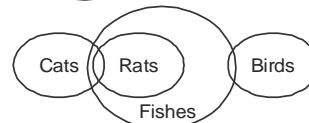| Boy	Class	Expertise	City
G	B.Sc	Singing	Bhopal
H	M.Sc	Writing	Chennai
I	M.Com	Dancing	Kolkata
J	B.Com	Cooking	Delhi
K	M.A	Acting	Mumbai
L	B.A	Sports	Gwalior

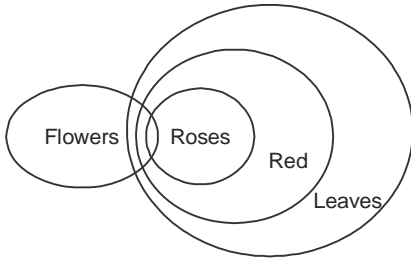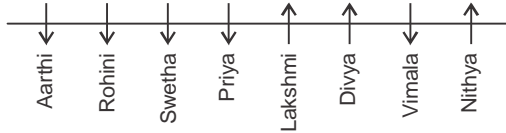1. (D)   2. (D)   3. (C)   4. (B)
5. (A)
6. (B)
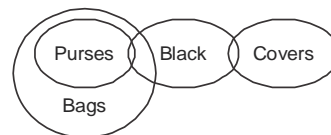
7. (B)

8. (D)
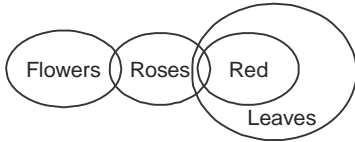
9. (E)
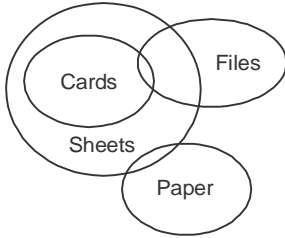
10. (E)

11-15

11. (C)	12. (C)
13. (B)	14. (E)
15. (C)	

16-20

Blanket	xy
Bed	in
Pillow	gy
Radio	pq
Chair	mn
Lamp	ab

16. (D)	17. (C)
18. (E)	19. (A)
20. (D)	

21-23 Height wise the order will be:-

E > B > C > A > D
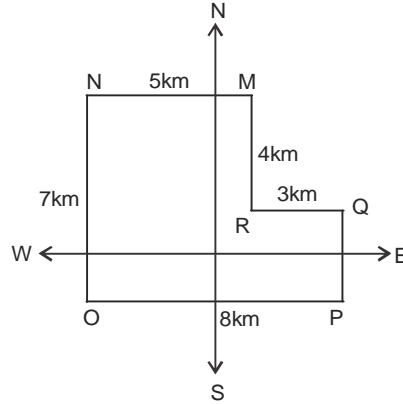
Order according to marks scored will be
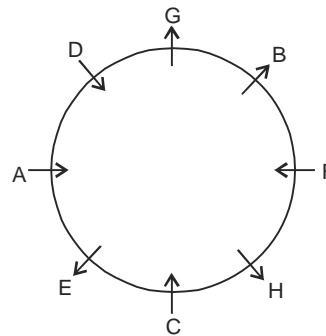
C > B > A > D > E or

C > B > D > A > E

21. (A)

22. (C)

23. (C)

24-25

24. (D)

25. (A)

26-30

26. (D)

27. (A)

28. (C)

29. (B)

30. (D)

31-32
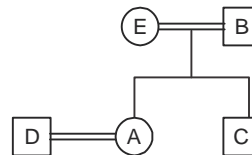
31. (B)

32. (D)

33. (D)
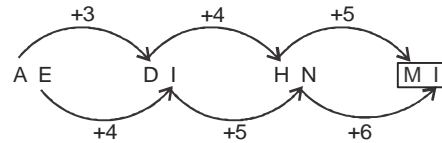
34. (D)
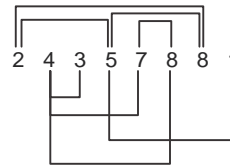
35. (C)
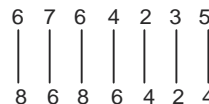
36-40

36. **(A)** $A > B \geq C \geq D < E ; M > O$

    $E > O$ (True)

    $A \geq D$ (False)

37. **(A)** $X > Y < Z < O > P$

    $O > Y$ (True)

    $X > P$ (False)

38. **(C)** $L < M < T \leq Q < R > S ; Q > P$
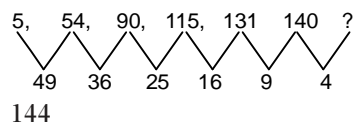
    $P > S$ (False)

    $P \geq S$ (False)

39. **(D)** $J > A < C > K > E > T$

    $A > T$ (False)

    $J > C$ (False)

40. **(A)** $N > A = T > S ; J < R > T$

    $N > S$ (True)

    $J < S$ (False)

41. **(E)** 5, 54, 90, 115, 131 140 ?

    49 36 25 16 9 4

    144

42. **(C)** $-1, 7, 23, 47, ?$

    $-1 = 1^2 - 2$

    $7 = 3^2 - 2$

    $23 = 5^2 - 2$

    $47 = 7^2 - 2$

    $9^2 - 2 = 79$

43. **(C)** $3 \times 2 - 1 = 5$

    $5 \times 2 - 2 = 8$

    $8 \times 2 - 3 = 13$

    $13 \times 2 - 4 = 22$

    $22 \times 2 - 5 = 39$

44. **(B)** Logic behind the series: Add every term to the number obtained by reversing its digit.

    $124 + 421 = 545$

    $545 + 545 = 1090$

    $1090 + 0901 = 1991$

    $1991 + 1991 = 3982$

45. **(B)** It is a series of prime numbers next number in the series 8

46-50

46. **(B)** Average number of vacancies bank :

    'A' and 'E' together

$$= \frac{64.8° + 50.4°}{2} = \frac{115.2°}{2}$$

    $= 57.6$

$$\text{Required \%} = \frac{86.4° - 57.6°}{57.6} \times 100$$

$$= \frac{28.8°}{57.6°} \times 100 = 50\%$$

47. **(D)** Total number of vacancies in Bank 'D'

and 'F' together $= \dfrac{57.6° + 75.6°}{360°} \times 3600$

    $= 133.2 \times 10$

    $= 1332$

48. **(E)** total number of vacancies in bank 'E'

$$= \frac{50.4°}{360°} \times 3600 = 50.4$$

    Let vacancies for male = 100 x

Vacancies for female $= \dfrac{75}{100} \times 100x = 75x$

    According to Question

    $100x + 75x = 504$

$$x = \frac{504}{175}$$

    $x = 2.88$

    Vacancies for females $= 75 \times 2.88 = 216$

49. **(A)** Required Ratio $= \dfrac{(86.4 + 57.6) \times 10}{(75.6 + 50.4) \times 10}$

$$\Rightarrow \frac{144}{126} = \frac{8}{7}$$

50. **(D)** Total number Vacancies in Bank 'C', 'E' and 'F' together

$$= \frac{(25.2° + 50.4° + 75.6°)}{360°} \times 3600$$

    $= 151.2 \times 10 = 1512$

    Required Average

$$\frac{1512}{3} = 504$$

51. **(C)** Let $CP_1 = 100$

then $SP_2 = 100 \times \dfrac{121}{100} = 121$

    According to Question
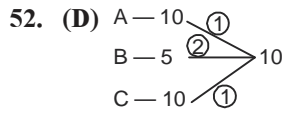
$CP_2 = 91, SP_2 = 91 \times \dfrac{125}{100}$

    $SP_2 = 113.75$

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Difference = 113.75 – 121 = 7.25%

Now, 7.25% – 29

100% – x

x = 400

52. (D)

$$A - 10 \qquad ①$$
$$B - 5 \qquad ② \;\rightarrow 10$$
$$C - 10 \qquad ①$$

total unit = 10

According to Question

B alone work for two hours, So work done by A is 4 unit and C work for 45 minutes so work done by C is 0.75 unit

Remaining units = 4 + 0.75

= 4.75

⇒ 10 – 4.75 = 5.25

total time = $2 + \dfrac{525}{100}$

⇒ $\dfrac{53}{16}$

53. (D) Let speed downstream = X km/hr

Let speed upstream = 4 km/hr

A man can row 30 km upstream in 13 hrs

⇒ $\dfrac{30}{y} + \dfrac{45}{x} = 6$ ...(i)

He can row 45 km upstream and 30 km downstream in 10 hrs

$\dfrac{30}{y} + \dfrac{45}{x} = 6.5$ ...(ii)

Solving (i) and (2) we get

x = 15 km/hr and y = 10 km/hr

speed of man in still water = ($^1/_2$) × (Sum of upstream and Downstream)

speed of man in still water = ($^1/_2$) × (15 + 10)

⇒ 12.5 km/hr

54. (B) Let length x cm and Breadth be (x – 5) cm the area of rectangle is 8 square cm more than the area of a square with side length = 14cm

⇒ x (x – 5) = 8 + (14 × 14)

⇒ $x^2 - 5x - 204 = 0$

(x – 17) (x + 12) = 0

Since x can be positive only x = 17

length of rectangle = 17cm

55. (C) 1022 = (33 × 30) + 32

1024 = (33 × 31) + 31

So remainders left when 1022, 1024, 1025, 1026 are divided by 33 are 32, 1, 2, 3 respectively

Remainder left when (1022 × 1024 × 1025 × 1026) is divided by 33

= Reminder left when (32 × 1 × 2 × 3) is divided by 33 = Remainder left when 192 is Divided by 33 = 27

56. (A) x = $\dfrac{9}{2}$, 4y = $\dfrac{10}{3}$, 3

⇒ x > y

57. (C) x = $\dfrac{15}{4}$, 5

y = $\dfrac{10}{3}$, $\dfrac{9}{2}$

No Relation can be established between x & y

58. (D) x = – 5, – 10

y = – 5, 10

⇒ y ≥ x

59. (B) I. $\sqrt{(10 + x)(10 - x)}$ = 8

$100 - x^2 = 64$

$x^2 = 36$

x = ± 6

II. y = $\sqrt{64}$

y = 8

y > x

60. (E) x = – 4, 10

y = – 4, – 6

⇒ x ≥ y

61. (E) $\dfrac{6}{5} \div \dfrac{5}{7} \times ? - \dfrac{5}{9} \div \dfrac{12}{3} + \dfrac{4}{11} \times 2\dfrac{7}{2} = 3\dfrac{7}{2}$

⇒ $\dfrac{6}{5} \div \dfrac{5}{7} \times ? - \dfrac{5}{9} \div \dfrac{5}{3} + \dfrac{4}{11} \times \dfrac{11}{2} = \dfrac{16}{3}$

$\dfrac{6}{5} \div \dfrac{5}{7} \times ? - \dfrac{5}{9} \div \dfrac{5}{3} + 2 = \dfrac{16}{3}$

$\dfrac{6}{5} \times \dfrac{7}{5} \times ? - \dfrac{5}{9} \times \dfrac{3}{5} + 2 = \dfrac{16}{3}$

$\dfrac{42}{25} \times ? - \dfrac{1}{3} + 2 = \dfrac{16}{3}$

$\dfrac{42}{25} \times ? - \dfrac{1}{3} + \dfrac{6}{3} = \dfrac{16}{3}$

$\dfrac{42}{25} \times ? + \dfrac{5}{3} = \dfrac{16}{3}$

$$\frac{42}{25} \times ? = \frac{11}{3}$$

$$\Rightarrow ? = \frac{11}{3} \times \frac{25}{42} = \frac{275}{126} = 2.18$$

62. (B) $\Rightarrow 16^{2.3 + 0.2} \times 8^2 = 2^?$

$\Rightarrow 16^{2.5} \times 8^2 = 2^?$

$\Rightarrow (2^4)^{2.5} \times 2^6 = 2^?$

$\Rightarrow (2)^{10} \times 2^6 = 2^?$

$\Rightarrow (2)^{10 + 6} = 2^?$

$\Rightarrow 2^{16} = 2^? \Rightarrow ? = (16)$

63. (C) Follow BODMAS Rule:-

$$\Rightarrow \left[\frac{20}{100} \left\{ \left(\frac{800}{100} \times 650 \right) \div 540 \right\} \right]$$

$$\Rightarrow \left[\frac{1}{5} \text{ of } \left(\frac{8 \times 650}{540} \right) \right]$$

$$\Rightarrow \frac{1}{5} \times 9.63 \Rightarrow \approx 1.93$$

64. (C) Follow BODMAS Rule:-

$\Rightarrow 0.46 \times 6.7 \, (? \div 14) = 53.082$

$\Rightarrow 3.082 + (? \div 14) = 53.082$

$\Rightarrow ? \div 14 = 53.082 - 3.082$

$\Rightarrow ? \div 14 = 50$

$? = 50 \times 14$

$? = 700$

65. (B) $2\frac{1.5}{5} + a - 1\frac{3.5}{15} = \frac{8}{4} + 1\frac{7}{30}$

$$\Rightarrow 2\frac{3}{10} + a - 1\frac{7}{30} = 2 + 1\frac{7}{30}$$

$$\Rightarrow \frac{10 \times 2 + 3}{10} + a - \frac{30 \times 1 + 7}{30} = 2 + \frac{30 \times 1 + 7}{30}$$

$$\Rightarrow \frac{23}{10} + a - \frac{37}{30} = 2 + \frac{37}{30}$$

$$a = 2 + \frac{37}{30} + \frac{37}{30} - \frac{23}{10}$$

$$\Rightarrow a = \frac{60 + 37 + 37 - 69}{30}$$

$$\Rightarrow a = \frac{65}{30}$$

$$\Rightarrow a = \frac{13}{16}$$

$$\Rightarrow 2\frac{1}{6}$$

66. (C) Let Amount invested by A = 8x

Amount invested by B = 10x

And amount invested by

$C = 10x \times \frac{3}{2} = 15x$

Ratio of investment of A, B, C is

= 8 : 10 : 15

Let A, B and C invested for 'a', 'b' and 'c' months respectively, then

8a : 10b: 15c = 8 : 15 : 25

$$\frac{8a}{15c} = \frac{8}{25}$$

$$\Rightarrow \frac{a}{c} = \frac{3}{5}$$

If c = 20 months, then a

= 12 months

67. (A) Three years ago, sum of age of A, B and C together = 27 × 3 = 81 year

Four years hence, sum of ages of A, B and C together = 81 + 7 × 3 = 102

Let four years hence A's age be 7x

$\Rightarrow$ C's age be 10x and B's Age be 10x – 6

According to Question

7x + 10x – 6 + 10x = 102

$\Rightarrow$ 27x = 108 = x $\Rightarrow$ 4

Four years Hence, A's age = 7 × 4 $\Rightarrow$ 28

Present age of A = 28 – 4 $\Rightarrow$ 24 years

68. (D) Let cost price of 5 kg of goods shopkeeper is 5000 Rs.

He actually sells 4.5 kg for Rs. $\frac{120}{100} \times 5000$
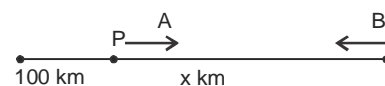
$\Rightarrow 6000$

cost price of 4.5 kg = Rs. 4500

overall profit % = $\frac{6000 - 4500}{4500} \times 100$

$\Rightarrow 33\frac{1}{3}\%$

69. (B)

Let Distance between P and Q = x km

Let speed of A and B respectively be 2x km/hr and 3x km/hr respectively

So, $\frac{x}{2x} = \frac{x + 100}{3x}$ x = 200 km

2x + 3x = 5x

5x = 50

x = 10

speed of train A

⇒ 20 km/hr

70. (D) According to Question

A + B = 120 ...(i)

and $\frac{60}{100} \times A - \frac{25}{100} \times B = 4$ ...(ii)

solving (i) & (ii)

A = 40, B = 80

Required difference = 80 – 40 ⇒ 40

71-75

71. (A) total number of units manufactured by F in 2011 = 16.1

total number of unit manufactured by F in 2010 = 15.5

Increase in number of units manufactured = 0.6

% increases in number of units manufactured = (0.6/16.1) × 100

∴ % increase in number of units manufactured = 3.73%

72. (B) total number of units manufactured by C = 11.6 + 12.4 + 12.7 + 12.9 + 13.8 + 14.9 = 78.3

total number of units manufactured by C = 78.3

∴ total number of units manufactured by C = 78300

73. (B) Total unit manufactured by D is 2008 and 2012 = 16.2 + 15.6 = 31.8

Average = sum/total number

average = 31.8 / 2

⇒ 15.9

∴ Average = 15900

74. (D) total number of units manufactured E 2008 = 13.9

total units manufactured by E in all years

= 13.9 + 14.1 + 15.4 + 15.7 + 16.4 + 16.6 = 92.1

⇒ Percent of E in term of total number of units manufactured

= (13.9/92.1) × 100

∴ % of E in terms of total number of units manufactured = 15.09 %

75. (A) total number of units manufactured by A & B in 2010 = 15.9 + 14.6 = 30.5

total number of units manufactured by D & E in 2010 = 16.0 + 15.4 = 31.4

∴ Ratio = 305 : 314

76. (D) Total ways to from a committee of 5 members from 6 men and 7 women in which at least 3 men Selected

⇒ 2 women, 3 men + 1 women, 4 men + 5 men

$= {}^6C_3 \times {}^7C_2 + {}^6C_4 \times {}^7C_1 + {}^6C_5$

⇒ 531

77. (D) Let total sum he invested = 100x

Amount invested at 5% p.a = $100x \times \frac{1}{5} = 20x$

Amount invested at 10% p.a. = $100x \times \frac{1}{2} = 50x$

Amount invested at 20% p.a = 100x – 20x – 50x = 30x

According to Question

$\frac{20x + 5 \times 2}{100} + \frac{50x \times 10 \times 2}{100} + \frac{20 \times 2 \times 30x}{100}$

= 1200

2x + 10x + 12x = 1200

24x = 1200

$100x = \frac{1200}{24} \times 100 = 5000$

total sum be invested = 5000

78. (B) total share 8 + 13 = 21

Given 21 = 172452

2 × Kiran's share – 3 × 54 has's share

= 2 × 13 – 3 × 8 = 2

21 = 172452

$2 = \frac{172452}{21} \times 2 = 16424$

79. (E) 25% of ? = $\sqrt{2704} + \frac{576}{18} - (64)^{1/3}$

$\frac{?}{4} = 52 + 32 - 4$

? = 4 × (80)

⇒ 320

80. (D) $\frac{55}{100} \times ? = 45 \times 12 - 36 \times 14 + \frac{8}{100} \times 375$

$\frac{11}{20} \times ? = 540 - 504 + 30$

$? = \frac{66}{11} \times 20$

⇒ 120