UNION BUDGET 2020
HITS & MISSES

Inside Story

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G.S. Special Questions

Study Notes

Tricky Questions

India to host SCO
Heads Meeting

Coronavirus
Global Health Emergency

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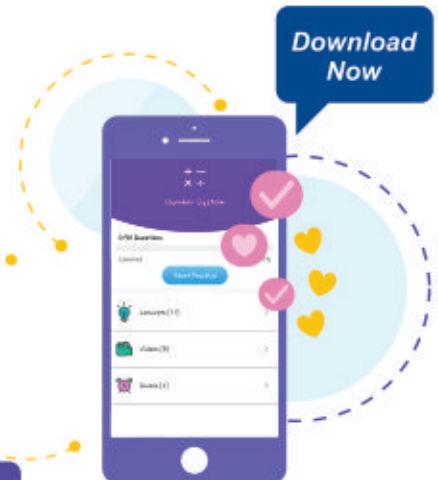
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INSIDE STORY

IMPORTANT RATES (01-02-2020)

Repo Rate	5.15%
Reverse Repo Rate	4.90%
Marginal Standing Facility Rate	5.40%
Statutory Liquidity Ratio	18.25%
Cash Reserve Ratio	4%
Bank Rate	5.40%

IMPORTANT DAYS IN FEBRUARY

Feb. 02	World Wetlands Day
Feb. 04	World Cancer Day
Feb. 10	National De-worming Day
Feb. 12	National Productivity Day
Feb. 13	World Radio Day
Feb. 20	World Day of Social Justice
Feb. 21	International Mother Language Day
Feb. 28	National Science Day

IMPORTANT DAYS IN MARCH

March 01	Zero Discrimination Day
March 03	World Wildlife Day
March 08	International Women's Day
March 10	CISF Raising Day
March 15	World Consumer Rights Day
March 16	National Vaccination Day
March 20	International Day of Happiness
March 22	World Water Day
March 24	World Tuberculosis (TB) Day

Success Story

Name: Palavi Setia
Mother's Name: Tammana
Education: B.Com (Professional)
Examination Name: LIC ADO-19
Roll No. : 1901000838
Final Selection: LIC ADO

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

Palavi: Thank you, sir.

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

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

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

Palavi: I've always aspired to get a govt. job. The same was the dream of my parents. I took a few govt. exams during my graduation. Results of those examinations made me realize that I need coaching. This is the reason I joined IBT Institute which, I think, has been the smart decision of mine as it is the most prestigious institute in India. The reason I am calling IBT a prestigious Institute is that it provides its students everything which is required to qualify the desired exam like Mock Tests, Study Notes, Books, Magazines, Lifetime Membership Card (LMC), and most importantly experienced and worthy teachers.

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

Palavi: I consider that to qualify any exam one should have understanding of every concept of each subject. That's why I was determined to attend all the classes regularly. I focused not only on my favorite subjects but also on the subjects which were not dear to me. In beginning, I used to have many doubts which I would clear in the separate doubt sessions provided by the Institute. After practicing all the topics, I majorly focused on my weak areas and revised the strong chapters.

IBT: What you think is the best strategy while taking any competitive exam?

Palavi: Sir, I think, time management is crucial while taking any competitive exam. One ought to allocate appropriate time to each question. One must pay attention not only on speed but also on accuracy. Students must make their own strategy as per their own strengths and weaknesses. This would only be possible if they are taking mock tests on the regular basis along with the time bound practice of the questions.

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

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

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

Palavi: Faculty of IBT Institute helped me a lot to clear all my doubts regarding the subjects. It is only due to the flexible batch timings, regular guidance, doubt sessions and weekly mock tests because of which I became able to qualify this examination.

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

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

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

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

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

Palavi: Thank you very much, sir!

PRECIOUS WORDS

"Success at anything will always come down to this: Focus and effort, and we control both."

UNION BUDGET - 2020

IMPORTANT HIGHLIGHTS OF THE BUDGET 2020

On 1 February, 2020 Nirmala Sitharaman delivered 161 minutes speech, the longest budget speech by any finance minister in the history of India.

Three themes of budget : The budget is woven around 3 prominent themes - Aspirational India, Economic Development and Caring Society.

The new income tax rates

Finance Minister Nirmala Sitharaman's Budget 2020 announcements for the salaried class proposes a new tax regime slashing income tax rates and rejigging income tax slabs to ostensibly prune total tax payable by individuals.

Income Bracket (₹ lack)	Below 5	5-7.5	7.5-10	10-12.5	12.5-15	Above 15
Tax Rate (percent)	Exempt	10	15	20	25	30

Deposit Insurance Coverage

The insurance cover for bank deposits has been raised to Rs 5 lakh from Rs 1 lakh,

LIC divestment

Finance Minister announced that the government will sell a part of its holding in Life Insurance Corporation of India (LIC) through an initial public offering (IPO). The government owns 100 per cent of LIC.LIC is India's largest financial institution.

Powering railways through solar farms

Proposed powering of railways through solar farms on land near tracks is a big push for solar power for farming and for fallow lands by extending the Kusum scheme is a positive for the renewable sector.

Vivad sey Vishwas Scheme

The Finance Minister has announced the 'Vivaadh sey Vishwas Scheme' for direct tax payers to reduce tax litigations. There are currently 4.83 lakh direct cases pending in various appellate forums. Get complete waiver of interest and penalty by paying dispute amount by March 31, 2020. Those who will avail the scheme after 31st March, 2020 will have to pay some additional amount. The scheme will remain open till 30th June 2020.

Fiscal deficit estimated at 3.5 per cent in 2020-21

Fiscal deficit has been estimated at 3.5 per cent in 2020-21, and revised for the current year upwards to 3.8% from 3.3%.

The government estimates nominal GDP for 2020-21 at 10 per cent. It is lower than the 12 per cent that was projected in 2019-20, which turned out to be only 7.5 per cent.

Archaeological sites to get on-site museums

In a bid to boost culture and tourism, the government has proposed an allocation of Rs 3,150 crore and Rs 2,500 crore for the Ministries of Culture and Tourism, respectively, Five archaeological sites in Haryana, Uttar Pradesh, Assam, Gujarat and Tamil Nadu will be developed with on-site museums.

Promise to develop 100 more airports.

The government will develop 100 more airport across the country by 2025 to support its UDAN scheme, allocating Rs 1.7 lakh crore for transportation infrastructure in FY21. Meanwhile, 1,150 trains will run under a public private partnership (PPP) mode, and four stations will be redeveloped by the private sector. More Tejas trains will connect tourist destinations.

FPI limits in corporate bonds raised to 15%

Foreign Portfolio Investment (FPI) limits in corporate bonds being raised from 9 per cent to 15 per cent is a major move.

National Institutional Ranking Framework

A degree-level full-fledged online education programme to be offered by institutes in top 100 in National Institutional Ranking Framework.

Budget 2020 : Fund for industry

Rs 27,300 crore for development for industry and commerce for the year 2020-2021.

Announcements for farmers

2.83 lakh crore rupees allocated for agriculture and allied activities, irrigation and rural development.

Education sector

Rs 99,300 crores for the education sector in 2020-21 and Rs 3,000 crores for skill development.

'TB Harega Desh Jeetega'

'TB Harega Desh Jeetega' scheme to end TB by 2025. The Jan Aushadhi shcheme to offer 2,000 medicines and other medicine-related things.

Health Sector

Indhradhanush scheme to cover more diseases. Safe water Jal Jeevan mission and sanitation mission to enhance the health condition of the poor. 20,000 hospitals empanelled under Ayushman Bharat.

Krishi Udaan scheme

Government will launch Krishi Udaan scheme for domestic and international routes.

Dhanya Laxmi scheme

Dhanya Laxmi scheme for the women self-help group. These groups called Dhanya Laxmi to be assisted by Nabarad and Mudra scheme.

Use of solar energy by farmers

Pump sets to be linked to solar panels. 20 lakhs farmers to be given standalone solar pumps. Another 15 lakhs will be helped with solar energy.

CORONAVIRUS
Global Health Emergency

What is Coronavirus

Coronaviruses are a family of viruses known for containing strains that cause potentially deadly diseases in mammals and birds. In humans they're typically spread via airborne droplets of fluid produced by infected individuals.

Some rare but notable strains, including Wuhan coronavirus (2019-nCoV), and those responsible for severe acute respiratory syndrome (SARS) and Middle East respiratory syndrome (MERS), can cause death in humans.

First described in detail in the 1960s, the coronavirus gets its name from a distinctive corona or 'crown' of sugary-proteins that projects from the envelope surrounding the particle. Encoding the virus's make-up is the longest genome of any RNA-based virus - a single strand of nucleic acid roughly 26,000 to 32,000 bases long.

Causes and Symptoms

Coronaviruses were first identified in the 1960s, but we don't know where they come from. They get their name from their crown-like shape. Sometimes, but not often, a coronavirus can infect both animals and humans.

Most coronaviruses spread the same way other cold-causing viruses do: through infected people coughing and sneezing, by touching an infected person's hands or face, or by touching things such as doorknobs that infected people have touched.

Current symptoms reported for patients with 2019-nCoV have included mild to severe respiratory illness with fever1, cough, and difficulty breathing.

Global Health Emergency :WHO

The World Health Organization declared the outbreak of a novel coronavirus a global health emergency, and also acknowledged the risk, the virus poses to countries beyond its origin in China and of the need for a more coordinated international response to the outbreak.

In making the announcement, WHO leaders urged countries not to restrict travel or trade to China, even as some have shut down borders and limited visas.

"The only way we will defeat this outbreak is for all countries to work together in a spirit of solidarity and cooperation," Tedros said. "We are all in this together and we can only stop it together."

INDIA TO HOST SCO HEADS MEETING

Secretary general of the Shanghai Cooperation Organisation (SCO) Vladimir Norov who was on a 4-day visit to India to attend the Raisina dialogue 2020 in new Delhi from **January16,2020** has announced that India has been selected to host the SCO's annual meeting of council of heads of government for the 1st time.

Shanghai Cooperation Organisation(SCO):

The SCO was founded at a summit in 2001 in Shanghai by presidents of Russia, China, Kyrgyz Republic, Kazakhstan, Tajikistan and Uzbekistan. It is headquartered in Beijing, China.

i. **SCO members:** The members of the SCO include China, Kazakhstan, Kyrgyz Republic, Russia, Tajikistan, and Uzbekistan, India, Pakistan. Thus there totally 8 member nations of SCO.

ii. **GDP constitution:** The SCO with 40% of the world population living in its countries has high economic potential. It produces an aggregate GDP (Gross Domestic Product) of more than $18 trillion, which is more than 22% of global GDP. this GDP range is expected to reach 38-40% by 2025.

iii. **SCO predecessor:** The original five nations, with the exclusion of Uzbekistan, were previously known as the Shanghai Five group, founded on 26 April 1996.

India and SCO

i. **India's membership with SCO:** India became a member of the SCO at the SCO summit held in Astana (now renamed as Nur-sultan), Kazakhstan in the year 2017 along with Pakistan. Before becoming a member of SCO, India was granted with the observer status from 2005.

The Indian Prime Minister Shri Narendra Modi welcomed Russian President Vladimir Putin in India for the 21st bilateral annual SCO summit.

ii. **Events:** The SCO heads of government meeting will be preceded by number of meetings that will also include meeting of the SCO ministers of economic activities. India is also very keen in deepening it security ties with SCO and also its Regional Anti-Terrorism Structure (RATS).

iii. **Meet with MEA:** During his visit to India, Norov met the Minister of External Affairs(MEA) Shri Subrahmanyam Jaishankar and discussed on a range of issues.

iv. **Members present:** Secretary (West) in the Ministry of External Affairs Vikas Swarup and other officials were present in the meeting.

KOBE BRYANT: DIES IN HELICOPTER CRASH

Kobe Bean Bryant (August 23, 1978- January 26, 2020) was an American Professional Basketball Star Player. The retired Los Angeles Lakers star Kobe Bryant, 41, and his daughter Gianna died in a helicopter crash near Calabasas, California, on January 26, 2020.

Kobe Bryant: The Basketball Champion

In 2016, after various injuries had taken their toll on the longtime superstar, he announced his retirement from the game. Even his last game proved to have one more highlight for him, scoring 60 points in his final game while leading the last-place Lakers to a surprising win over the Utah Jazz.

Bryant declined to play in the 2000 Olympics because he was getting married in the off-season. He wed Vanessa Laine on April 18, 2001, and had 4 daughters.

He won an Academy Award in 2018 for his animated short film "Dear Basketball" while also creating the web series "Detail" for ESPN in which he analyzed current players. On October 23, 2018, Bryant's book The Mamba Mentality: How I Play, with photographs was released that looks back on his career with photos and his reflections.

RBI LAUNCHES 'MANI' APP FOR VISUALLY CHALLENGED TO IDENTIFY CURRENCY NOTES

With an eye to aid the differently-abled, Reserve Bank of India (RBI) Governor Shaktikanta Das launched a mobile application called **'Mobile Aided Note Identifier'** (MANI) to aid visually challenged persons in identifying the denomination of currency notes. The visually challenged can identify the denomination of a note by using the application, which can also work offline once it is installed. The application was launched by RBI Governor Shaktikanta Das and other officials on January 1, 2020. The central bank also said the app does not authenticate a note as either genuine or counterfeit.

MANI App

Once users download the MANI app, they can scan the currency note using their mobile camera and the audio output will reveal the denomination of the note in both Hindi and English language. The app is capable of identifying the denominations of Mahatma Gandhi Series and Mahatma Gandhi (New) series banknote by checking front or reverse side or part of the note including half folded notes at various holding angles and a broad range of light conditions (normal light/daylight/low light, etc.). It was reported that the visually challenged faced many issues in identifying the new currency notes. The new app aims to remove the barriers for them.

REPUBLIC DAY PARADE 2020 AWARDS

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1. **Best tableau among states/ UTs :** Assam's tableau was named the best tableau among all the 16 states and union territories participating at the Republic Day Parade 2020. The theme of the tableau was 'Land of Unique Craftsmanship and Culture'. Odisha and Uttar Pradesh's tableau were tied for the second place.

2. **Best tableau among ministries :** The tableaux of the Ministry of Jal Shakti and National Disaster Response Force (NDRF) were jointly adjudged the best among the six tableaux from different ministries and departments. The Jal Shakti Ministry's tableau displayed the government's new 'Jal Jeevan mission' that aims to provide a working tap connection to every rural household by 2024 under Har Ghar Jal.

   The NDRF's tableau displayed the force's successful journey of humanitarian service in natural and man-made disasters with the slogan 'Aapda Sewa Sadaiv'.

3. **CPWD wins special prize :** The Central Public Works Department's tableau won a special prize for displaying different parts of the country decorated with colourful and fragrant flowers. The tableau had the theme 'Kashmir se Kanyakumari'.

4. **Best Cultural performance :** The best cultural performance award went to the children of Sarvodaya Kanya Vidyalaya, B-Block, Janakpuri, New Delhi. The students from the school had displayed a colourful performance on the theme 'Mharo Rang Rangilo Rajasthan'. The children of West Zone Cultural Centre, Udaipur won the consolation prize for their presentation of Gujarati folk dance Garba.

Other Details

The Defence Minister also distributed cash prizes to the winners of 'Know Your Forces' online quiz competition, which was conducted by the Defence Ministry in coordination with MyGov.in between January 1-15, 2020.

While the first prize was awarded to Kartik Bhatla, the second position went to Samulakranthikumar Reddy and third went to Payal Yadav.

NATIONAL NEWS

JANUARY 2020

FIRST WOMAN PARADE ADJUTANT FOR THE REPUBLIC DAY PARADE

- Captain Tania Shergill has been selected to be the first woman parade adjutant for the Republic Day parade. The parade adjutant is responsible for the parade. In the 2019 Republic Day parade. Captain Bhavna Kasturi was the first woman officer to lead an all-men contingent.
- Captain Tania Shergill is an officer with the Army's Corps of Signals. She was commissioned in March 2017 from the Officer Training Academy, Chennai.
- She is an electronics and communications graduate. Her father, grandfather and great-grandfather have also served in the Indian Army.

KERALA: THE FIRST STATE TO PASS ANTI-CAA RESOLUTION

- The Kerala Government passed a resolution to rollback the Citizenship Amendment Act (CAA) that was passed during this winter session of Parliament. According to the Kerala Government, the CAA act contradicts the basic principles of Constitution.
- According to the Government of Kerala, the act was against secularism and has triggered widespread protests in the country. The act also dented India's image among the International community.
- The Citizenship Amendment Act, 2019 was passed in December 2019.

The act amended Citizenship act passed in 1955. It allows Hindus, Buddhists, Sikhs, Jains, Christians and Parsi religious minorities to gain Indian citizenship. It also includes the minorities who have fled from countries such as Pakistan, Afghanistan and Bangladesh. The issue around the act is that it does not include Muslims.

50TH WORLD ECONOMIC FORUM TO BE HELD IN SWITZERLAND

- The four day 50th World Economic Forum at Davos in Switzerland will begin on 21 January. 53 heads of state or government from 117 countries are participating in the event.
- The theme of this year's WEF is 'Stakeholders for a Cohesive and Sustainable World'. Union Minister for Commerce and Industry Piyush Goyal will lead the Indian delegation.
- Among other highlights of the forum is Indian actress Deepika Padukone, who will be given a WEF crystal award for her work on mental health while the US rapper William Adams will be talking about ending gun violence.

BUDGET TO BE PRESENTED ON FEB 1; ECONOMIC SURVEY ON JAN 31

- Union Budget will be presented on 1st of next month and the Economic Survey on 31st January. The Budget Session of Parliament will begin on the 31st of this month.
- The first Union budget of independent India was presented by R. K. Shanmukham Chetty on 26 November 1947.
- Until 2016, the budget of the Indian Railways was presented separately to Parliament and dealt with separately.

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HYDERABAD SCIENTIST DR.SAHA ELECTED AS IUPAC BUREAU MEMBER

- Dr.Bipul Bihari Saha of Hyderabad, India has been elected as a bureau member of the IUPAC(International Union of Pure and Applied Chemistry) for the period 2020-23.Saha is the only second Indian after "Bharat Ratna" Professor Chintamani Nagesa Ramachandra Rao (CNR Rao),to be elected(1979) for this position in a century.
- IUPAC is the largest global organization of Chemistry professionals and comprises of 12 Committees and 8 Divisions.The Bureau Member are elected considering his/her scientific contribution in the field of Chemistry,his leadership qualities etc.,
- Saha is a Chief Director of R&D (Research and Development) L.R Research Laboratories is a wholly-owned subsidiary of NACL (Nagarjuna Agrichem Limited) Industries Limited, Hyderabad.Saha has been closely associated with the IUPAC as the Executive Committee Member of "IUPAC Committee on Chemistry and Industry" (First Indian to hold this position), National Representative of India in "IUPAC Division of Chemistry and Environment" and member of "IUPAC Inter-Divisional Committee on Green Chemistry for Sustainable Development".

FIRST DIGITAL EXHIBITION ON INDIAN HERITAGE INAUGURATED

- State of Culture and Tourism minister launched a month long exhibition on Indian Heritage in New Delhi. The exhibition was launched in digital space and will stay online till February 15, 2020.
- This exhibition is first of its kind in the country. The visitors of the exhibition will find architectural and conjectural reconstructions, recreations of socio-cultural traditions and life of Hampi and also many more murals.
- Through this, the exhibition will take heritage to wider population. It has overcome the barrier that heritage was restricted only to research. When the reach of significance of heritage increases, accountability of citizens increases. This will help to protect age old structures and monuments in a better way.

INDIA COMMENCES THE WORLD'S LARGEST EVER VACCINATION PROGRAM

- The union Government launched a new scheme National Animal Disease Control Programme for FMD and Brucellosis with a financial outlay of Rs. 13,343.00 crore for five years (2019-20 to 2023-24) by vaccinating 100% cattle, buffalo, sheep, goat, and pig population for FMD and 100% bovine female calves of 4-8 months of age for brucellosis to prevent loss of Rs. 50,000 crores. This programme combined with providing unique PashuAadhar to 535 million animals.
- Nationwide Artificial Insemination Programme district for 600 districts in the country was recently launched by the Government in September is one of the most extensive such programs with 100% central assistance for undertaking breed improvement. T600 districts so that India achieves 70% AI coverage. Under NAIP, more than 11 lakhs AI done on 31.12.2019.

50TH ANNUAL MEETING OF WORLD ECONOMIC FORUM BEGINS IN DAVOS

- The 50th Annual Meeting of the World Economic Forum, a congregation of rich and powerful from across the world, opens in Davos, Switzerland.
- Commerce and Industry Minister will lead the Indian delegation to the WEF. Besides, over 100 CEOs, political leaders including Union Ministers and Chief Ministers will take part in the 50th edition of the annual event.
- The welcome message was followed by the annual crystal awards and this year's recipients included celebrity film star Deepika Padukone.

J&K ABOLISHES TOLL TAX FROM NEW YEAR, TO INCUR ANNUAL LOSS OF RS 1,500 CRORE

- Jammu and Kashmir administration announced abolition of toll posts, including at Lakhanpur along Jammu-Pathankot highway, a move that will lead to a loss of Rs 1,500 crore to the exchequer annually.
- The decision of the abolishment of the toll tax from the New Year was welcomed by traders while industrialists termed the withdrawal of toll tax as a "Black Death Warrant for J&K Industrial Sector".
- The administration has decided to abolish toll tax at Lakhanpur and all other posts including at Railway Stations and Airports with effect from January 1, 2020.

INDIA FINISH 2019 AS NUMBER ONE SHOOTING NATION IN WORLD

- According to International Shooting Sport Federation's (ISSF), With its sparkling show through 2019, India finished the year as the top shooting nation in the world, leaving behind Olympic heavyweights China and the USA.
- In terms of overall medals, the tally stood at 21 gold, six silver and three bronze as India topped all the Rifle-Pistol World Cups and Finals in an unforgettable year.
- While India leads the standings with 30 medals overall, China is second with 11 gold, 15 silver and 18 bronze for a total of 44 podium finishes. The USA is placed third with 15 medals including six gold six silver and three bronze.

DECEMBER 2019

VICE PRESIDENT LAUNCHES 'BHARATIYA POSHAN ANTHEM'

- Vice President M Venkaiah Naidu launched the "Bharatiya Poshan Anthem" which aims at taking the message of making India malnutrition free to all corners of the country.
- The anthem has been penned by noted lyricist Prasoon Joshi and sung by Shankar Mahadevan.
- Poshan Abhiyan was launched by Prime Minister Narendra Modi in March 2018 with an objective to make India malnutrition free by 2022.

INDIA'S FIRST MARITIME MUSEUM COMING UP AT LOTHAL IN GUJARAT

- Underwater or marine archaeology in India is all set to get a boost with the government deciding to establish a National Maritime Heritage Museum at Lothal, a Harappan site on the Saurashtra coast in Gujarat.
- The museum will also be an independent research centre of underwater archaeology for reconstruction of maritime history, archaeology of boat building and materials traded.

- Underwater archaeology is a specialized branch of archaeology that involves recovering submerged remains such as ports, shipwrecks and studying proxy records of maritime activity from archaeological excavations as well as archival and historical records.

GLOBAL CLIMATE RISK INDEX 2020: INDIA FIFTH MOST AFFECTED COUNTRY IN 2018

- India was the fifth most climate-affected country in 2018, according to the Global Climate Risk Index 2020 released on December 4, 2019.
- India also recorded the highest number of fatalities due to climate change in 2018. The Global Climate Risk Index 2020 is published by International Environmental think tank Germanwatch.
- The Climate Risk Index 2020 published its results after assessing 181 countries and quantifying the impacts of climate change through economic fatalities.

MUMBAI CENTRAL GETS FIRST 'EAT RIGHT STATION' CERTIFICATION FROM FSSAI

- The Mumbai Central station of Railways was conferred with the 'Eat Right Station' certification with four stars rating by the Food Safety and Standards Authority of India (FSSAI), as a part of 'Eat Right India' movement launched last year.
- According to a press note, the Mumbai Central Railway Station is the country's first "Eat Right Station."
- "Mumbai Central station has been judged on the basis of compliance of food safety and hygiene, availability of healthy diet, food handling at preparation, trans-shipment and retail/serving point, food waste management, promotion of local and seasonal food and creating awareness on food safety and healthy diet," as per a press note.

CABINET CLEARS CITIZENSHIP AMENDMENT BILL, GOVT GEARS UP FOR CRUCIAL PARLIAMENT TEST

- The Union Cabinet cleared the contentious Citizenship Amendment Bill for Parliament to take over. The Bill is now likely to be tabled in the Lok Sabha for clearance. The Parliament is likely to take up the Citizenship Amendment Bill next week.
- The Citizenship Bill seeks to grant citizenship to all non-Muslim refugees from Pakistan, Bangladesh and Afghanistan if they faced religious persecution in these neighboring countries.
- Union minister Rajnath Singh asked BJP MPs to be present in large numbers in the Parliament when Home Minister Amit Shah tables the Citizenship Bill in Parliament.

TAXATION LAWS BILL, 2019, WILL AMEND THE INCOME TAX ACT 1961 AND THE FINANCE (NO 2) ACT 2019

- The Centre in the Lok Sabha on moved the Taxation Laws Amendment Bill 2019 for its passage, seeking changes in the Income Tax law aimed at lowering tax rate options to domestic companies to promote growth and investment and attract fresh investment in the manufacturing sector.
- The Bill seeking amendment to the Income-Tax Act, 1961 and to amend the Finance (No.2) Act, 2019 was moved in the House by Finance Minister Nirmala Sitharaman.

EC TO IMPLEMENT POLITICAL PARTIES RTMS

- The Election Commission of India will implement the political parties Registration Tracking Management System (RTMS).It will be implemented through an online portal to facilitate tracking of the status of the application by applicants.
- The Commission said, the applicant who is applying for party registration from 1st January 2020 onwards will be able to track the progress of his or her application and will get status through SMS and email.
- Chief Election Commissioner : Sunil Arora

HARYANA POLICE BECAME THE FIRST TO INTRODUCE 'TRAKEA' SOFTWARE IN FSL

- Haryana police have introduced a unique barcoding software "Trakea" to enable foolproof security of the samples collected in Forensic reports.
- Haryana became the first state in the country to introduce this unique barcoding system.
- Manohar Lal Khattar, Chief Minister (CM) of Haryana inaugurated the TRAKEA barcoding system of Forensic Science Laboratory (FSL) at Madhuban, Haryana.
- According to the police, Trakea ensures foolproof security of the samples collected from the scene of the crime, and the forensic analysis reports, and is different from traditional methods that the state police force has been following for decades.
- The software was developed by a software engineer Amit Mishra.

AVANTEE MEGA FOOD PARK INAUGURATED IN MP'S DEWAS

- In Madhya Pradesh, Union Minister for food processing Harsimrat Kaur Badal inaugurated Avantee mega Food Park in Dewas.
- This first food park of central India is spread over 51 acres and has been constructed at a cost of about 150 crore rupees.
- About 5 thousand local people will get employment from this Mega Food Park. Minister of State for Food Processing Industries Rameshwar Teli was also present on the inaugural ceremony.

INDIA SLIPS TO 112TH RANK, IN BOTTOM 5 ON HEALTH, ECONOMIC FRONTS

- World Economic Forum (WEF) has recently released Gender Gap Index-2019 that shows India has slipped to 112th position.
- India has moved downwards four places in terms of gender equality amid increasing disparity in terms of women's participation in the development of the country. The country is ranked in the bottom five on health and economic fronts.

ODISHA GOVT LAUNCHES "MADHUAPP" FOR SCHOOL CHILDREN

- Chief Minister of Odisha, Naveen Patnaik launched a smart learning phone application "MadhuApp" for school children. The app named after 'Utkal Gourab' Madhusudan Das, has been developed by the Ganjam district administration in accordance with the 5T initiative of the state government.
- Launching the App, Chief Minister interacted with students from Ganjam District through video conferencing and advised them to focus on their studies to make the state and country proud.

CABINET APPROVES PERSONAL DATA PROTECTION BILL-19

- The Cabinet approved Data Protection bill to be tabled in Lok Sabha. The bill lays down legal framework to preserve sanctity in data sharing. The Draft of the bill was released by the Ministry of Electronics and Information Technology in 2018.
- The bill provides rules for collection, storage and handling of personal data. It regulates the processing of personal data of individuals incorporated in India and abroad.
- The bill makes it compulsory for the collecting authority to store the data within the territory of India. The bill divides data into three types namely critical, general and sensitive. The sensitive data are the data that are related to passwords, health, finances, religion, biometric and sexual orientation.

NOVEMBER 2019

ODISHA GOVT INKS LoU FOR 'DRINK FROM TAP MISSION' WITH UNICEF

- In a bid to provide quality drinking water to every urban household in the state, Odisha has inked a Letter of Understanding (LoU) on "drink from tap mission" with the United Nations Children's Fund UNICEF.

- According to the Housing and Urban Development Department, UNICEF will provide technical cooperation to the government of Odisha for implementation of the "drink from tap" program which aims at providing piped quality drinking water supply to each household on a 24-hour basis, in first phase 1.20 lakh people are going to benefit.

- "Investment in water is a critical layer of foundation to make Odisha a healthy society and eventually a productive state," Chief Minister Naveen Patnaik said.

NIRMALA SITHARAMAN RELEASED A SPECIAL COIN ON PARAMAHANSA YOGANANDAS 125TH BIRTH ANNIVERSARY

- Finance Minister Nirmala Sitharaman released a special commemorative coin on Paramahansa Yogananda to mark his 125th Birth Anniversary on 29th October.

- He was recognized globally by the message of his that brought harmony.

AFTER DIU, GOVERNMENT PLANS TO MAKE LADAKH SELF RELIANT ON RENEWABLE ENERGY

- Ladakh, India's newest union territory could soon be running on renewable energy. Tapping into its natural advantage due to the cloudless days and a clear mountain sky in Ladakh, the government is all set to make the mountainous region energy self-sufficient.

- According to Anand Kumar, secretary, ministry of new and renewable energy (MNRE) the UT currently has a demand of around 53 MW and new solar plants are planned to be added by the end of 2020 to make the area completely run on renewable energy.

DISABLED VOTERS, PEOPLE OLDER THAN 80 YEARS CAN NOW VOTE THROUGH POSTAL BALLOT

- The disabled and people over 80 years of age can now cast their vote through postal ballot, the government said, in a move that will help increase voter turnout.

- At present, voting through postal ballot is available to armed forces and those assigned poll duties.

- On the recommendation of the Election Commission, the Ministry of Law and Justice has amended the Conduct of Election Rules, 1961, allowing senior citizens and person with disabilities in the absentee voter list.

ARUNACHAL PRADESH IS HOSTING THE 7TH EDITION OF TAWANG FESTIVAL

- The 7th edition of the Tawang Festival kicked off on October 29, 2019 in Arunachal Pradesh.

- US Ambassador to India Kenneth Juster had declared the festival open.

WITH THEME 'INTEGRITY-A WAY OF LIFE' MIA LAUNCHES 'VIGILANCE AWARENESS WEEK' FROM 28 OCT-2 NOV

- Central Vigilance Commission (CVC) will be observing the Vigilance Awareness Week from October 28 to November 2 on a theme of 'Integrity-A way of Life'.

- This is observed every year during the week in which the birthday of Sardar Vallabhbhai Patel (31st October) falls. This awareness week campaign affirms our commitment to promotion of integrity and probity in public life through citizen participation.

- The CVC has the mandate under the Central Vigilance Commission Act, 2003 to fight corruption and to ensure integrity in public administration.

INTERNATIONAL NEWS

JANUARY 2020

US ARMY KILLS IRANIAN COMMANDER SOLEIMANI

- US army killed Iran's most powerful military commander General Qasem Soleimani. He was killed at Baghdad airport.
- In a drone strike held by the US force at Baghdad airport, the Iranian Commander was killed along with other Iran supported militia heads.
- Under his leadership Iran had expanded its military presence in Syria and Iraq.

IRAN NAMES ESMAIL QAANI NEW QUDS CHIEF OF IRGC

- Iran's supreme leader Ayatollah Ali Khamenei named Esmail Qaani as the Deputy Head of the Revolutionary Guards foreign operations arm to replace Qasem Soleimani as its commander. Soleimani killed in a pre-dawn US strike in Baghdad.
- Qasem Suleimani regarded as the second most powerful figure in Iran after Supreme Leader Ayatollah Ali Khamenei was killed in an overnight attack by the US. Top Iraqi militia commander Abu Mahdi al-Muhandis, an adviser to Soleimani killed in the attack.
- The Qaani was one of the most decorated commanders of the Guards during the 1980-88 Iran-Iraq war. The orders for the force remain precisely as they were during the leadership of Soleimani. The members of the force to cooperate with General Qaani.

ISRAEL UNVEILS REVOLUTIO-NARY LASER-BASED AIR DEFENSE SYSTEM

- Israeli Ministry of Defense announced that it has successfully developed a laser-based air defense system. The system is meant to intercept aerial threats ranging from as mortar fire, drones, medium range Grad rockets, anti-tank missiles as well as long-range missiles, currently at the disposal of Iran-backed terror groups in Syria and Lebanon.
- The system is set to be tested in six months' time at an undisclosed location in northern Israel. If the interception test is successful, the laser-based system will be dispatched for field use along Israel's border with the Gaza Strip.
- The technological development will enable the long-range targeting and stabilization of laser beams, allowing them to intercept targets at great distances.

KONERU HUMPY WINS WORLD RAPID CHESS TITLE IN RUSSIA

- India's Koneru Humpy defeated China's Lei Tingjie in a battle to win the Women's World Rapid Chess Championship in Moscow.
- Indian lost the opening set before making a speedy recovery in the second round. The championship played under rapid time controls. FIDE holds the Women's Rapid chess championship.

- FIDE (Fédération Internationale des Échecs) is the supreme body by the International Olympic Committee (IOC) in conducting chess tournaments at continental levels and global level. FIDE founded in Paris, France, on July 20, 1924. The motto of the organization is Gens una sumus meaning. We are one people.

WORLD'S OLDEST RHINO "FAUSTA" DIES IN TANZANIA

- Fausta, a female black rhino, who was believed to be the world's oldest rhino has died at the age of 57 in a Tanzanian conservation area. Fausta died of natural causes in captivity in Ngorongoro Crater, which lies in Ngorongoro Conservation Area of Tanzania.
- The records kept by Ngorongoro Conservation Area Authority showed that Fausta lived (longer) than any rhino in world. She survived free-ranging in Ngorongoro, for more than 54 years before being kept in a sanctuary for last 3 years of its life in 2016. Her health deteriorated from 2016 after hyena attacks, thus she was taken into refuge.
- Fausta was first located in 1965 at the age of between 3 and 4 years' old by a scientist. However, Fausta survived 57 years without bearing calves.

FRANCE TO TRAIN INDIAN FLIGHT SURGEONS FOR THE GAGANYAAN MISSION

- France will train Indian flight surgeons to enable them to monitor the health of astronauts selected for the ambitious human space mission Gaganyaan. The two-week training is a critical aspect of the Gaganyaan project that is aimed at sending three Indians to space by 2022.

- The flight surgeons, who will be Indian Air Force doctors specialising in aviation medicines and responsible for the health of astronauts before, during and after flight, will be shortlisted soon.

- The four shortlisted astronauts, all test pilots from the Indian Air Force, are currently in Russia for an 11-month training programme.

GLOBAL TALENT COMPETITIVE INDEX 2020: INDIA IMPROVES EIGHT RANKS TO 72

- Global Talent Competitive Index (GTCI) 2020 has been released at the annual meeting of the World Economic Forum (WEF) on January 22, 2020. INSEAD Business School released the GTCI report with the help of Google and Adecco Group.

- This year India climbed eight ranks and secured the 72nd rank in the index. Switzerland is in the first place while the USA and Singapore grabbed the second and third positions respectively. This index shows the ability of countries to make the world progress, retain and attract talent. They are ranked based on their abilities.

TAIWAN PRESIDENT TSAI ING-WEN SECURES SECOND TERM IN LANDSLIDE VICTORY

- Taiwan's President Tsai Ing-wen secured a landslide victory in presidential elections with voters resoundingly handing its first female leader a second term.

- Her main rival, Han Kuo-yu of the China-friendly Kuomintang (KMT) party, has conceded defeat.

- As per official results, Tsai was ahead with 57 per cent. In her victory speech, President Tsai Ing-wen expressed hope that Beijing authorities understand that democratic Taiwan, and its democratically elected government, will not concede to threats and intimidation.

AUSTRALIAN KOALAS BECOME ENDANGERED IN BUSH FIRES

- The Australian Koalas population suffered an extraordinary hit in the bush fires of Australia. It took 3 months for the firemen to control the fires.

- Australia recorded 2019 as its hottest year on record. Around 1.25 billion animals are believed to be dead in bush fires. It has also destroyed more than 10 million hectares of land.

- The Australian Koalas are to be put under "endangered" from "vulnerable" as 30% of their habitat were destroyed by the fires. The Australian Government has announced 50 million Australian Dollars emergency fund to save the wildlife affected due to the fires.

UN DECLARES MALALA DECADE'S 'THE MOST FAMOUS TEENAGER'

- The UN has declared Pakistani education activist and Nobel laureate Malala Yousafzai as "the most famous teenager in the world" in its 'Decade in Review' report.

- In 2014, Malala became the youngest recipient of the Nobel Peace Prize in recognition of her efforts for children's rights which started even before she was shot in the head two years ago by Taliban militants.

- She became a UN Messenger of Peace in 2017, with a special focus on girls.

HENLEY PASSPORT INDEX LAUNCHED: JAPAN HAS THE WORLD'S STRONGEST PASSPORT

- Recently, Henley Passport Index was launched. The index was launched based on the data collected from International Air Transport Association (IATA). Around 199 different passports and 227 different travel destinations were considered to launch the index.

- The Index is based on the number of destinations their holders can access without visa. Japan was followed by Singapore, Germany, South Korea at second, third and fourth places respectively. US and UK have been falling places for two year are now in eighth position.

- India ranked closer to the bottom at rank 84.

DECEMBER 2019

SAUDI ARABIA ASSUME THE G20 PRESIDENCY

- Saudi Arabia became the first Arab nation to take over the G20 presidency as it seeks to bounce back onto the world stage following global uproar over its human rights record. The G20 presidency, which Saudi Arabia takes over from Japan, will see it host world leaders for a global summit in its capital next November 21-22.
- Saudi Arabia will host more than 100 events and conferences in the run-up to the summit, including ministerial meetings, the agency said.

JOAQUIN PHOENIX NAMED 2019 PETA PERSON OF THE YEAR

- "Joker" star Joaquin Phoenix has been named 2019 Person of the Year by People for the Ethical Treatment of Animals (PETA).
- According to The Hollywood Reporter, Phoenix is vegan since the age of three and has been a longtime supporter of the animal rights organisation.
- He recently appeared in PETA's "We Are All Animals" billboards in Times Square and on Sunset Billboard as he promoted legislation to ban travelling wild-animal circuses.

BRITISH PM BORIS JHONSON RE-ELECTED AS PRIME MINISTER OF UK.

- British Prime Minister Boris Johnson has won the historic UK General Election as his Conservative Party crossed the magic number of 326 required for a majority in the Parliament.He is re-elected as a Prime Minister of UK.
- Johnson won the historic election as his Conservative Party crossed the 326-mark required for a majority in Parliament.
- The latest projections put the Johnson-led Conservatives at around 365, but the party can safely celebrate its victory as it comfortably crossed over the half-way finish line for the 650-member House of Commons.
- The Opposition Labour party is projected to get 203 seats, a disastrous performance for the party which resulted in leader Jeremy Corbyn announced that he would be stepping down.

HORNBILL FESTIVAL BEGINS IN NAGALAND

- The Hornbill Festival was inaugurated on December 01 in Kohima, the capital of Nagaland.
- Nagaland got a state status on 01 December 1963. Nagaland was the 16th state of India. The festival will conclude on 10 December.
- The festival is named after a bird named Indian Hornbill. Cultural presentations, sports competitions, and food stalls, etc. are organized during this festival.

FINLAND'S PM RESIGNS AFTER LOSING TRUST OF COALITION PARTNER

- Finnish Prime Minister Antti Rinne resigned after a member of the ruling coalition said it had lost confidence in him following a series of disruptive strikes.
- The Center Party asked Rinne to step down after a more than two-week strike at Finland's state postal service, Posti, spread to the national airline, Finnair, and to other industries before being settled last week.

PRESIDENT TRUMP WILL BE THE THIRD PRESIDENT IN U.S. HISTORY TO BE IMPEACHED.

- The House of Representatives of the US has voted to impeach President Donald Trump. The voting of impeachment was on the grounds of abuse of power and obstruction of Congress.
- President Trump will be the third president in U.S. history to be impeached. The other two Presidents who were impeached were President Andrew Johnson in 1868 and President Bill Clinton in 1998.
- Impeach means charging someone, specifically a high government official, such as the U.S. president, a senator, or a federal judge, with a crime.

DONALD TRUMP OFFICIALLY LAUNCHES US SPACE FORCE

- United States President Donald Trump has signed the 2020 National Defense Authorization Act, authorising the establishment of Space Force, which would become the sixth branch of the armed forces.

- Space Force would become the youngest US military branch and the first new service since the establishment of the US Air Force back in 1947. The Space Force would be part of the Department of the Air Force.

MALTA PM TO RESIGN AMID JOURNALIST MURDER PROBE PROTESTS

- Malta's Prime Minister Joseph Muscat, under fire over his handling of the murder of journalist Daphne Caruana Galizia, he would step down after his replacement is chosen in January.

- Muscat declined to make a link with Caruana Galizia's 2017 murder, saying in a televised address that he was resigning "as this is what needs to be done.

INDIA 5TH WORST COUNTRY IN TERMS OF INVASIVE USE OF BIOMETRIC DATA.

- According to a new report from Comparitech, a Britain-based tech research firm, India is fifth worst country after China, Malaysia, Pakistan and United States in terms of extensive and invasive use of biometric data.

- The study was conducted based on- 50 different countries were anlaysed to find out where biometrics are being taken, what they are being taken for, and how they are being stored.

- Each country was scored out of 25, with high scores indicating extensive and invasive use of biometrics/ surveillance. India scored 19 and was ranked relatively lower in the list of worst countries for biometric data collection.

NATO SUMMIT 2019 HELD IN WATFORD, UNITED KINGDOM

- The United Kingdom(UK) hosted two days organized 2019 NATO (North Atlantic Treaty Organization) Summit in London. The year 2019 marks the 70th anniversary of the summit. It was attended by NATO leaders and chaired by NATO Secretary-General Jens Stoltenberg.

- The purpose of the summit was to make the heads of state and heads of government of NATO member countries to evaluate and provide strategic direction for Alliance activities.

INDIA'S FOREX RESERVES CROSS $450 BILLION FOR THE FIRST TIME.

- The country's foreign exchange reserves crossed the $450-billion mark for the first time ever on the back of strong inflows which enabled the central bank to buy dollars from the market, thus checking any sharp appreciation of the rupee.

- "India's foreign exchange reserves were at $451.7 billion on December 3, 2019 - an increase of $38.8 billion over end-March 2019," RBI Governor Shaktikanta Das said at the post monetary policy press conference. At $451.7 billion, the country's import cover is now over 11 months.

UTTARAKHAND: SWEDISH ROYAL COUPLE INAUGURATES SARAI SEWAGE TREATMENT PLANT

- King Carl XVI Gustaf and Queen Silvia of Sweden inaugurated a 14 million litres per day (MLD) Sarai Sewage Treatment Plant (STP) here on Thursday. The Swedish royal couple jointly inaugurated the STP in the presence of Uttarakhand Chief Minister Trivendra Singh Rawat, state Tourism Minister Satpal Maharaj and Jal Shakti Minister Gajendra Singh Shekhawat.

- The STP has been constructed at a cost of Rs 41.40 crore under the Centre's Namami Gange programme. The Swedish King and Queen arrived in the state earlier in the day for a visit to Ram Jhula Bridge in Rishikesh and Bathing Ghat in Haridwar.

- The royal couple, who are on a five-day visit to India to strengthen bilateral ties, was received by the state Protocol Minister Dhan Singh Rawat at the Jolly Grant Airport in Dehradun.

NOVEMBER 2019

INDIA, FRANCE EXPLORE 3RD COUNTRY PROJECTS IN WESTERN INDIAN OCEAN REGION

- India and France have taken concrete steps to firm up their strategic partnership in the western Indian Ocean, as part of their respective Indo-Pacific strategies, within two months of Prime Minister Narendra Modi's trip to Paris.

- Leaders of India, France and Vanilla Islands - consisting of Comoros, Madagascar, Mauritius and Seychelles in the western Indian Ocean - are currently meeting for the first time in Reunion Islands (French territory) for exploring economic and development partnership.

- India is being represented by the minister of state for external affairs V Muraleedharan at the meet.

INDIA AND ECUADOR INK PROTOCOL TO START TRADE NEGOTIATIONS

- India and South American nation Ecuador have inked the Protocol for Completion of the Joint Feasibility Study (JFS) between the two countries, in line with the government's efforts to expand its trade presence in the region.

- The Protocol was inked in New Delhi by Shyamal Misra, Joint Secretary, Ministry of Commerce and Industry and Héctor Cueva, ambassador of Ecuador in India. This has now opened the doors for

both the countries to initiate trade negotiations for a Partial Scope Agreement (Preferential Trade Agreement).

- The two countries have great possibilities to contribute to the competitiveness of productive sectors in each Member country, and improving bilateral trade and enhancing the conditions for business cooperation.

27 MEMBERS OF THE EUROPEAN UNION DELEGATION ARRIVED IN INDIA TO VISIT JAMMU AND KASHMIR

- A delegation of 27 EU MPs will assess the situation in Jammu and Kashmir after repealing the provisions of Article 370. These include people from political parties of countries like the UK, France, Germany, Italy, Poland, the Czech Republic and Slovakia.

PM MODI TO ATTEND SAUDI'S 'DAVOS IN DESERT'

- Prime Minister Narendra Modi is scheduled to attend the third edition of Saudi Arabia's high-profile annual financial conference on Tuesday.

- He will also hold bilateral talks with top leadership of the Gulf Kingdom. The Prime Minister is on a two-day visit to Saudi and arrived in Riyadh late on Monday night.

- He will deliver the keynote address under the title 'What's next for India?' at the Future Investment Initiative (FII), which is dubbed as 'Davos in the Desert'

ARGENTINE DIPLOMAT RAFAEL GROSSI APPOINTED CHIEF OF UN NUCLEAR WATCHDOG

- Argentine diplomat Rafael Grossi was appointed to succeed late Yukiya Amano as the new director-general of the International Atomic Energy Agency (IAEA), a United Nations' nuclear watchdog.

- He will be appointed for a term of four years and assume office no later than January 1, 2020. The 58-year-old will be the sixth head of the IAEA since it was founded more than six decades ago.

- Grossi is a nuclear and diplomatic veteran from Buenos Aires in Argentina.

INDIA, SAUDI ARABIA FORM HIGHEST-LEVEL STRATEGIC PARTNERSHIP COUNCIL

- India and Saudi Arabia firmed their strategic partnership by signing an agreement to form a council headed by Prime Minister Modi and King Salman.

- This is a major development since Saudi Arabia is now only the fourth country with whom India has an inter-governmental mechanism headed by the prime minister. Germany, Russia and Japan are the other three.

500+ G.K. One Liner Questions

NATIONAL

- Delhi metro's Pragati Maidan station will be renamed as **Supreme Court station**

- Indore ranked cleanest city for what time in a row in govt survey **4th**

- Who has released SDG India Index and Dashboard 2019 **NITI Aayog**

- India's second spaceport for launching small satellites will be established in **Tamil Nadu**

- The Wildlife Institute of India (WII) will conduct the Asiatic Lion Census in **May 2020**

- The Ministry of Agriculture announced that the sowing area of rabi crops has increased by **36 lakh hectares**

- Prime Minister Narendra Modi inaugurated 107th edition of Indian Science Congress in **Bengaluru**

- Labour Ministry to launch a portal for the speedy resolution of grievances **Santusht**

- City will host the 14th Global Healthcare Summit 2021 **Visakhapatnam**

- HRD Minister Ramesh Pokhriyal has inaugurated the 28th edition of annual World Book Fair at Pragati Maidan in **New Delhi**

- The famous chariot festival of the Suchindram Thanumalayan Temple is being held in **Tamil Nadu**

- Indian Railways launches integrated helpline number for passengers **139**

- Twenty-two tableau proposals (16-states and 6- Central Ministries) have been short-listed for participation in this year's **Republic Day parade**

- Defence Minister Rajnath Singh inaugurated the National Traders Convention in **New Delhi**

- Third international symposium on marine ecosystems – challenges and opportunities (MECOS-3) is to be held in **Kochi**

- 5th Global Drosophila Conference held at **Pune**

- India extends USD 75 mn line of credit for solar parks in **Cuba**

- Khadi and Village Industries Commission (KVIC) has inaugurated the first silk processing plant at Surendranagar in **Gujarat**

- Indian e-commerce company has signed an agreement with MoHUA to support DAY-NULM **Flipkart**

- The Andhra Pradesh government is planning to introduce door-delivery of sand from **2nd January 2020**

- The state Government has passed a resolution to roll back the Citizenship Amendment Act (CAA) **Kerala**

- Who has become the first country in the world to ban sunscreen that is harmful to corals and sea life **The Pacific nation of Palau**

- UP State Road Transport Corporation (UPSRTC) has launched a dedicated women helpline **Damini**

- Entire Nagaland declared 'disturbed area' for six more months under **AFSPA**

- Assam state zoo first to breed endangered **Hargila**

- 'Cyber Safe Women' initiative launched by the state Government **Maharashtra**

- Andhra Pradesh govt has appointed as Special Officers for implementing the 'Disha Act 2019' in the state__ **Dr Kritika Shukla and M Deepika**

- Sate Govt. has become the 1st state to shortlist migrants for citizenship **Uttar Pradesh**

- Zo Kutpui Festival organized in **Mizoram**

- NSE has launched an AI-powered learning platform NSE Knowledge Hub in **New Delhi**

- Women Science Congress held in **Bengaluru**

- ISRO to set up Human Space Flight Centre in **Challakere, Karnataka**

- Who has decided to observe 2020 as the "Year of Mobility" for the welfare of the troops **Central Industrial Security Force (CISF)**

- Union government has approved the release of how many Crores to seven states as assistance for the damage caused due to various disasters in 2019 **Rs. 5,908.56 crore**

- Indian Navy has launched an expedition, to promote the maritime heritage of India in the Naval Dockyard Mumbai. *Maharashtra*

- South Korean automobile manufacturer has entered into a partnership with US ride-hailing giant Uber to produce electric air taxis *Hyundai Motor Company*

- Union Home Minister Amit Shah has released a book on the life of Prime Minister Narendra Modi *Karmayoddha Granth*

- Global Investors Meet 'ASCEND 2020' will be held in *Kochi, Kerala*

- The 31st International Kite Festival was inaugurated at *Sabarmati Riverfront, Ahmedabad*

- 'Census India-2021' will begin on *1st of April 2020*

- Amit Shah has inaugurated the Indian Cyber Crime Coordination Centre (I4C) and dedicated National Cyber Crime Reporting Portal *www.cybercrime.gov.in.*

- Power Minister R K Singh has released the *State Energy Efficiency Index 2019.*

- The fifth edition of the Pulses Conclave will be held in Lonavala, Maharashtra from *12-14 February 2020*

- The Ministry of Steel will launch a world-class steel hub *Purvodaya*

- Maharashtra Chief Minister Uddhav Thackeray will inaugurate 'Advantage Maharashtra Expo 2020' in *Aurangabad*

- The Union Cabinet has approved a proposal to provide Rs 5,559 crore viability gap funding for building a 1,656 km gas grid in the *Northeast region*

- India's first indigenous aircraft carrier Vikrant likely to be commissioned by *2021*

- Union Steel Minister Dharmendra Pradhan has launched a mission to accelerated development of eastern India through integrated steel hub *Mission Purvodaya*

- Narendra Modi has announced to rename the Kolkata Port Trust after *Shyama Prasad Mukherjee*

- 'Wings India 2020' to be held at Begumpet Airport Hyderabad in *March 2020*

- The World Future Energy Summit 2020 held in ___ *Abu Dhabi*

- Who has been included in 8 wonders of the Shanghai Cooperation Organization (SCO) *The Statue of Unity*

- Who has developed a special class diesel conforming to NATO grade for use in ships and vessels of the Indian Navy *Indian Oil Corp (IOC)*

- The Henley Passport Index 2020 was released by *Henley & Partners*

- Who has released a survey that ranks the world's fastest-growing urban regions/ fastest-growing cities in the world *The Economic Intelligence Unit (EIU)*

- Who will host the International naval exercise 'MILAN' in March 2020 *Vishakhapatnam*

- The 27th edition of South Asian Trade and Travel Exchange Expo (SATTE) 2020 was held at India Expo Mart Greater Noida *Delhi NCR*

- Himachal Pradesh Chief Minister Jai Ram Thakur has launched a portal to strengthen public participation in governance *Himachal MyGov portal*

- As per the report released by the NHSRC. Who has registered the highest Inpatient Department, IPD care in the country *Jammu and Kashmir*

- The Gujarat govt. has announced to set up VSCIC in *Gandhinagar*

- The fourth 'Buxa Bird Festival' has begun in Buxa National Park in *Alipurduar, West Bengal*

- Who will host the 107th edition of the Indian Science Congress *Bengaluru*

- Union Home Minister Amit Shah has inaugurated the country's first Cyber Crime Prevention Unit *AASHVAST*

- Iranian Parliament has approved a triple-urgency bill that designates the US army and the Pentagon as a *Terrorist entity*

- Cabinet approves 'In Principle' strategic disinvestment of equity shareholding of 4 PSUs in *Neelachal*

- The first phase of the world's second-largest Muslim congregation after Haj began on the outskirts of *Dhaka*

- Union Minister for Heavy Industries Prakash Javadekar was inaugurating ELECRAMA 2020 in *Greater Noida, Uttar Pradesh*

- The 14th Foundation day of DFCCIL was celebrated in New Delhi on *18 January 2020*

- The Indian Railway authorities have decided to replace the Urdu language on signboards at the Uttarakhand state platforms with *Sanskrit*

- Prime Minister of India Shri Narendra Modi and Prime Minister of Nepal Shri K.P. Oli has jointly inaugurated the second Integrated Check Post (ICP) at *Jogbani-Biratnagar 21 January 2020*

- The One Nation, One Ration Card scheme will be implemented by **1 June 2020**

- Who will be the chief guest at the 71st Republic Day Parade at Raj Path in the national capital on January 26. **President Bolsonaro**

- External Affairs Minister S. Jaishankar and President of Niger Mahamadou Issoufou jointly inaugurated the first convention centre established in **Africa**

- 7 airports across India start thermal screening of passengers arriving from China and **Hong Kong**

- The Government of India has created **"National Startup Advisory Council".**

- Union Cabinet approved to revised cost estimates for the establishment of permanent campuses of new **National Institutes of Technology (NITs)**

- India joined the World Economic Forum's (WEF) Reskilling Revolution on 22 January which is being held in **Davos, Switzerland**

- The 9th International Children's Film Festival hosted by **Kolkata, West Bengal**

- Which state Chief Minister Vijay Rupani launched the 7th Economic Census process in the state. **Gujarat**

- Government of Mizoram will celebrate Chapchar Kut, the biggest and most important festival of the Mizos, on **March 6, 2020**

- Union Minister of Youth Affairs and Sports Kiren Rijiju flag off 'Fit India Cyclothon' in **Panaji, Goa**

- Indian states namely Manipur, Meghalaya, and Tripura celebrated their Statehood Day on **21 January**

- In a first in India, the Which State Election Commission will be using facial recognition app in a bid to counter impersonation by voters. **Telangana**

- Which Government has launched Mukhyamantri Krishak Durghatna Kalyan Yojana. **Uttar Pradesh**

- Reading of the Preamble of the Constitution has been made mandatory for the Maharashtra schools by the government of **Maharashtra**

- Which state has become the 1st state in the country where the government has made a policy to lease agricultural land. **Uttarakhand**

- The annual wildlife census has begun in the **Kalakkadu - Mundanthurai tiger sanctuary**

- Which state Government has announced a ban on three-wheelers that are older than 15 years and run on fossil fuel. **Punjab**

- Madhya Pradesh state government has announced incentives for the players who performed well in Khelo India Youth Games 2020 in **Guwahati, Assam**

- The Jaipur Literature Festival has commenced in **Jaipur**

- The 44th International Kolkata Book Fair (IKBF) will be held from 29th January to **9th February 2020**

- 'Women with wheels', a unique taxi service has been launched at the **Indira Gandhi International Airport**

- Subhash Chandra Bose Aapda Prabandhan Puraskar 2020 was announced on **23 January 2020**

- Country's first e-waste clinic is being opened in **Bhopal, Madhya Pradesh**

- On January 21,2020 Mayor of Srinagar Junai Azim Mattu announced that the Srinagar has joined the list of **'Open Defecation Free (ODF)' cities.**

- Ministry of Tribal Affairs has proposed to declare the 6th Schedule Area status to **Ladakh**

- Human Library event held in **Mysuru**

- The ISRO has launched its radar imaging earth observation satellite, RISAT-2BR1 and nine foreign satellites through PolarSatellite Launch Vehicle (PSLV-C48) from **Sriharikota, Andhra Pradesh**

- Union Government has allowed girls' education in all **Sainik School (phased manner)**

- The Citizenship (Amendment) Bill (CAB) passed by the **Rajya Sabha**

- 6th Indian Ocean Dialogue, Delhi Dialogue XI started in **New Delhi**

- Who has secured its position as the most valuable listed company in history **Saudi Aramco**

- The Archeological Survey of India (ASI) has identified 138 monuments in the country as **must-see**

- Bangladesh Road Transport Corporation Chairman Ehsan Elahi has inaugurated the trial run on **Dhaka-Gangtok & Dhaka-Darjeeling bus routes**

- Vice President M Venkaiah Naidu inaugurated the 10th Asian Conference of Emergency Medicine in **New Delhi**

- The union minister Harsimrat Kaur Badal inaugurated state of art railway station in Punjab **Sultanpur Lodhi**

- The Eleventh edition of Bal Sangam has begun in_ **New Delhi**

- Who conducted the Regional level Search and Rescue Workshop and Exercise - 2019 (ReSAREX - 2019) *Indian Coast Guard*

- India will be the host nation for the 'No Money For Terror' Conference to be held in *2020*

- The 25th Kolkata International Film Festival (eight-day) has begun at the Netaji Indoor Stadium *Kolkata*

- The Golden Jubilee of International Film Festival of India (IFFI) 2019 will screen three films for *differently abled*

- The bilateral military exercise between India and Russia held in Pune and Goa *INDRA 2019*

- Indian Space Research Organization (ISRO) works for setting up a third rocket launchpad in the small coastal hamlet of Kulashekhrapattinam in *Thuthukudi, Tamil Nadu*

- Food regulator and Nasscom Foundation have signed an MoU to develop a technology platform to prevent food wastage and encouraging food donation by developing an app for the purpose *Food Safety and Standards Authority of India*

- Maldives government has signed a contract with a joint venture of Indian companies for preparation of project report and development of *Addu*

- President Ram Nath Kovind laid the foundation stone to the memorial being built in memory of the *Paika rebellion*

- Who has formed a squad to tackle human-wildlife conflicts in the state *Assam*

- Andhra Pradesh Chief Minister YS Jagan Mohan Reddy has launched a scheme at his camp office at Tadepalli *YSR Law Nestham Scheme*

- The Punjab Cabinet headed by Captain Amarinder Singh gave in-principle approval to amend the *Punjab Village Common Land (Regulation) Rules, 1964,*

- Haryana Chief Minister Manohar Lal Khattar has inaugurated Gurgaon's ambitious *Integrated Command and Control Centre (ICCC).*

- Manipur Chief Minister N. Biren Singh has inaugurated Imphal to Dimapur direct flight service at *Imphal Airport*

- Union Minister Harsimrat Kaur Badal has inaugurated Avantee mega Food Park in *Madhya Pradesh*

- Who has inaugurated 2nd Eklavya Model Residential School (EMRS) All India Sports Competition at TT Nagar Stadium, Bhopal *Kamal Nath*

- Who reclaimed his world heavyweight crown *Anthony Joshua*

- The Inner Line Permit (ILP) regime has been extended to *Manipur*

- The Puducherry government unveiled a *start-up policy*

- The state Government has approved the creation of fast-track courts in the state to curb crimes against women and children *Andhra Pradesh*

- Andhra Pradesh Chief Minister Y.S. Jagan Mohan Reddy has inaugurated the Virtual Police Station at *Andhra*

- Who has become the first country to make the entire process for pilgrims going on Haj completely digital *India*

- India-Sri Lanka joint exercise "MITRA SHAKTI" (7th edition) begins at Aundh Military Station *Pune*

- English author Tony Joseph has won the 12th 'Shakti Bhatt First Book Prize' for his book, *Early Indians: The Story of Our Ancestors and Where We Came From.*

- Who has revamped mobile number portability (MNP) rules, making the entire process faster and simpler *Telecom Regulatory Authority of India (TRAI).*

- The Union Government has launched the 4th round of Regional Connectivity Scheme - *UDAN (Ude Desh Ka Aam Nagrik)*

- India and Sweden signed a Memorandum of Understanding (MoU) for India-Sweden Healthcare Innovation Centre in *New Delhi*

- The Mumbai Central station of Railways was conferred with the 'Eat Right Station' certification with four stars rating by the *Food Safety and Standards Authority of India (FSSAI)*

- Vice President M Venkaiah Naidu has launched the *Bharatiya Poshan Anthem*

- India's first maritime museum coming up at *Lothal, Gujarat*

- India gifted a 'Made in India' Patrol Vessel to the Maldives National Defence Force (MNDF) *KAAMIYAAB*

- Indian Space Research Organisation (ISRO) has set-up a Space Technology Incubation Centre (S-TIC) at the National Institute of Technology (NIT) *Tiruchirappalli*

- A 3-day annual national conference of DGPs and IGPs held in *Pune*

- The Union Minister Piyush Goyal has inaugurated the 3rd edition of National Public Procurement Conclave in *New Delhi*

INTERNATIONAL

- President of Nepal has launched a much-awaited Visit Nepal Year 2020 campaign at historic Dasaratha Rangashala **Kathmandu**

- Who has been awarded the Global Bihar Excellence Award 2019 **Piyush Jaiswal**

- Indian Army to sign MoU for AK-203 assault rifles with **Russia**

- Naval Exercise 'Naseem-Al-Bahr' will be conducted in **Goa**

- Iranian Parliament has approved a triple-urgency bill that designates the US army and the Pentagon as a **Terrorist entity**

- Cabinet approves 'In Principle' strategic disinvestment of equity shareholding of 4 PSUs in **Neelachal**

- The first phase of the world's second-largest Muslim congregation after Haj began on the outskirts of **Dhaka**

- China and Myanmar signed 33 deals on **18 January 2020**

- Bangladesh launched the e-passport facility for its citizens. Inaugurating the facility of e-passport in **Dhaka**

- Guyana under Ambassador Rudolph Ten-Pow took over the chairmanship of **G77**

- Who has won the Guinea-Bissau's presidential election. **Umaro Cissoko Embalo**

- Which nation of has become the first country to ban sun cream which is harmful to corals and sea life. **Palau**

- President of Nepal launched the "Visit Nepal Year 2020" during the ceremony held at historic **Dasaratha Rangashala**

- Who shared a list of its nuclear installations with India under a bilateral agreement. **Pakistan**

- What is Iran's top commander who has been killed in a U.S. drone strike in Baghdad **General Qassim Soleimani**

- United States President Donald Trump has signed the 2020 **National Defense Authorization Act**

- Which Foreign Minister will reach New Delhi on a two-day official visit to India. **Dinesh Gunawardena**

- A joint military exercise between the ground forces of the UAE and the United States commenced in al-Hamra region (UAE) **Iron Union 12**

- The Incredible India Road Show held in **Singapore**

- Driverless vehicles are being tested on 5G technology in the **United Arab Emirates**

- The 2019 Climate Change Performance Index (CCPI) has been presented at the ongoing COP25 climate summit in **Madrid, Spain**

- World's 1st fully electric commercial aircraft takes an inaugural test flight in **Canada**

- Minister of State for Human Resource Development Mr Sanjay Dhotre has inaugurated the India Pavilion at International Book Fair in **Guadalajara, Mexico**

- UN Climate Change Conference (known as COP25) held in the Spanish capital **Madrid**

- The 35th ASEAN Summit held in **Bangkok, Thailand**

- Defence Minister Rajnath Singh represented India at a meeting of the council of heads of government (CHG) of SCO in **Tashkent**

- Russia's newest nuclear submarine was successfully test-fired a Bulava intercontinental ballistic missile from **White Sea off Russia**

- The biennial Commonwealth Law Ministers' Conference held in **Colombo, Sri Lanka 2019**

- Sudan's first-ever satellite for conducting research in military, economic and space technology has been launched by **China**

- Union Minister for Housing and Urban Affairs Hardeep Singh Puri has inaugurated a new Guru Nanak Chair at **University of Birmingham**

- The Ministry of Tourism has participated in the three-day-long WTM in **London, UK**

- A ten-day-long art exhibition commemorating 150th birth anniversary of Mahatma Gandhi was inaugurated in **Dhaka**

- Cuban President Miguel Diaz-Canel has appointed Manuel Marrero Cruz as the country's first **prime minister**

- The eight West African nations have agreed to change the name of their common currency from **'CFA franc' to 'Eco'**

- Describing space as the world's newest war-fighting domain, US President Donald Trump officially launched US military **'Space Force'**

- On December 21, 2019, the EU President called on PM Modi to discuss regarding an early **India-EU summit 2020**

- World Health Organization launched its first biosimilar medicine to treat **breast cancer**

- Donald Trump became the which President to be impeached by the US House. **Third**

- A MoU was signed between India's CSIR, and France's **National Centre for Scientific Research**

- Report Card on Smart Cities to be released by June 2020 **January 28**

- Britain releases new 50 pence coin marking **BREXIT**

- Which Parliament is set to discuss the Citizenship (Amendment) Act **European Parliament**

- India-Brazil ink 15 agreements during Brazil President's visit on **Republic Day**

- Ganga-Volga Dialogue held with which country to enhance Connectivity **Russia**

- India participates at United Nations AIDS Programme at **World Economic Forum**

- World Economic Forum: 1 trillion trees and report on Password role in **Cyber Crime**

- India and which other country inaugurate new check post, Jogbani-Biratnagar at the border **Nepal**

- India to set up Maritime Research Coordination Centre in **Sri Lanka**

- Which two nation sign 33 deals of BRI: Increases China's ease of access of Indian Ocean **Myanmar-China**

- India is set to host the 36th IGC in New Delhi during the first week of **March 2020**

- The shuttle train service between Lahore and Wagah railway station resumed operation after a gap of **22 years**

- Union Ministry of External Affairs will be hosting 6th IOD and Delhi Dialogue XI at Pravasi Bharatiya Kendra in **New Delhi**

- WDO will be launching its new global programme 'World Design Protopolis' in **Bengaluru, Karnataka**

- Union Cabinet chaired by PM Modi gave its approval for signing Agreement on Social Security between **India and Brazil.**

- Abu Dhabi has been selected as the World's leading Sports Tourism Destination for **seventh time**

- At a Paris Summit mediated by Germany and France, Russia and **Ukraine**

- Which country has reported the first case of Polio in 27 years **Malaysia**

- Recently the Indian Representative to Palestine, Sunil Kumar released the third tranche of funding for the construction of India-Palestine techno park in **Palestine**

- Oxford Dictionaries has named which word as Word of the Year. **'Climate Emergency'**

- The Chief of IAF Air Chief Marshal Rakesh Kumar Singh Bhadauria is set to participate in PACS 2019 being held at **Hawaii**

- According to US Citizenship and Immigration Services (USCIS), The US has announced the increase of H-1B work visa application fee by **10 US Dollars**

- Iran and Russia inaugurated a new phase of construction for a second reactor at Iran's sole nuclear power plant in **Bushehr**

- Petroleum Minister Dharmendra Pradhan visited the UAE to attend the inaugural Ministerial session of **Abu Dhabi International Petroleum Exhibition & Conference.**

- BRICS trade ministers meeting has been started in **Brasilia**

- The fifth edition of Global Exhibition on Services (GES)- 2019 will be held at **Bengaluru**

- Prime Minister Narendra Modi attended the 11th BRICS Summit in **Brasilia**

- Who will host 19th SCO Heads of Government Council in 2020 **India**

- Which country is Regularly submerging Island to house 100,000 Rohingya refugees **Bangladesh**

- First Session of India-Norway Dialogue held in **New Delhi**

- Which site has been included in 8 Wonders of SCO **Statue of Unity**

- Raisina Dialogue to be held in **New Delhi**

- India recently attended the Hormuz Peace Initiative that was held in **Tehran**

- Cabinet approves India and which other Agreement on exploration of outer space **Mongolia**

- Which country withdraws from the JCPOA deal completely **Iran**

- Which year was Designated as "Year of Nurse and Midwife" **2020**

- Which country offers to be a mediator between India and Pakistan to resolve the issues **Nepal**

- Agni Sapkota elected speaker of House of Representatives of **Nepal**

- European Commission and Council, Ursula von der Leyen and Charles Michel, signed the Withdrawal Agreement of the **UK**

- The first convention centre was established in Africa by India to honour the memory of **Mahatma Gandhi**

- Which country has passed new visa rules aimed to restrict birth tourism, in which women travel to the United States **US**

- Which country is going to open new Antarctic research base **Brazil**

- Pedro Sanchez top be the Prime Minister of **Spain**

- Who won Croatias presidential election **Zoran Milanovic**

- A joint military exercise between the ground forces of the UAE and the United States commenced in al-Hamra region (UAE) **Iron Union 12**

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- The Ministry of Tourism has participated in the three-day-long WTM in **London, UK**

- Defence minister Rajnath Singh has co-chaired the 19th India-Russia Inter-Governmental Commission on Military and Military-Technical Cooperation in **Moscow**

- The leaders of the North Atlantic Treaty Organization (NATO) mark the 70th birthday of the organization in **London**

- Saudi Arabia has taken over the G20 Presidency from **Japan**

- The Global Migration Film Festival (GMFF) was organized in **Dhaka**

- Union Cabinet has given its approval for signing of MoU between Republic of India and Federative Republic of Brazil on **Bioenergy Cooperation**

- Union Cabinet chaired by Prime Minister Narendra Modi has approved the signing of Protocol to amend the Agreement between **Swiss Federal Council**

- External Affairs Minister was on a two-day visit to Iran between **December 22-23, 2019**

- Health officials in Eastern Congo recently documented the first relapse of current **Ebola epidemic**

- Cuban President Miguel Diaz-Canel has appointed Manuel Marrero Cruz as the country's first **prime minister**

- The eight West African nations have agreed to change the name of their common currency from **'CFA franc' to 'Eco'**

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- On December 18, 2019, Donald Trump became the which President to be impeached by the US House. **Third**

- A MoU was signed between India's CSIR, and France's **National Centre for Scientific Research**

- The United Nations Security Council meet was sought by China on **December 17, 2019**

- The first ever Global Refugee Forum is being held in Geneva, Switzerland from **17-18 December 2019**

- India is set to host the 36th IGC in New Delhi during the first week of **March 2020**

- The shuttle train service between Lahore and Wagah railway station resumed operation on 15 December 2019 after a gap of **22 years**

BANKING & FINANCE

- The Reserve Bank of India (RBI) has launched an app for visually challenged to Identify currency Denomination   *MANI*

- India may overtake Germany to become the fourth-largest economy by   *2026*

- Health insurance policy in the name 'Arogya Sanjeevani' mandatory for insurance companies   *IRDAI*

- Public sector lender has signed an MoU with the Women Entrepreneurs Welfare Association (WEWA), Tamil Nadu   *Indian Bank*

- CSC e-Governance Services India Limited has signed a memorandum of understanding (MoU) with Paytm Payments Bank Ltd (PPBL) for sale of   *FASTags*

- Who has introduced One Time Password (OTP)-based ATM cash withdrawals   *State Bank of India*

- Who has enabled select banks in India to offer round-the-clock (24×7) trading in the Indian rupee   *Reserve Bank ofIndia (RBI)*

- Two Indian banks has decided to end their operations in Sri Lanka   *Axis Bank and ICICI Bank*

- RBI has revised the supervisory action framework for   *Urban co-operative banks*

- The Reserve Bank of India (RBI) has granted in-principle approval to Co-operative Bank to convert to a SFB   *Shivalik Mercantile Co-operative Bank Ltd*

- According to the National Statistics Office release, India's GDP growth during fiscal 2019-20 is expected at   *5%*

- According to the Deutsche Bank report Imagine 2030, the Indian economy is likely to become $7 trillion by   *2030*

- Public sector bank has announced the RBBG scheme to give a push to residential sales and improve homebuyers' confidence   *State Bank of India*

- Who has enabled selected banks in India to offer forex rates to Indian clients round-the-clock (24×7)   *Reserve Bank of India (RBI)*

- Who has amended the KYC norms allowing banks and other lending institutions regulated by it to use Video-based Customer Identification Process V-CIP   *Reserve Bank of India (RBI)*

- Central govt raised India Overseas Bank's authorized capital to   *Rs 25,000 crore*

- Payment and fintech company PayU have decided to acquire a controlling stake in digital credit platform PaySense in a deal valued at   *USD 185 million*

- Who has been appointed as the deputy governor of the Reserve Bank of India (RBI) for a three-year term__   *Michael Patra*

- Former Flipkart CEO Sachin Bansal acquires   *DHFL General Insurance*

- The Global software major signed a 5-year deal with leading European automotive logistics firm GEFCO to digitize its worldwide operations   *Infosys*

- The State Bank of India's research desk has released its report   *Ecowrap*

- India's leading digital payments company announced the launch of its all-in-one QR for merchants across the country   *Paytm*

- India's leading private sector lender launched myApps application to boost digital payments in India   *HDFC Bank*

- The National Payments Corporation of India (NPCI) has launched a blockchain-technology based payment System   *'Vajra Platform'*

- ICICI Bank has rolled out "Cardless Cash Withdrawal" service through   *ATM*

- The investment limit for Foreign Portfolio Investors (FPIs) in government and corporate bonds have been raised by the   *Reserve Bank of India*

- The Reserve Bank of India has cancelled the Certificate of Authorisation (CoA) of   *Vodafone m-pesa*

- NICB has been decided to be converted into a   *Small Finance Bank (SFB)*

- RBI Governor Shaktikanta Das launched a mobile app to help visually-impaired people to identify the denomination of   *currency notes*

- Who introduced OTP-based ATM withdrawals with effect from 1st January 2020.   *State Bank of India (SBI)*

- Who has launched the 'my: health Woman Suraksha' policy   *HDFC ERGO General Insurance Company*

- Who launched a credit card in partnership with HDFC Bank exclusively for members of its Best Price Modern Wholesale"B2B Cash & Carry" stores   *Walmart*

- The Reserve Bank of India (RBI) is mulling to amend regulatory guidelines for primary.   *Urban Co-operative*

- The Reserve Bank of India (RBI) released guidelines for Licensing of Small Finance Banks in the Private Sector   *'on tap'*

- India's foreign exchange reserves have crossed the   *USD 450 billion*

- Online trucking platform has partnered with private lenders IDFC Bank and Yes Bank to provide FASTags to truck owners free of cost **Black Buck**

- The Reserve Bank of India has announced that all bank customers will be able to transfer funds through NEFT around the clock on all days from **16th December 2019**

- Who has signed a MoU with Bank of Baroda for the purpose of creating awareness among investors and other stakeholders **Investor Education & Protection Fund Authority (IEPFA)**

- The Reserve Bank of India (RBI) has announced its fifth bi-monthly monetary policy review of the current financial year **2019-20**

- Country's largest lender has announced the reduction in its marginal cost of fund-based lending rate (MCLR) by 10 basis points across all one-year products **State Bank of India (SBI)**

- The Union Finance Ministry, GoI has not made any changes in the interest rates on its **small savings**

- India's CAD narrowed to 0.9 per cent of GDP, or USD 6.3 billion, in the **September**

- CSC e-Governance services India ltd has signed a MoU with **Paytm**

- The IRDAI has mandated all the health and General Insurance Companies(GICs) to offer standardised health insurance products in the name **"Arogya Sanjeevani"**

- India's leading Digital lending startup, RevFin has joined hands with **PNB MetLife India Insurance**

- India's largest private sector port operator agreed to buy a 75% stake in **Krishnapatnam Port Co. Ltd**

- India's foreign exchange reserves got by 2.520 billion USD to touch a record high of 457.468 billion USD in the week on **27th Dec. 2019**

- Who launched of India has announced 'residential builder finance with buyer guarantee' (RBBG) scheme. **SBI**

- The Reserve Bank of India has revised the Know Your Customer norms for banks and other lending institutions. **KYC**

- HDFC Bank launched myApps application. The app aims to boost **digital payments**

- National Statistical Office (NSO) projects India's GDP growth rate for 2019-20 at **5%**

- Which Bank has released Global Economic Prospects report. **World Bank**

- The State Bank of India has released its research report **'Ecowrap'**

- Which authority have issued its first audit report of IL&FS Financial Services Limited for the year 2017-18 **The National Financial Reporting Authority (NFRA)**

- According to the weekly data released by the RBI, the foreign exchange reserve touched a new high of **451.08 billion USD**

- The ICAR and NABARD signed Memorandum of Understanding on **December 13, 2019**

- Srei Equipment Finance Ltd has partnered with a public sector bank to offer loans to the MSME sector and retail customers under a co-lending arrangement **United Bank of India (UBI)**

- Rating Agency S&P (Standard & Poor's) has reaffirmed the Sovereign Credit Rating of India at BBB with outlook as. **stable**

- Neo-banking platform successfully added three more accolades to its bouquet at the India FinTech Awards (IFTA) 2019 **Razorpay**

- Who has launched the 'my: health Woman Suraksha' policy **HDFC ERGO General Insurance Company**

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IBT
Institute
Pvt. Ltd

NEW APPOINTMENT

- Who has been re-appointed as Railway Board Chairman for a period of one year **VK Yadav**

- The Union government has set up a 7 members GoM to review the crop insurance scheme, PMFBY headed by **Rajnath Singh (Defence Minister)**

- Who appointed as the new chancellor of Queen's University Belfast in Ireland **Hillary Clinton**

- Iran's supreme leader named the Deputy Head of the Revolutionary Guards' foreign operations arm Esmail Qaani **Ayatollah Ali Khamenei**

- Who has been appointed as the Chairperson and Managing Director of SCI **Harjeet Kaur Joshi**

- Who has been appointed as Chairman of National Medical Commission **Dr. Suresh Chandra Sharma**

- Dubai-based Indian girl who can sing in 120 languages wins Global Child Prodigy Award **Sucheta Satish**

- Best Motion Picture (Drama) in 'Golden Globe Awards 2020' **1917**

- Who has won the presidential election of Croatia **Zoran Milanovic**

- Who has appointed as the new chairman of the organization **A Sakthivel**

- Which Indian Cricketers of the decade list along side four others by the Wisden Cricketers Almanac **Virat Kohli**

- Ashleigh Barty and Rafael Nadal named International Tennis Federation's (ITF) **World Champions**

- Who became the first Pakistan cricketer to score centuries in his first two Test matches. **Abid Ali**

- Who won women's 49kg category gold medal at the 6th Qatar International Cup. **Saikhom Mirabai Chanu**

- Who was named as women's Best cricketer and ODI player of 2019. **Ellyse Perry**

- The Polynesian island of Tahiti will host the surfing events at the **2024 Paris Olympics**

- Who took over as Sultan of Oman **Haitham bin Tariq al-Said**

- Who won the Taiwan presidential election **Tsai Ing-wen**

- Noted chemist has been elected as a bureau member (2020-23) of the IUPAC **Bipul Behari Saha**

- Who has been appointed the Director of the National Book Trust (NBT) **Lt Col Yuvraj Malik**

- Who sworn in as the 14th Prime Minister of Malta **Robert Abela**

- Who has been appointed as the CMD of the state-owned HUDCO **M Nagaraj**

- Who has been elected as President of the suspended Archery Association of India . **Arjun Munda**

- Who has been appointed chairperson of the executive council of the MML. **Nripendra Misra**

- BJP Working President J P Nadda was elected unopposed as the National President of **Bharatiya Janata Party**

- Who has been appointed as the Chairman of the National Stock Exchange (NSE) **Girish Chandra Chaturvedi**

- Finland's ruling Social Democrats elected as the prime minister (youngest head of govt in the country's history) **Sanna Marin (34-years)**

- The News Broadcasters Federation (NBF) has elected President of its governing board **Arnab Goswami**

- Who has been appointed as the next High Commissioner of India to the Republic of Ghana **C. Sugandh Rajaram**

- Who has been appointed as the chairman of the country's largest commercial enterprise Indian Oil Corporation Ltd. (IOCL) **Shrikant Madhav Vaidya**

- Who took charge as the new Controller General of Accounts (CGA) **Soma Roy Burman**

- Who has been appointed as the first chairman of the steering committee of the Code for Responsible Lending (CRL) in micro-credit **H R Khan**

- Congress leader has been elected as the Speaker of Maharashtra Legislative Assembly **Nana Patole**

- Who took charge as the first female President of the European Commission (EC) **Ursula von der Leyen**

- The Asian Development Bank (ADB) has unanimously elected new President **Masatsugu Asakawa**

- India's Sub Lieutenant has created history to become the first woman pilot of the Indian Navy **Shivangi**

- Who has been appointed as the Director-General of Ordnance Factories (DGOF) and chairman of the Ordnance Factory Board (OFB) **Shri Hari Mohan**

- Indian American business executive promoted as Alphabet Inc. CEO (chief executive officer) **Sundar Pichai**

- Who has been elected as new President of Mauritius by parliament **Pritivirajsing Roopun**
- Senior diplomat has been concurrently accredited as the next Ambassador of India to the Republic of Costa Rica **Upender Singh Rawat**
- Who assumed charge as Secretary, Ministry of Power. Prior to this, he was serving as the Special Secretary in the Ministry of Power **Sanjeev Nandan Sahai**
- Which Senior IPS officer has been appointed as the chairman of the Land Ports Authority of India (LPAI). **Aditya Mishrawas**
- Who has been appointed as new MD and CEO of IndusInd Bank **Suman Kathpalia**
- Who is the first Indian to be elected to the position of GVP, International Organisation Development Association since its inception in 1986. **Dr Vinaya Shetty**
- Who has been appointed as chairman of the Airports Authority of India (AAI) **Arvind Singh**
- Justice Dr Ravi Ranjan took oath as the Chief Justice of **Jharkhand High Court**
- Justice Akil Abdulhamid Kureshi was sworn in as the new Chief Justice of the High Court of **Tripura**
- India chairman Sudhir Mital and Shantikumar Singh were elected as president and general secretary respectively, of the **Gymnastics Federation of India (GFI)**
- Who has been appointed as Indian Army's first female Judge Advocate General officer to be deployed on a **Jyoti Sharma**

OBITUARIES

- Senior Nationalist Congress Party (NCP) leader passed away in New Delhi **DP Tripathi**
- Noted Assamese theatre personality passed away **Ratna Ojha**
- Irani Gen killed in US airstrike on Baghdad airport **Qassem Soleimani**
- Former Karnataka Governor passes away **T N Chaturvedi**
- The King of Oman passed away due to years-long struggle with an illness **Sultan Qaboos bin Said**
- Daughter of late Bollywood actor-filmmaker Raj Kapoor passed away **Ritu Nanda**
- Veteran film producer Vinay Sinha passed away on **24 January 2020**
- Odia Filmmaker Manmohan Mohapatra passed away on 13 January in **Bhubaneswar, Odisha**
- His Majesty Sultan Qaboos bin Said Al Said of Oman passed away on **10 January 2020**
- Which former parliamentarian passed away on 10 January 2020. **Gopinath Gajapati Narayan Deo**
- Which Former Western Army Commander passed away on 6 January 2020. **Lieutenant general Prem Nath Hoon**
- Who passed away at his home in Wendell, North Carolina in the US **George J. Laurer**
- Former Odisha Minister passed away at his residence in Bhubaneswar **Bhagabat Prasad Mohanty**
- The Chairman of Indian Council of Social Science Research (ICSSR) passed away **Braj Bihari Kumar**
- The former chairman of the US Federal Reserve passed away in New York **Paul Volcker**

- Former Hollywood actress passed away at Cedars-Sinai Medical Center in Los Angeles **Shelley Morrison**
- Former England fast bowler passed away after a short illness **Bob Willis**
- Veteran actor Shriram Lagoo passed away on 17 December. Lagoo died of cardiac arrest in **Pune**
- The former Union minister and veteran BJP leader passed away on 15 December. **Ishwar Dayal Swami**
- Tara Sinha, the founder of ad agencies Clarion and Tara Sinha Associates, passed away on **11 December 2019**
- The first female writer for 'Star Trek' passed away **C Fontana**
- George Laurer, the US engineer who helped develop the barcode, has passed away at the age of **94**
- American rock climber Brad Gobright passed away after falling off a mountain in **Mexico**
- Former Japanese Prime Minister passed away. He was 101 years old. **Yasuhiro Nakasone**
- Former Navy Chief Admiral Sushil Kumar passed away at a military hospital in **New Delhi**
- Kannada writer and critic passed away. His first work was Idu Jeevana, an anthology of short stories was released in **L.S. Sheshagiri Rao**
- Former Parliamentarian and veteran CPI leader passed away **Gurudas Dasgupta**
- Which Popular Telugu actress, who is remembered for her role as Goddess Sita in Sitarama Kalyanam, passed away. **Geet anjali**

AWARDS

- Who has won Guinea-Bissau presidential election
  Umaro Cissoko Embalo

- Who has been honoured with Lokmanya Tilak journalism award
  Sanjay Gupta

- Who has been adjudged the best medical college of the year and conferred with the Six Sigma Healthcare Excellence Award for 2019
  Institute of Medical Sciences (IMS) & SUM Hospital

- Five-day-long festival of 'Lai Haraoba' has begun in
  Agartala, Tripura

- Ministry has awarded Swarna Jayanti Fellowships to 14 scientists to pursue basic research in frontier areas of science and technology
  Ministry of Science and Technology

- Two youth leaders from Bihar included in the Forbes India list of 20 people to watch in the 2020s
  Kanhaiya Kumar & Prashant Kishor

- India-born author has bagged a coveted United Kingdom's Costa Children's Award 2019'
  Jasbinder Bilan

- Status of Institution of National Importance to a cluster of Ayurvedic institutions at the Gujarat Ayurved University campus in   *Jamnagar*

- India-born author has bagged a coveted UK children's book award for her debut novel   *Jasbinder Bilan*

- Indian pacer will receive the Board of Control for Cricket in India (BCCI)'s Polly Umrigar Award
  Jasprit Bumrah

- India's flagship global conference on geopolitics and geo-economics Raisina Dialogue has begun in
  New Delhi

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  New Delhi

- Mercedes racer Lewis Hamilton has won the Abu Dhabi Grand Prix held in   *Abu Dhabi, UAE*

- The 13th edition of South Asian Games has officially kicked off after the opening ceremony at Dasharath Stadium in
  Kathmandu, Nepal

- Star wrestlers Vinesh Phogat and Sakshi Malik registered convincing wins in the finals to claim gold medals at the Senior Wrestling National Championships in
  Jalandhar, Punjab

- Who has been crowned Miss Universe 2019 in a glitzy ceremony held in Atlanta   *Zozibini Tunzi*

- Who has been selected for the Moortidevi Award for the year 2019 for his work 'Asti Aur Bhavati'
  Dr Vishwanath Prasad Tiwari

- Who has been conferred with "Lifetime Achievement Award" by the Consumer Electronics and Appliances Manufacturers Association   *Gulu Mirchandani*

- Swedish climate crisis activist has been named Time Magazine's youngest ever Person of the Year
  Greta Thunberg

- Odisha won award of Jaga Mission (Odisha Livable Habitat Mission (OLHM) executed for the benefit of millions of urbanpoor people living in slums
  World Habitat Award

- Who has been appointed as its new brand ambassador of PUMA for three-years   *Sunil Chhetri*

- Who has been appointed as brand ambassador for its flagship Pepsi brand in India   *Salman Khan*

- Bollywood actor has been appointed as the Brand Ambassador of National Anti-Doping Agency (NADA)__   *Suniel Shetty*

- An application developed by Blue Sky Analytics won the Copernicus Masters award, under the social entrepreneurship category *Zuri app*

- Who has been ranked 34th by Forbes in 'The World's 100 Most Powerful Women'
  Nirmala Sitharaman

- Indian cricketer has been named as the Brand Ambassador of La Liga in India   *Rohit Sharma*

- Former Finance Minister of India was bestowed with the Economic Times (ET) Lifetime Achievement Award for Public Service 2019
  Arun Jaitley

- Bollywood actress has been awarded the Danny Kaye Humanitarian Award from UNICEF at the Snowflake Ball in New York
  Priyanka Chopra

- Climate activist has won the Time Person of the Year 2019
  Greta Thunberg

- Bollywood actor fitness and wellness application has been awarded Google Play's Best Apps of 2019 in the 'Personal Growth' category *Shilpa Shetty App*

- Tennis legend set to become the first living person in Switzerland to have a coin minted in his honour
  Roger Federer

- Andaman and Nicobar Islands police station ranks first in the best police station in Country
  Aberdeen Police station

- Who will be the Plogging Ambassador of India on 50th Fit India Plogging Run
  Ripu Daman Bevli

- India's ophthalmologist conferred with the AAO highest award Life Achievement honor.
  Dr. Santosh G Honavar

- Who awarded Army Design Bureau Excellence Award
  Major Anoop Mishra

- Vice President of India, Shri M Venkaiah Naidu conferred National Film Awards for the year *2018*

- Indian Archaeologist was honoured in Bangladesh *R. Nagaswam*

- Who is to launch a Gandhi Citizenship Education Prize with an aim to promote Mahatma Gandhi's ideals. *Portugal*

- Sahitya Akademi has announced the winners of the 2019 Sahitya Akademi Awards in 23 languages on *18 December*

- Who has won the India Cyber Cop of the Year 2019 award
  CBI officer BP Raju

- Indian Wrestler Deepak Punia has been named the Junior Freestyle Wrestler of the Year by the
  United World Wrestling

- Who won the 2019 South Asian Literature award
  Amitabha Bagchi

- Around 850 Indian troops who serve in South Sudan have received the *United Nations Medal*

- Who was crowned Miss World at an annual beauty pageant held in ExceL London, UK
  Jamaica's Toni-Ann Singh

- Who was honoured with the President's Colours award on 15 December 2019. *Gujarat police*

- Who won the Space Oscars awards on the international competition Copernicus Masters.
  Blue Sky Analytics

- Who has been named as the world's most powerful woman by Forbes in the 2019 list *Angela Merkel*

- Which Indian actor been awarded the prestigious Golden Dragon Award for his works in Hindi cinema at the CIFF 2019 held in Wales, United Kingdom.
  Nawazuddin Siddiquihas

- US Secretary of State Mike Pompeo presented the prestigious Award for Corporate Excellence to *Pepsico India*

- Which superstar is going to be honoured with a special Icon of Golden Jubilee Award and the Life Time Achievement Award by 50th IFFI *Rajinikanth*

- Who was named as the 2019 Person of the Year by TIME magazine
  Greta Thunberg

- Who has been selected for the 27th Ezhuthachan Puraskaram 2019. *Anandhas*

- International acclaimed Sand Artist Sudarsan Pattnaik has been selected for which Award
  Italian Golden Sand Art Award 2019

BOOKS & AUTHORS

- The Bloomsbury Anthology of Great Indian Poems edited by Abhay K. is to be launched on
  23 January 2020

- The Union Minister for Home Affairs Amit Shah released a book titled *Karmayoddha Granth*

- HRD Minister Ramesh Pokhriyal inaugurate the World Book Fair at Pragati Maidan in *New Delhi*

- Bestselling author Ashwin Sanghi will come out with his next book
  "The Vault of Vishnu"

- Author Amitabha Bagchi won the DSC Prize for South Asian Literature 2019 for his fiction novel
  Half The Night is Gone

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- India's first Grandmaster Viswanathan Anand released his autobiography titled *Mind Master*

- CJI Ranjan Gogoi releases Assamese version of book
  'Courts of India: Past to Present'

- Chief Justice of India Justice Ranjan Gogoi released the Assamese versionof the book
  'Courts of India: Past to Present'

- Union Minister for Jal Shakti released a short documentary film on Water Conservation named
  'SHIKHAR SE PUKAR'

- A book titled Ten Studies in Kashmir: History and Politics is written by which was released at a function at the Jammu University
  Padma Shri recipient Prof K N Pandit.

SPORTS

- Games will be included in the 3rd edition of the 'Khelo India youth games' **lawn bowls and cycling**
- The 5th Ice Hockey Association of India (IHAI) National Ice Hockey Championship -2020 held in **Leh, Ladakh**
- Former India skipper was picked as captain of ESPN Cricinfo's ODI and Twenty20 teams of the decade **Mahendra Singh Dhoni**
- Who won the Hastings International chess title **Magesh Chandran**
- Who will host the first Edition of Khelo India University Games **Bhubaneswar**
- Who won gold medal in men's 10 m air pistol at 63rd National Shooting C'ship **Saurabh Chaudhary.**
- India's all-rounder retires from all forms of cricket **Irfan Pathan**
- Who won best Men's Player of the Year at Dubai Globe Soccer Awards 2019 **Cristiano Ronaldo**
- World Cup winner Italian retires from football **Daniele De Rossi**
- Weightlifter has been slapped with a four-year ban for doping by the National Anti-Doping Agency NADA **Sarbjeet Kaur**
- Japanese badminton player has won the Malaysia Masters 2020 **Kento Momota**
- Who has won the inaugural 2020 ATP Cup tennis tournament in Sydney **Serbia**
- Who has won the 7th National Ice Hockey Championship Women trophy **Ladakh**
- Thailand's Ratchanok Intanon wins Indonesia Badminton Masters 2020 women's singles title in **Jakarta,Indonesia**

- 3rd Khelo India Youth Games started in **Guwahati**
- Vinesh Phogat won her first gold medal of the 2020 season at the Rome Ranking Series in **Rome**
- The team of the Indian Consulate has won the Diplomat Cup Cricket Championship of 2020 held in **Sharjah**
- Indian shooters Apurvi Chandela and Divyansh Singh Panwar won gold at the Meyton Cup international shooting championship in **Austria**
- Paralympian Deepa Malik and wrestler Yogeshwar Dutt are among the new inductees in **All India Council of Sports (AICS)**
- Who topped the Khelo India Youth Games champions 2020. The total medal tally of 256 medals, including 78 gold. **Maharashtra**
- The Rowing Federation of India has lifted the ban over Indian rower **Dattu Bhokanal**
- World Archery lifted its ban on the Archery Association of India (AAI) to boost Indian archers' preparations for the **Tokyo Olympics**
- Khelo India Youth Games to be held in **Guwahati**
- World Archery lifted its ban on **AAI**
- Which state has topped the Khelo India Youth Games champions 2020 **Maharashtra**
- Apurvi Chandela, Divyansh Singh Panwar won gold at the **Meyton Cup**
- Fit India Cyclothon event was held on 18 January 2020 in **Goa**
- Tamil Nadu girls won the under-17 basketball title at Khelo India Youth Games in **Guwahati, Assam**
- Thailand's Badminton player Ratchanok Intanon won the **Indonesia Masters title 2020**

- Vinesh Phogat won gold medal in **Rome Ranking Series**
- Who became the fastest Indian spinner to take 100 wickets in ODIs **Kuldeep Yadav**
- Danish player announced her retirement from tennis after Australian Open 2020 **Caroline Wozniacki**
- Bangladesh Prime Minister Sheikh Hasina has inaugurated a Premier League at Mirpur's Sher-e-Bangla National **Cricket Stadium**
- Russia has been handed a four-year ban from all major sporting events by the **World Anti-Doping Agency (Wada).**
- Veteran opener has become the first player in Indian cricket to feature in 150 Ranji matches **Wasim Jaffer**
- The 2019 South Asian Games, (officially, XIII South Asian Games) was held in **Nepal**
- Who has won the FIDE Open category of the London Chess Classic held in London **R. Praggnanandhaa**
- Union Sports Minister Kiren Rijiju has announced a cash reward for the 174 gold medalists of the South Asian Games held in **Nepal**
- Former Indian Cricketer has become the first woman referee in the Men's ODI in Sharjah Cricket **Stadium Gandikota Sarva Lakshmi**
- India's women's hockey team captain has been awarded the Sportsperson of the Year Award 2019 **Rani Rampal**
- Who unveiled a new world ranking system for 2020 in Lausanne, Switzerland **International Hockey Federation (FIH).**
- Who clinched gold medals at the senior national wrestling championships in Jalandhar **Gurpreet Singh & Sunil Kumar**

- Star wrestlers registered convincing wins in the finals to claim gold medals at the Senior Wrestling National Championships in Jalandhar
  Vinesh Phogat & Sakshi Malik

- Who will lead defending champions India in next year's Under-19 ICC Cricket World Cup (13th edition) to be held in South Africa
  Priyam Garg

- President of Nepal Bidya Devi Bhandari declared 13th South Asian Games open in a glittering ceremony at in *Kathmandu, Nepal*

- Who won the Syed Mushtaq Ali Trophy 2019-20 *Karnataka*

- Who has become the fastest cricketer to score 7,000 Test runs
  Steve Smith

- British racing driver has won the Abu Dhabi Grand Prix held in Abu Dhabi UAE *Lewis Hamilton*

- The cricket team has been awarded the Christopher Martin-Jenkins Spirit of Cricket award
  New Zealand

- Who regained the top spot in the International Cricket Council's (ICC) Test rankings in batting
  Virat Kohli

- Abhinav Lohan lifted PGTI title securing a narrow one-shot triumph at the *Bengaluru Open golf championship*

- Which Indian Cricketers of the decade list along side four others by the Wisden Cricketers Almanac
  Virat Kohli

- Ashleigh Barty and Rafael Nadal named International Tennis Federation's (ITF)
  World Champions

- Who became the first Pakistan cricketer to score centuries in his first two Test matches. *Abid Ali*

- Who won women's 49kg category gold medal at the 6th Qatar International Cup.
  Saikhom Mirabai Chanu

- Who was named as women's Best cricketer and ODI player of 2019.
  Ellyse Perry

- The Polynesian island of Tahiti will host the surfing events at the
  2024 Paris Olympics

- FICCI India Sports Awards 2019 were bestowed upon sportspeople including
  Rani Rampal, Saurabh Chaudhary, Sandeep Chaudhary.

- Who became the first player in Indian cricket to feature in 150 Ranji matches *Wasim Jaffer*

- The WADA banned which country for a four-year term from all major sporting events. *Russia*

- Who has become the first woman match referee to oversee a mens ODI *GS Lakshmi*

- Who has been awarded with the MCC CMJ Spirit of Cricket Award for 2019.
  New Zealand cricket team

- The 13th South Asian Games (SAG) began at the newly constructed Dasharath Stadium in
  Kathmandu, Nepal

- Who has been named as the best player and was awarded the 2019 Ballon d'Or award in Paris.
  Lionel Messi

- New Delhi is to host the National Sikh Games (NSG) 2020. The game will be held from
  9-11 January 2020

- Who won the Abu Dhabi Grand Prix 2019. *Lewis Hamilton*

- Which team has managed to hold on to the top spot, followed by France and Brazil in latest FIFA rankings. *Belgium*

- What was indian's position in latest FIFA rankings. *106th*

- The Indian cricket teamwill play its first-ever Day-Night Test match against *Bangladesh*

- The first-ever Day-Night Test match against Bangladesh is scheduled to be held at
  Eden Gardens, Kolkata

- The 6-time world champion Mary Kom has been inducted into the 10-member sports ambassador group by
  International Olympic

- Which Indian player clinched the boys' singles U-19 title at the Woncheon Yonex Korea Junior Open Badminton International Challenge 2019
  Maisnam Meiraba Luwang

- Which indian player in wrestling claimed India's second silver medal an the finals of the UWW Under-23 World Championships.
  Pooja Gehlot

- Novak Djokovic won the Paris Masters 2019 title. He won the title for the *fifth time*

- India's Lakshya Sen has won the Saar Lor Lux Open badminton tournament at
  Saar brücken in Germany

SCIENCE & TECH

- The Indian Space Agency ISRO unveiled Vyommitra, a prototype of **half humanoid**

- DRDO displays A-SAT weapon system at **Republic Day Parade**

- Indian Railway's first Waste to Energy Plant uses **"PolyCrack" Technology**

- India's first Super Fab Lab inaugurated in **Kerala**

- Department of Biotechnology held International Summit on Women in **STEM**

- GoI launches what minimize earthquake disasters **"Seismic Hazard Microzonation"**

- Indian Space Research Organization launched GSAT-30 satellite on the launch vehicle **Ariane-5**

- Indian Data Relay Satellite System (IDRSS) will track Indian satellites in **low-earth orbits**

- ISRO launches Massive Human Space Flight Centre in **Challakere, Karnataka**

- AI powered National Stock Exchange Knowledge Hub inaugurated in **New Delhi**

- ISRO Signs pact to set up optical Telescope **Project NETRA**

- Which country is going to train Indian flight surgeons for Gaganyaan mission **France**

- ISRO launched GSAT-30 on 17 January from **French Guiana**

- A new species of bone-eating worm has been discovered in the **Gulf of Mexico**

- Scientists found the oldest material on Earth from an **ancient meteorite**

- Who operationalized the world's largest radio telescope in southwest China's Guiyang city, **China**

- Scientist discovered the smallest clumps of **dark matter**

- Titanic wave of star-forming gases spotted in **Milky Way**

- ISRO is planning to set a new satellite series called the **Indian Data Relay Satellite System**

- Union Ministry of Science and Technology awarded as Swarna Jayanti Fellowships to **14 scientists**

- Who launched new Alzheimer's drug treatment to cost $5,700 per year **China**

- Indian Space Research Organisation establish a second launch port in **Thoothukodi**

- Who sets new record for Longest Spaceflight by a Woman **Christina Koch**

- Which University of Agricultural Sciences to host Indian Science Congress **Bengalurus**

- Which country has successfully launched the largest carrier rocket of the country **China**

- The CSIR and NPL developed an ink to combat the problem of fake printing of passports and **currency notes**

- Which China-Brazil Earth Resource Satellite, a new satellite was jointly developed by China and Brazil as part of a bilateral programme, was recently sent into space **CBERS-4A**

- Ethiopia launched its first satellite, 'Ethiopian Remote Sensing Satellite' (ETRSS) from **China**

- Information Technology firm Wipro has partnered with IT body NASSCOM to launch a skilling platform called **'Future Skills'**

- The 5G (the fifth generation of wireless technology) trials are expected to begin in the last quarter of current fiscal **(2019-2020)**

- Jigneh Patel, a fellow at Center for Healthcare Entrepreneurship at IIT Hyderabad has launched a **'Vaccination on Wheels Clinic'**

- The Centre Government is testing a prototype of an Indian equivalent of popular messaging application platforms, such as **WhatsApp and Telegram**

- International Astronomical Union (IAU) named a white yellow star in Sextans Constellation as **"Bhibha"**

- The Union MHA has sent an alert to all States warning them about the vulnerability of Android operating system to a bug called **'StrandHogg'**

- Which state Police Department has adopted a unique barcoding software. **Haryana**

- Duchifat 3: Satellite built by Israeli school students to be launched by **ISRO's PSLV C48**

- The second phase of Russia's SIRIUS Deep Technology Learning and NITI Aayog's Atal Innovation Mission ended on **Dec 9, 2019**

- The Indian Space Research Organization is gearing to launch **RISAT-2BR1**

- Sudan's first-ever satellite for conducting research in military, economic and space technology has been launched by **China**

- The IIT-D will set up a space technology cell in collaboration with the **Indian Space Research Organization**

- NASA has launched its 1st all-electric experimental aircraft named the X-57 **"Maxwell"**

- NASA has renamed a distant space rock **Ultima Thule**

- The IVRI on November 21, 2019, confirmed that a neuro muscular illness called **Avian Botulism**

DEFENCE

- India has successfully test-fired nuclear-capable K-4 ballistic missile at Vizag coast in *Andhra Pradesh*

- The Indian Air Force has inducted its 1st squadron of *Sukhoi-30 MKI aircraft*

- DRDO is to display various indigenously-developed military systems and technologies in the forthcoming *DefExpo 2020*

- India test-fired capable from an underwater platform for the second time *K-4 nuclear*

- Who is going to display indigenously-developed military systems in 2020 DefExpo *DRDO*

- The MiG-27, which is known to NATO (North Atlantic Treaty Organization) as the *'Flogger'*

- India and Japan held the 5th round of maritime affairs Dialogue in *Tokyo*

- The Cabinet Committee On Security (CCS) chaired by the Prime Minister Narendra Modi has approved the creation of a *Chief of Defence Staff (CDS)*

- Indian Army Chief Gen. Bipin Rawat felicitated Major Anoop Mishra with prestigious ADB Excellence Award for indigenously developing *'Sarvatra Kavach'*

- IAF inducts Su-30 fighter squadron in *Thanjavur*

- NDRF celebrated its 15th raising day on *18 January*

- Rajnath Singh flagged off 51st K9 VAJRA-T Gun from Larsen and Turbo Armoured System Complex in *Gujarat*

- The CSIR has partnered with the DRDO to produce the *Saras engine*

- Indo-Japan joint-exercise Sahyog-Kaijin began on 16 January 2020 at the *Chennai port*

- India strongly condemned vandalism at Nankana Sahib Gurudwara in *Pakistan*

- The 7th edition of India-Sri Lanka joint exercise "MITRA SHAKTI" begins at *Aundh Military Station, Pune*

- India successfully test-fired its indigenously developed surface-to-surface nuclear-capable off Odisha coast *Prithvi-II missile*

- The 8th India-China joint training exercise with the theme counter-terrorism under United Nations *'HAND-IN-HAND 2019'*

- Exercise INDRA 2019 a joint, tri-services exercise between India and *Russia*

- Defence Acquisition Council approved the Procurement of defence equipment that are of worth *Rs 5,100 crores*

- Who has became the first woman officer to lead all-men contingent In 2020 republic day parade *Tania Shergil*

- The DRDO test fired the supersonic Cruise missile Brahmos successfully from *Odisha's Chandipur*

- Who is set to become the next chief of the Indian army. *Lt General Manoj Mukund Naravane*

- Who took charge as new Commandant of National Defence College. *Air Marshal D Choudhury*

- In a first of its kind move, which paramilitary force of Police has started a dedicated matrimonial site for its staff *ITBP*

- Warship builder GRSE has delivered a Landing Craft Utility (LCU) to *Indian Navy*

IMPORTANT DAYS

- Global Family Day is observed on *1 January*

- The World Braille Day is observed across the world every year on *4th January*

- African National Congress Foundation Day is observed on *8 January*

- Hindi day being celebrated across the world every year on *10th January*

- Death anniversary of Lal Bahadur Shastri is observed on *11 January*

- National Youth Day (Yuva Diwas) is celebrated in India on *12th January*

- Armed Forces Veterans Day is celebrated every year on *14th January*

- Indian Army Day is celebrated on *15 January*

- Netaji Subhas Chandra Bose Jayanti is observed on *23 January*

- National Girl Child Day is celebrated on *24 January*

- National Voters Day is observed on *25 January*

- National Tourism Day is observed on *25 January*

- International Customs Day (ICD) is celebrated every year on *26 January*

- Lala Lajpat Rai was born on *28 January, 1865*

- 30 January is celebrated as *Martyr's Day*

- World Leprosy Day is observed on *30 January*

- World Aids Day is being celebrated every year on *1st December*

- The Border Security Force (BSF) celebrated its 55th formation day on *1st December 2019*

GS SPECIAL

INDIAN POLITY

- Which of the following has the supreme command of the Indian Defence Forces
  Defence Minister of India
- Anti-defection law is given in which schedule of Indian constitution
  Tenth Schedule
- The function of the judiciary is:
  To enforce laws and To interpret law
- What is the literal meaning of 'Certiorari'
  to be informed
- What is the minimum age for becoming a Governor of state in India
  35 years
- Which of the following is a feature of federal Government
  Division of powers between federal and state Government
- Fundamental duties are mentioned in which of the following part of Indian Constitution
  Part IV A

ECONMICS

- Which five year plan is also known as "Gadgil Yojana" ?
  Third Five Year Plan
- The first bank managed by Indians was ?
  Oudh Bank
- Export-Import bank of India was established in ?
  1982
- The Executive head of a state Government is ?
  The Governor
- Balance sheet shows
  assets and liabilities
- What is the mainstay of the Indian economy?
  Agriculture
- Which state is the biggest tea producer in the country ?
  Assam

HISTORY & CULTURE OF INDIA

- Which among the following cities is considered as one of the oldest surviving cities in the world
  Varanasi
- Pre-history means
  period having no written evidences
- Old stone age people
  wore leaves, barks of trees and skin of animals
- River Chenab was known is ancient times as
  Asikni
- Fire had been discovered in which age?
  Paleolithic
- The Granary at Harappa was made of
  bricks only
- Which of the following was the most significant feature of the Indus Valley Civilization?
  Town Planning

GEOGRAPHY

- Guwahati is situated on the banks of river?
  Brahmaputra
- The Gulf of Mannar is situated along the coast which state in India?
  Tamil Nadu
- The city of Nasik is situated on the banks of which river in India?
  Godavari
- Which one of the following rivers originates near Mahabaleshwar ?
  Tapi
- With reference to the climate of India, the western disturbances originate over which one of the following
  Arabian Sea
- In which one of the following states is the Nanga Parbat peak located ?
  Jammu and Kashmir

- In India, which of the following are the Southernmost hills ?
  Cardamom hills

ENVIRONMENT

- What percentage of land area should remain covered by forest to maintain Ecological balance?
  33%
- The disease "Itai Itai" is caused by;
  Cadmium
- The Environment Protection Act enacted on;
  1986
- Biosphere reserve project was initiated in India during;
  1986
- Sound becomes hazardous noise pollution at decibels-
  Above 80
- Taj Mahal is threatened due to;
  A. Sulphur dioxide
- World environment day is celebrated every year on-
  June 5

AGRICULTURE

- Plants growing in saline soil are called
  Halophytes
- Guttation occurs through
  Hydathodes
- The hormone responsible for apical dominance is?
  Auxin
- Purple blotch is a problem of
  Onion
- Which of the following crops is called as "Camel crop"?
  Sorghum
- Which agricultural implement is being used for Sub-soiling in primary tillage operation
  Chisel plough
- Cotton leaf curl virus disease can be managed simply by cultivation of
  Bt. Cotton

AWARDS

JANUARY 2020

SUCHETA SATISH WON THE 2020 GLOBAL CHILD PRODIGY AWARDS

- Dubai-based Indian girl Sucheta Satish, who can sing in 120 languages, won the Global Child Prodigy Awards 2020. The 13-year-old known is as the Dubai Indian High School's nightingale.
- Along with Sucheta Satish, 100 other Global Child prodigies across the world were honoured at the award ceremony in different categories.
- The award recognized her twin world records for singing in most languages during one concert and the longest live singing concert by a child. She had set as a 12-year-old two years ago in Dubai at the Indian Consulate Auditorium. During the concert, she sang in 102 languages over 6.15 hours.

CK NAYUDU LIFETIME ACHIEVEMENT AWARDS

- Former India captain and member of the 1983 World Cup-winning team Krish Srikkanth will be the recipient of this year's prestigious CK Nayudu Lifetime Award given by the BCCI.
- Anjum Chopra is the co-recipient of the lifetime achievement award for the year 2019.
- The BCCI Annual Award function was held in Mumbai. Srikkanth and Anjum conferred with the Lifetime Achievement award for their contributions to Indian cricket.

THE LOKMANYA TILAK JOURNALISM AWARD

- Sanjay Gupta, the editor-in-chief of 'Jagran' will be honored with "Lokmanya Tilak National Journalism Award" for his great contribution in the field of Journalism.
- The award was instituted by the Kesari-Maratha Trust and it will be conferred to Gupta on 4th January 2019 during the 139th foundation ceremony of 'kesari' newspaper started by Lokmanya Tilak.

SAURABH CHAUDHARY WINS GOLD

- The 17-year-old ace shooter from Uttar Pradesh Saurabh Chaudhary has won the men's 10 metres air pistol gold at the 63rd National Shooting Championship in Bhopal on 4 January 2020. Chaudhary shot a 246.4 to finish on top.

  Sarabjot Singh of Haryana secured second and scored 243.9 and Abhishek Verma won bronze in a high-quality final.

NITIN GADKARI CONFER NATIONAL HIGHWAYS EXCELLENCE AWARDS

- The National Highways Excellence Awards will be conferred by the Union Minister for Road Transport & Highways and Micro, Small and Medium Enterprises (MSMEs) Shri Nitin Gadkari in New Delhi on 14 January 2020.
- The award by the Ministry of Road Transport & Highways acknowledges the exceptional work that is done in various aspects of highway management.
- The award instituted in 2018. The award aims to create a spirit of healthy competitiveness amongst all stakeholders involved in the development of highway infrastructure in the country. It encourages to contribute to the larger goal of expanding the road network in the country.

JASPRIT BUMRAH WINS POLLY UMRIGAR AWARD

- Jasprit Bumrah bagged the Polly Umrigar Award, the highest award of Indian Cricket. He received this award for the best international cricketer (2018-19) at the BCCI Annual Awards event. Bumrah made his Test debut against South Africa in 2019.
- Poonam Yadav was given the Best International Cricketer (Female) Award at the same function. It is the top award from the BCCI in the women's category.
- Jasprit Bumrah was also given the Dilip Sardesai Award. The Polly Umrigar Trophy is given to the best male international cricketer by BCCI.

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PADMA AWARDS ANNOUNCED ON REPUBLIC DAY.

- On January 26, 2020, Government of India announced 141 Padma Awards on the occasion of 71st Republic Day celebrations.

- Former Union Ministers George Fernandes, Arun Jaitley and Sushma Swaraj are to be awarded with Padma Vibhushan posthumously. Former PM of Mauritius Anerood Jugnauth, Boxer MC Mary Kom, Hindustani classical vocalist Chhannulal Mishra are also to be awarded with the prestigious award.

- The former CM of Goa Manohar Parrikar is to be conferred with the award posthumously. Two Bangladeshis are to awarded honoured with Padma awards as well. It includes High Commissioner of Bangladesh to India Mr Syed Muazzem Ali who passed away in 2014. He rebelled against the Pakistani Government and declared his allegiance to Bangladesh in 1971. He was serving in the Pakistani Government and declared his allegiance to Bangladesh in 1971. He was serving in the Pakistan embassy during his allegiance.

DMMC, WON THE 2020 SUBHASH CHANDRA BOSE AAPDA PRABANDHAN PURASKAR AWARD

- Subhash Chandra Bose Aapda Prabandhan Puraskar 2020 was announced on the occasion of Subhash Chandra Bose birth anniversary. Disaster Mitigation & Management Centre (DMMC), Uttarakhand under the institution category won the award. DMMC received a certificate and a cash prize of Rs.51 lakhs. The cash prize will be used by the winning institution for Disaster Management related activities only.

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DIPA CHAUDHURY & PUNEET GUPTA AWARDED ROMAIN ROLLAND PRIZE

- The Hindi translation of French cartoon series "Asterix" was declared the winner of the 3rd Romain Rolland Prize for Translation at the ongoing Jaipur Literature Festival (JLF).

- "Dipa Chaudhury and Puneet Gupta of Om Books, who have translated the first three volumes of the 1953 comics series are awarded this year's Romain Rolland prize for translation.

PRIYA PRAKASH CEO OF HEALTHSETGO WON THE 2019 GLOBAL CITIZEN PRIZE

- Priya Prakash won the Global Citizen Prize: Cisco Youth Leadership Award for 2019. She is the founder and CEO of India-based HealthSetGo.

- The award recognizes her school health program that aimed to provided 360-degree healthcare support to children.

- The award honours individuals aged between 18 to 30 who are bringing about a positive change in the world by solving some of its biggest global challenges.

MUPPAVARAPU VENKAIAH NAIDU NATIONAL AWARD TO PROF M S SWAMINATHAN

- On January 14, 2020, the Agricultural Scientist Prof M S Swaminathan was awarded the "Muppavarapu Venenkaiah Naidu" National award. The award was also presented to Mr Muniratnam. Mr Muniratnam was the first person to receive the award four days back.

- The professor was made the honours during Pongal celebrations at Raj Bhavan in Chennai. The award carried cash prize of Rs 5 lakhs. During the celebrations, the professor was titled as "Father of Green Revolution and the Doyen of Agricultural Science".

PRESIDENT CONFERS RASHTRIYA BAL PURASKAR AWARDS TO CHILDREN

- President Ram Nath Kovind presented the Pradhan Mantri Rashtriya Bal Puraskar, 2020 at Rashtrapati Bhavan.

- The Bal Puraskar is given by the government every year to recognize exceptional achievements of children in various fields. These fields are innovation, scholastic achievements, social service, arts and culture, sports and bravery.

- The 22 children who were selected for National Bravery Awards also received the awards from the President.

DECEMBER 2019

VP NAIDU PRESENTS UTTAR PRADESH WITH NATIONAL AWARD FOR EXCELLENCE FOR REHABILITATION OF PERSONS WITH DISABILITIES

- Union Ministry of Social Justice and Empowerment conferred Uttar Pradesh with the National Award of Excellence, which was given by Vice president M Venkaiah Naidu, for doing a commendable job in the field of rehabilitation of persons with disabilities (Divyangjan).

- The award was received by Uttar Pradesh Additional Chief Secretary (Empowerment of Persons with Disabilities) Mahesh Kumar Gupta on behalf of the state government. Besides, Shabina Saifi (Lucknow), Vidisha (Ghaziabad), Seema Tiwari (Jhansi) and Priyanka Devi (Lucknow) received national awards in different categories.

PRIYANKA CHOPRA HONOURED WITH UNICEF'S DANNY KAYE HUMANITARIAN AWARD

- Priyanka Chopra has been awarded the Danny Kaye Humanitarian Award from UNICEF. Bollywood actress Priyanka Chopra is quite active not only in the entertainment and fashion world but also in social work. The award was announced in June 2019 and Priyanka was nominated for the award by the United Nations Children's Fund.

- Priyanka Chopra has been associated with UNICEF for the past 15 years as a Goodwill Ambassador. Now she has been awarded UNICEF's 'Danny Kaye Humanitarian Award' for her work. She was awarded this honor in the presence of many eminent personalities at the Snowflake Ball in New York.

ODISHA STATE GOVERNMENT HONOURED WITH THE 2019 WORLD HABITAT AWARD

- Odisha State government was honoured with the 2019 World Habitat Award. The award recognized the State's ambitious project Jaga Mission. The award was conferred by the World Habitat, a UK based organization, in association with the United Nations (UN)-Habitat. The programme has set a global benchmark to empower the urban poor.

- The World Habitat Award was established in 1985. The award recognizes and promotes good habitat practices. The first awards were presented in 1986 in London by HRH the Prince of Wales and the Dr. Arcot Ramachandran, UN-HABITAT Executive Director.

- The awards were initiated as World Habitat's contribution to the United Nations International Year of Shelter for the Homeless in 1987.

NEW ZEALAND WIN CHRISTOPHER MARTIN-JENKINS SPIRIT OF CRICKET AWARD FOR 2019

- New Zealand cricket team was awarded the Christopher Martin-Jenkins Spirit of Cricket award for 2019. The Kane Williamson-led team's on and off-field display during the ICC Men's Cricket World Cup final at Lord's has earned them the award. New Zealand gained praise for their humility after losing the premier tournament.

- The award, which was created in 2013, was the brainchild of the MCC and the British Broadcasting Corporation (BBC). It was created in memory of Martin-Jenkins, the former MCC president and BBC Test Match Special commentator, to honour his longstanding passion and desire to see the game played in the right spirit.

- Williamson was presented with the award during the drawn second Test between his team and England. Kumar Sangakkara, the president of the Marylebone Cricket Club, one of the creators of the award, said New Zealand are worthy winners of the award.

GUJARAT-BECAME THE SEVENTH STATE POLICE FORCE HONOURED COLOURS AWARD

- Gujarat police was honoured with the President's Colours award on 15 December 2019. Gujarat became the seventh state police force in India to be bestowed with the honour of the President's Colours.

- It was presented by the Vice President, Shri M. Venkaiah Naidu. He paid homage martyrs of Gujarat Police.

- President's Colours is also called NISHAAN. Now, the emblem will be worn by all the police officers of Gujarat on the left-hand sleeve of their uniform. The proposal for President's Colours was initiated by the office of the Director-General (DG) and Inspector General of Police (IGP), the head of the Gujarat Police.

FORMER PAKISTANI PRESIDENT PERVEZ MUSHARRAF AWARDED DEATH PENALTY

- Former Pakistani President Pervez Musharraf has been awarded death penalty for his unlawful decision of imposing emergency in 2007. The judgement was delivered by a special court in Pakistan on December 17, 2019.

- The three-member special bench comprised Peshawar High Court Chief Justice Waqar Ahmad Seth and Justices Nazar Akbar and Shahid Karim. The bench handed death penalty to the former Pakistani Military General in a high treason case.

- The special court was hearing a case against Musharraf's decision to declare a state emergency in Pakistan on November 3, 2007.

GURGAON-BASED STARTUP WINS 'SPACE OSCAR' AWARD

- The Gurugram-based startup blue Sky Analytics has created an application called 'Zuri' that won the Copernicus Masters Award also called Space Oscars, under the Social Entrepreneurship category.

- The award was given by the Earth observation programme managed by the European Commission (EU) in partnership with the European Space Agency (ESA).

- The application uses satellite data to provide improved monitoring, supply chain and pricing analysis as well as the allocation of crop waste to be used as raw materials in other industries.

DEEPIKA PADUKONE HONOURED WITH CRYSTAL AWARD 2020

World Economic Forum's (WEF) 26th Annual Crystal Awards 2020 announced its winners to celebrate the enduring contributions of exceptional artists to the society. The winners will be honoured in the World Economic Forum at its 50th Annual Meeting 2020 to be held on 20th January in Davos-Klosters, Switzerland.

Winners of 26th Annual Crystal Award 2020 are as follows:

1. Deepika Padukone, India, for her leadership in raising mental health awareness

2. Theaster Gates, United States (US), for his leadership in creating sustainable communities

3. Jin Xing, China, for her leadership in shaping inclusive cultural norms

4. Lynette Wallworth, Australia, for her leadership in creating inclusive narratives

FORMER FINANCE MINISTER ARUN JAITLEY CONFERRED WITH ET LIFETIME ACHIEVEMENT AWARD

- Former Finance Minister Arun Jaitley was conferred posthumously the Lifetime Achievement award for Public Service at the Economic Times Award 2019. Former Finance Minister Arun Jaitley was conferred posthumously the Lifetime Achievement award for Public Service at the Economic Times Award 2019.

- The second thing that Jaitley held high was ethics, she said here while receiving the ET award.

NOVEMBER 2019

PRESIDENT KOVIND CONFERS FIRST NCSR AWARDS

- President Ram Nath Kovind presented the first National Corporate Social Responsibility Awards (NCSRA) on 29 October 2019. The award instituted by the Ministry of Corporate Affairs. The NCSRA aims to recognize the companies for their outstanding contribution in the area of Corporate Social Responsibility (CSR).
- They have focused on sustainable projects creating a long-term impact.

RAJINIKANTH TO GET 'ICON OF GOLDEN JUBILEE' AWARD AT IFFI

- The 50th International Film Festival of India (IFFI) will honour superstar Rajinikanth with a special 'Icon of Golden Jubilee' award, Information and Broadcasting Minister Prakash Javadekar announced.
- The festival will be held in Goa from November 20 to 28 with close to 250 films from various countries being screened.
- "The festival's steering committee had recommended a special icon award which will be conferred on legendary actor Rajinikanth. This will be a great attraction during IFFI," the minister told reporters here.
- Rajinikanth, who is one of the biggest cinema icon's of the country, thanked the government for conferring him with the honour.

ELLEN DEGENERES TO RECEIVE THE 2020 CAROL BURNETT AWARD

- Comedian and talk show host Ellen DeGeneres will be honored at the 77th Golden Globes ceremony with the Carol Burnett Award for outstanding contributions to television, the Hollywood Foreign Press Association announced.
- DeGeneres has scored three Golden Globe nominations in her career, all for her performance as quirky bookstore owner Ellen Morgan in ABC's "Ellen."
- The 90s sitcom broke ground when its titular character - along with DeGeneres - came out of the closet in 1997, making it one of the first major TV shows with an openly gay lead character.

PUNJAB GOVT SRI GURU NANAK DEV JI AWARD

- Punjab State Cabinet passed a unanimous resolution to institute Sri Guru Nanak Dev Ji Award for Promotion of Peace and Interfaith Understanding, in commemoration of the 550th Prakash Purb of Sri Guru Nanak Dev Ji. The award would carry a citation and a cash prize of 11 lakh rupees.
- This coveted award would be given each year and would be adjudicated by a jury to be notified by the State Government.
- Cabinet also approved the modalities of the Special Session of the 15th Punjab Vidhan Sabha, to be presided over by the Vice President M. Venkaiah Naidu, on 6th of November to commemorate the 550th Prakash Purb celebrations of Sri Guru Nanak Dev Ji.

GANDHI MANDELA AWARD 2019, AN INITIATIVE TO COMMEMORATE ALL TIME WORLD PIONEERS

- The Gandhi Mandela Foundation, a New Delhi based non-profit organization, under the aegis of Interactive Forum on Indian Economy (a govt of India recognized 80G, 12A complaint), committed to the ideas of Mahatma Gandhi and Nelson Mandela, has constituted India's first International Award, The Gandhi Mandela Award.
- Announcing the award on the 150th birth anniversary of Mahatma Gandhi, the Foundation said that the award honours exemplary work and achievements of the Heads of State and Government and other distinguished persons/organizations around the world.
- "Mahatma Gandhi was nominated five times for the Nobel Peace Prize but never given one so it will be a befitting tribute to him to set up a Global Award in his name debuting on his 150th birth anniversary and also in the name of Nelson Mandela, who embraced the ideals of non-violence, pluralism and forbearance.

NEW APPOINTMENTS

AIR MARSHAL MSG MENON VSM ASSUMES CHARGE AS AIR OFFICER

- Air Marshal MSG Menon VSM takes over Air Officer-in-Charge Administration of Indian Air Force effect from 01 Jan 2020. Air Marshal MSG Menon VSM commissioned in the Administrative branch of IAF in Dec 1982.
- He has undergone Higher Air Command Course from the College of Air Warfare. He is an alumnus of Defence Services Staff College Wellington and the prestigious National Defence College.
- He was a member of the first UN Mission to Sudan. He served as the Commandant of the prestigious Air Force Administrative College, Coimbatore, and Principal Director Ops (Air Traffic Services).

H K JOSHI TAKES CHARGE AS CMD OF SHIPPING CORPORATION OF INDIA

- Shipping Corporation of India appointed as H.K. Joshi, Chairperson & Managing Director (CMD). The company holds the additional charge of the post of Director (Finance) of the company for three months with effect from 19 December 2019.
- Shipping Corporation of India Shipping Corporation of India is a Government of India Public Sector Enterprise with its headquarters in Mumbai.

DR KRITIKA SHUKLA AND IPS OFFICER M DEEPIKA, APPOINTED AS SPECIAL OFFICERS FOR IMPLEMENTING THE ANDHRA PRADESH DISHA ACT 2019

- The state government-appointed Indian Administrative Service (IAS) official Dr. Kritika Shukla and Indian Police Service (IPS) official M Deepika, as Special Officers for implementing the Andhra Pradesh Disha Act 2019.

- The Act is intended for speedy trial and faster execution in cases of sexual offences against women in the state.The AP Disha Bill prescribes life imprisonment for other sexual offences against children and includes Section 354 F and 354 G in IPC.
- To ensure a speedy trial, the state will set up exclusive special courts in all the 13 districts to deal with cases of offences against women and children including rape, acid attacks, stalking, voyeurism, social media harassment of women, sexual harassment and all cases under POCSO Act. The state will also employ special Public Prosecutors and Special Police force dedicated to such crimes only.

GENERAL MANOJ NARAVANE APPOINTED AS A NEW ARMY CHIEF

- General Manoj Mukund Naravane has been appointed as the new Indian Army Chief. He will be succeeding General Bipin Rawat who has been appointed as the first Chief of Defence Staff of India.
- General Naravane has the experience of working in an active anti-terrorism environment for over 37 years.

BABITA RAYUDU TAKES CHARGE AS SEBI EXECUTIVE DIRECTOR

- G Babita Rayudu took charge as its executive director. Rayudu will handle the legal affairs department, enforcement department, and special enforcement cell.
- She was in the legal affairs department in the Securities and Exchange Board of India (SEBI). According to its website, SEBI has eight other executive directors.

SAI DEEPAK SETS NEW GUINNESS WORLD RECORDS FOR MOST SIDE LUNGES

- B Sai Deepak set a Guinness World Records for most side lunges in 60 seconds. Deepak scripted the record by making 59 side lunges in 60 seconds, which is his fourth overall Guinness World Records.
- The previous record held by Pakistan national Irfan Mehsood. The 23-year-old dedicated his achievement to the martyrs. Currently, he holds four Guinness World Records for India.

VK YADAV TAKE CHARGES AS RAILWAY BOARD CHAIRMAN FOR ONE MORE YEAR

- The Appointments Committee of the Cabinet approved the re-employment of V K Yadav as the Chairman of Railway Board for one year.
- Yadav took charge as Railway Board Chairman from Ashwani Lohani retired from the post in December 2018.
- Yadav earlier held the post of General Manager of South Central Railway (SCR). He is an electrical engineer and belongs to the 1980 batch of the Indian Railway Service of Electrical Engineers.

RAJIV RAI BHATNAGAR APPOINTED AS ADVISOR TO THE LT GOVERNOR OF JK

- IPS officer Rajiv Rai Bhatnagar has been appointed as an advisor to the Lt Governor of Jammu and Kashmir. He recently retired as the Director-General (DG) of the Central Reserve Police Force (CRPF).
- The position in the paramilitary force remained vacant for nearly two months after the retirement of K Durga Prasad on 28 February 2019.
- The role of the Advisor includes assisting the Lieutenant Governor of the Union Territory of Jammu & Kashmir in the effective discharge of his functions. The appointment will be effective from the date from which he assumes charge. G C Murmu is the LG of Jammu Kashmir UT since its creation on 31 October 2019.

HILLARY CLINTON APPOINTED AS NEW CHANCELLOR OF QUEEN'S UNIVERSITY BELFAST IN IRELAND

- Former US Secretary of State Hillary Clinton has been appointed the new chancellor of Queen's University in Belfast, Ireland.
- Clinton became the university's first female chancellor. She will serve as chancellor for a five-year term.
- The position of chancellor has been vacant since the death in 2018 of Thomas J Moran, Chairman, President, and Chief Executive of Mutual of America Life Insurance Company.

ARUN KUMAR SAHU CONCURRENTLY ACCREDITED AS INDIA'S NEXT ENVOY TO DOMINICA

- Ministry of External Affairs (MEA) has concurrently accredited Arun Kumar Sahu as the next ambassador of India to the mountainous Caribbean island of Dominica, with residence in Port of Spain. He succeeded Madhu Sethi.
- Sahu is a 1996 batch IFS (Indian Foreign Service) officer, who serves presently as the High Commissioner of India to the Republic of Trinidad and Tobago.

LT COL YUVRAJ MALIK APPOINTED AS DIRECTOR OF NATIONAL BOOK TRUST

- Lt Col Yuvraj Malik was appointed as the director of National Book Trust (NBT) on deputation. Malik succeeds Sahitya Akademi-awardee writer Rita Chowdhury.
- Previously Malik has served with the Ministry of Defence (MoD), Ministry of Home Affairs (MoHA), Raj Bhawan in Jammu & Kashmir(J&K), United Nations Missions in Africa and also in several operational assignments.

HUDCO APPOINTS M NAGARAJ AS CHAIRMAN, MANAGING DIRECTOR

- State-owned Housing and Urban Development Corporation (Hudco) said that M Nagaraj has been appointed the company's Chairman and Managing Director.
- Nagaraj is also Director (Corporate Planning) of the company. He has experience of around 28 years in a multitude of sectors such as housing, infrastructure finance, skill development and microfinance in the social sector, and international trading.
- Hudco provides loans for housing and urban infrastructure projects.

SAKTHIVEL TAKES OVER AS APPAREL EXPORT PROMOTION COUNCIL OF INDIA CHAIRMAN

- Apparel Export Promotion Council of India (AEPC) said it has appointed A Sakthivel as the new chairman of the organisation.
- Sakthivel said the industry had been struggling to survive and the exports growth were stagnant.
- Sakthivel along with some exporters had founded Tirupur Exporters Association in 1990.

DECEMBER 2019

MISS JAMAICA CROWNED MISS WORLD 2019

- Jamaica's Toni-Ann Singh has bagged the Miss World 2019 at an annual beauty pageant. It's the first time in history that black women hold the titles for Miss USA, Miss Teen USA, Miss America, Miss Universe and Miss World.

- The 23-year-old student was born in St Thomas, Jamaica, and plans to study medicine and become a doctor.

- The runners up included Ophély Mézino from France and Suman Rao from India.

VICE CHIEF LT GEN MANOJ MUKUND BECOMES NEXT CHIEF OF THE INDIAN ARMY

- Lt Gen Manoj Mukund Naravane is set to become the next Chief of the Indian Army, Lt Gen Naravane is currently serving as Vice Chief of the Army.

- In his 37 years of service, Lt Gen Naravane has served in numerous command and staff appointments in peace, field and highly active counter-insurgency environments in Jammu and Kashmir and the Northeast.

- Army Chief Gen Bipin Rawat is due for retirement on December 31. Before taking charge as vice chief of the Army Staff in September, Lt Gen Naravane was heading the Eastern Command of the Army, which takes care of India's nearly 4,000-km border with China.

IRAQI PRIME MINISTER ADEL ABDUL MAHDI RESIGNS

- Iraqi Prime Minister Adel Abdul Mahdi has submitted his resignation to Parliament amid ongoing anti-government protests across the country.

- The formal resignation came after an emergency cabinet session in which ministers approved the document and the resignation of key staffers, including Abdul Mahdi's chief of staff.

SANJIV KAPOOR STEPPED DOWN AS THE CCO OF VISTARA

- Vistara's Chief Commercial Officer (CCO) Sanjiv Kapoor has resigned from the post on 16 December 2019.

- He will be working with the airline till 31 December 2019. Kapoor had resigned due to personal reasons.

- Vinod Kannan, Vistara's Chief Strategy Officer will replace as the CCO.

HARI MOHAN TOOK CHARGE AS THE CHAIRMAN OF THE ORDNANCE FACTORY BOARD (OFB)

- Senior officer Hari Mohan took charge as the chairman of the Ordnance Factory Board (OFB). He replaced Saurabh Kumar who was superannuated from the services.

- Hari Mohan is a 1982-batch Indian Ordnance Factories Service (IOFS) officer. He topped at University of Allahabad and University of Pune post-graduate degree in mechanical engineering.

- With his almost four decades of service, Mohan contributed significantly at various positions including Bharat Heavy Electricals Limited (BHEL) Haridwar, Ordnance Factory Chanda and Ordnance Factory Dehu Road, Maharashtra, Vehicle Factory Jabalpur, Engine Factory Avadi, Heavy Vehicle Factory Avadi, Ammunition Factory Khadki, Ordnance Factory Bolangir, Odisha, OFB New Delhi Office and Ministry of Steel & Mines.

PRITIVIRAJ SINGH RUPAN APPOINTED AS NEW PRESIDENT OF MAURITIUS BY THE PARLIAMENT

- Lawmakers in Mauritius picked former arts and culture minister Pritivirajsing Roopun as president of the island nation, a largely ceremonial post.

- His predecessor Ameenah Gurib-Fakim resigned in March 2018 after being embroiled in a scandal over her use of a credit card to buy luxury personal items. She denied wrongdoing.

- In Mauritius, the prime minister is head of the government and holds most political power while the president is head of state but has no executive role and is considered the guardian of the constitution.

SUNDAR PICHAI PROMOTED AS ALPHABET INC. CEO

- Sundar Pichai promoted as Alphabet Inc. CEO after Google co-founders Larry Page and Sergey Brin have announced that they are stepping down from the leadership role of the parent company Alphabet.
- Google CEO Indian-American Sundar Pichai will be assuming the role of Alphabet Inc CEO, making him one of the most powerful corporate leaders of the world.
- Alphabet and Google no longer need two CEOs and a President and Sundar Pichai will be the CEO of both Google and Alphabet.

NIRMALA SITHARAMAN RANKED 34TH & MERKEL TOPPED THE 16TH FORBES POWERFUL WOMEN LIST 2019

- On december 13, 2019 the 16th annual ranking of 'The Forbes 2019 list of The World's 100 Most Powerful Women' list was released. Union Finance Minister of India Smt. Nirmala Sitharaman (60 years) ranked 34th in the list.
- The list was topped by German Chancellor Angela Dorothea Merkel. 65-year old Merkel topped the list for the 9th consecutive year. Merkel was followed by European Central Bank (ECB) President Christine Madeleine Odette Lagarde and Speaker of the US (United States) House of Representatives Nancy Patricia Pelosi in the second and third rank respectively.
- The ranking was based on 6 categories. They were, business, technology, finance, media & entertainment, politics & policy, and philanthropy.

SALMAN KHAN APPOINTED AS BRAND AMBASSADOR OF PEPSI

- On December 11, 2019 Food and beverage company PepsiCo has appointed Bollywood actor Salman Khan (born as Abdul Rashid Salim Salman Khan) as brand ambassador for its flagship Pepsi brand of carbonated beverage in India.
- The commercial will be launched in 2020 and will take up the "SWAG" themed campaign which was launched in the summer of 2019.
- Previously Salman Khan was the brand ambassador of Pepsico's rival company Coca-Cola's popular Thums Up and also as the brand ambassador of Parle Agro-backed soft drink Appy Fizz. He also previously endorsed PepsiCo's Mountain Dew drink.

KIREN RIJIJU ANNOUNCES RIPU DAMAN BEVLI AS PLOGGING AMBASSADOR OF INDIA

- Fit India Plogging Run, which was launched on October 2, 2019, concluded today in Delhi's Jawahar Lal Nehru Stadium, having covered 50 cities across the country.
- During the event, Minister of State(I/C) for Youth Affairs & Sports, Shri Kiren Rijiju felicitated Ripu Daman Bevli, popularly known as the Plogman of India and named him the Plogging Ambassador of India. The minister also launched the nation-wide Plogging Ambassador Mission under which, Indians who have been running and cleaning their cities, towns or districts, will be nominated as Plogging Ambassadors of their region.

JUSTICE GULZAR AHMED SWORN-IN AS 27TH PAK CHIEF JUSTICE

- Justice Gulzar Ahmed appointed as the 27th Chief Justice of Pakistan. He takes over from Chief Justice Asif Saeed Khosa, whose tenure came to an end after serving the country's top judge from January this year. The new Chief Justice will remain in office till February 21, 2022.
- Pakistan's law ministry notified the appointment of Justice Ahmed as the country's new Chief Justice. Justice Ahmed was born on February 2, 1957, in Karachi and obtained education from Gulistan School in Karachi. He got BA degree from Government College and L LB degree from SM Law College.
- President Arif Alvi administered the oath to Justice Ahmed. Prime Minister Imran Khan, Senate Chairman Sadiq Sanjrani, National Assembly Speaker Asad Qaiser, Army Chief General Qamar Javed Bajwa, Cabinet members, serving and retired judges of the Supreme Court and lawyers, and others were present at the ceremony.

NOVEMBER 2019

SOPHIE WILMES CHOSEN AS FIRST WOMAN PRIME MINISTER OF BELGIUM

- Belgium's first female prime minister in its 189-year history has taken office, after Sophie Wilmès was named as the head of the country's next caretaker government.
- Wilmès succeeds the liberal leader Charles Michel, who will become president of the European council on 1 December. Her role has been described as a poisoned chalice, as linguistically divided parties struggle to form a government.
- Belgium has had a caretaker government since December last year when Michel's four-party coalition collapsed as the Flemish nationalists quit in protest at a UN migration pact.

BEST PERFORMING CEOS IN THE WORLD 2019

- Adobe's Shantanu Narayen, Mastercard's Ajay Banga and Microsoft's Satya Nadella are among the top 10 best-performing chief executives in the world, according to a Harvard Business Review (HBR) list.
- NVIDIA CEO Jensen Huang tops the 2019 edition of the list.
- The CEO's are now ranked not only on financial performance but also on environmental, social and governance (ESG) ratings.

FORMER MUMBAI POLICE COMMISSIONER DATTA PADSALGIKAR APPOINTED AS DEPUTY NSA

- Former Mumbai Police Commissioner and Maharashtra DGP Datta Padsalgikar has been appointed as Deputy National Security Advisor (NSA). The 1982-batch IPS officer had earlier served in the Intelligence Bureau (IB) for 26 years before he was picked as the Mumbai Police Commissioner in 2016.
- He retired as the Director General of Police (DGP) in 2018. Among other assignments, Padsalgikar had also served as DCP (Detection) in crime branch, and in EOW (Economic Offences Wing). His last posting was deputy Lokayukta for Maharashtra.
- He had worked with current National Security Advisor (NSA) Ajit Doval during his stint in the IB. Padsalgikar told the reporters that he would take the new charge soon. His colleagues in Maharashtra Police hail the role played by Padsalgikar in nailing Pakistan's involvement in the 26/11 Mumbai terror attacks.

DEVENDRA FADNAVIS ELECTED MAHARASHTRA BJP LEGISLATURE PARTY LEADER

- Maharashtra Chief Minister Devendra Fadnavis was re-elected leader of the state BJP legislature party.
- All the 105 newly-elected BJP MLAs were present at the meeting, where Union minister Narendra Singh Tomar and party vice president Avinash Rai Khanna were present as central observers.
- Fadnavis pointed out that since 1995, no party in the state had won more than 75 seats in polls to the 288-member Assembly, till the BJP bagged 122 seats in 2014. In the recently-concluded polls, the saffron party won 105 seats.

MUKESH AMBANI'S RIL SURPASSES BP PLC TO BECOME SIXTH LARGEST GLOBAL ENERGY FIRM BY MARKET CAP

- Mukesh Ambani led-Reliance Industries Ltd (RIL) has become the world's sixth-largest energy entity with high market capitalization. RIL overtook British oil major BP Plc in terms of market capitalization to become the world's sixth-largest energy entity.
- RIL hit a market cap (m-cap) of $130.76 billion on 30 October compared with BP Plc's $128 billion. The shares of RIL traded at Rs.1,466 on the BSE. It has gained over 31% so far in 2019.
- Saudi Aramco, the world's largest energy entity, that pumps about 10% of the world's crude. It has emerged as the most profitable company in 2018.

SPORTS

SARBANANDA SONOWAL LAUNCHES TORCH RELAY OF KHELO INDIA YOUTH GAMES

- Assam Chief Minister has launched the torch relay of the Khelo India Youth Games in Guwahati, Assam. The 3rd edition of the tournament will be held in January 2020.

- Athletes from all over the country will be coming to Guwahati for the Khelo India Youth Games. The officials of the competition are preparing a total of eight venues for the tournament to make the Games one of the largest sporting spectacles of the country.

IOA ENDS BOYCOTT CALL FOR COMMONWEALTH GAMES

- The Indian Olympic Association (IOA) has withdrawn its boycott call for the 2022 Commonwealth Games to be held in Birmingham.

- The decision was taken during its Annual General Meeting held in New Delhi.

- The cause of the boycott call was exclusion of shooting. IOA also announced that the country will bid to host either the 2026 or the 2030 edition.

5TH IHAI NATIONAL ICE HOCKEY CHAMPIONSHIP-2020 BEGINS IN LEH

- The 5th Ice Hockey Association of India (IHAI) National Ice Hockey Championship -2020 has begun in Leh. The tournament is being organized at the Karzoo Ice Hockey Rink located in the largest city of the union territory of Ladakh.

- 6 Teams from hosts Ladakh, Indian army, Chandigarh, Maharashtra, Haryana, and Delhi are participating in the boy's U-20 category.

- In the girl's category, 4 teams from Ladakh, Chandigarh, Delhi, and Maharashtra are participating in the 5th edition of the tournament. Since April 1989, the Ice Hockey Association of India is a member of the International Ice Hockey Federation (IIHF).

LEH-LADAKH'S BOYS & GIRLS TEAMS WIN 5TH IHAI NATIONAL ICE HOCKEY CHAMPIONSHIP 2020.

- In Leh-Ladakh, the home teams won the 5th Ice Hockey Association of India (IHAI) National Ice Hockey Championship -2020 in both Boys and Girls categories.

- Ladakh Scouts Regiment Centre (LSRC) won the bronze medal, in the Under-20 Boys category. Maharashtra girls stood 3rd in the championship.

- Ice Hockey National teams will be shortlisted from the Championship and teams will be selected after a coaching and conditioning camp. The Under-20 boys will be playing in the Asia Challenge Cup between 10th and 15th of next month in Thailand.

WOMEN WEIGHTLIFTER SARBJEET KAUR BANNED FOR 4 YEARS BY NADA

- Indian women weightlifter Sarbjeet Kaur has been banned for 4 years from the sport by the National Anti Doping Agency (NADA).

- This ban was imposed on her for involving in doping violation. The sample of Sarbjeet was collected during 34th Women Senior National Weightlifting Championship held at Vishakhapatnam.

- The Agency found her guilty of anti-doping rule violation.

INDIAN GRANDMASTER P. MAGESH CHANDRAN WINS HASTINGS INTERNATIONAL CHESS CONGRESS TOURNAMENT IN ENGLAND

- India's P Magesh Chandran remained unbeaten in nine rounds to win the title in the 95th edition of the prestigious Hastings International Chess Congress in Hastings, England.

- He beat fellow Indian GM Deep Sengupta in the eighth round.

- France's Romain Edouard, who was the only player to end the tournament a half point behind Chandran, took the second spot. Four players shared third to sixth places with 6.5 points.

RANI TO LEAD INDIAN WOMEN'S HOCKEY SQUAD FOR NEW ZEALAND TOUR

- Striker Rani Rampal will lead the 20-member Indian Women's Hockey team for the upcoming New Zealand tour.

- Hockey India also said that Savita will be the vice-captain of the team for the forthcoming tournament, which will begin from 25 January 2020 in Auckland, New Zealand.

- India will take on New Zealand on January 27 and 29 followed by a match against Great Britain on February 4.

ICC U-19 WORLD CUP CRICKET BEGINS IN SOUTH AFRICA

- Indian team, under the captaincy of Priyam Garg, will look to defend the title when it begins its campaign against Sri Lanka at the Oval, Bloemfontein.

- India are placed in Group 'A' and will face New Zealand, Sri Lanka and Japan, who will be making their first-ever appearance in any World Cup.

- India is the most successful team in the tournament, having won four titles till date, including the last edition in 2018.

TWO-DAY SQAY COMPETITION KICKS OFF IN MADHYA PRADESH

- The two-day SQAY competition is being organized at Sports Authority of India (SAI) in Bhopal, Madhya Pradesh.

- The under-21 category tournament is organized under the 'Ek Bharat Shreshtha Bharat' campaign.

- SQAY is a martial art form of Central Asia, in which the players show the skills of fencing. Experts say that the martial art form originated in Kashmir.

- In this competition, teams from eight states across the country including Uttarakhand, Karnataka, Goa, Jharkhand, Madhya Pradesh, Manipur, Bihar and Tripura will participate.

RATCHANOK INTANON LIFTS INDONESIA MASTERS 2020 TITLE

- Thailand's Ratchanok Intanon lifted the Indonesia Badminton Masters 2020 women's singles title after defeating Carolina Marin in the summit clash.

- Intanon defeated Marin 21-19, 11-21, 21-18 in one hour and twenty minutes long match. The clash went into three-games and both the shuttlers tried their 100 per cent to turn things in their favour.

- Despite losing the first game, the Spanish shuttler made a comeback in the second game and claimed the game by 21-11. Intanon won the match by claiming the third game by 21-18.

SANIA MIRZA WINS WOMEN'S DOUBLES TITLE OF WTA INTERNATIONAL TROPHY AT HOBART

- In Tennis, Sania Mirza and her Ukrainian partner Nadiia Kichenok have won the women's doubles title of the WTA International trophy at Hobart in Australia.

- In the final, they beat Shaui Peng and Shuai Zhang of China 6-4, 6-4.

- It is Sania's 42nd WTA doubles title and first since Brisbane International trophy in 2007 with American partner Bethanie Mattek-Sands.

MAHARASHTRA RETAINS "KHELO INDIA YOUTH GAMES" CHAMPIONS TROPHY

- Maharashtra retained first place in the Khelo India Youth Games champions trophy with a rich collection of 256 medals, including 78 gold.

- Haryana came second with 200 medals (68 gold, 60 silver, 72 bronze), followed by Delhi at third with 122 medals (39 gold, 36 silver, 47 bronze).

- After 13 days of intense competition, Maharashtra won its second Khelo India Youth Games (KIYG) trophy in a row.

DECEMBER 2019

TAHITI TO HOST SURFING EVENTS AT THE 2024 PARIS OLYMPICS

- The Polynesian island of Tahiti will host the surfing events at the 2024 Paris Olympics. The events will take place at Teahupoo. It was chosen over beaches in southwest France and in Brittany.
- Tahiti is located in the southern part of the Pacific Ocean. It lies 15,000 kilometres from Paris. Paris became the second city to host the Olympics three times, after London, UK. It previously hosted the Olympics in 1900 and 1924.

GS LAKSHMI HAS BECOME THE FIRST WOMAN MATCH REFEREE

- Former India cricketer GS Lakshmi has become the first woman match referee to oversee a men's One Day International (ODI). She officiated the opening match of the third series of the World Cup League 2 in the United Arab Emirates (UAE).
- Lakshmi will oversee the match between the UAE and the US at the Sharjah Cricket Stadium.
- This is the second significant achievement for Lakshmi in 2019. The first achievement of Lakshmi was her appointment as the first woman onto the ICC International Panel of Match Referees in May. Lakshmi, 51, was first officiated as a match referee in domestic women's cricket matches in 2008-09. She has now overseen 16 men's T20 Internationals, 3 women's ODI matches, and seven women's T20 Internationals.

RUSSIA BANNED FOR FOUR YEARS INCLUDING 2020 OLYMPICS & 2022 WORLD CUP

- Wada's executive committee made the unanimous decision to impose the ban on Russia in a meeting in Lausanne, Switzerland. It comes after Russia's Anti Doping Agency (Rusada) was declared non-compliant for manipulating laboratory data handed over to investigators in January 2019.
- Russia has been handed a four-year ban from all major sporting events by the World Anti-Doping Agency (Wada). It means the Russia flag and anthem will not be allowed at events such as the Tokyo 2020 Olympics and Paralympics and football's 2022 World Cup in Qatar.
- But athletes who can prove they are untainted by the doping scandal will be able to compete under a neutral flag. Russian Prime Minister Dmitry Medvedev said the ban was part of "chronic anti-Russian hysteria".

PAKISTAN'S ABID ALI BECOMES 1ST BATSMAN TO SCORE HUNDREDS ON BOTH TEST AND ODI DEBUTS

- Abid Ali became the first man to score a century on their Test and one-day international debuts, as the first match in Pakistan since the deadly 2009 terror attacks ended in a draw.
- The 32-year-old Pakistan opener was unbeaten on 109 as the hosts ended on 252-2 in reply to Sri Lanka's first-innings total of 308-6.

FICCI INDIA SELECTS HOCKEY PLAYER RANI RAMPAL & SHOOTER SAURABH CHAUDHARY AS 'SPORTSPERSON OF THE YEAR 2019'

- Indian women's hockey team captain Rani Rampal (25) and Asian Games gold medalist shooter Saurabh Chaudhary (17) were honored with the 'Sports Person of the Year 2019' award at the FICCI India Sports Awards-2019 held at FICCI Federation House in New Delhi.
- The awards were decided by a jury led by Mukul Mudgal, Retired Indian Judge, Delhi High Court (HC), and Chief Justice (CJ) of Punjab and Haryana High Court.
- Odisha's Sports Minister Tusharkanti Behera and Sports Secretary Vishal Kumar Dev presented the awards to the winners at the ceremony, which was jointly organized by FIT India, Ministry of Youth Affairs and Sports & FICCI.

MS DHONI NAMED CAPTAIN OF CA'S ODI TEAM OF THE DECADE

- Former India skipper and wicket-keeper batsman MS Dhoni been named captain of Cricket Australia's (CA) ODI team of the decade and the line-up features three Indian players.
- Apart from Dhoni, Virat Kohli and Rohit Sharma have made the cut in CA's team.
- CA's ODI team of the decade: Rohit Sharma, Hashim Amla, Virat Kohli, AB de Villiers, Shakib Al Hasan, Jos Buttler, MS Dhoni (c), Mitchell Starc, Trent Boult, Lasith Malinga, Rashid Khan.

PAT CUMMINS BECOMES MOST EXPENSIVE OVERSEAS IPL PLAYER

- The Australian pacer Pat Cummins, with a base price of Rs.2 crore, became the most expensive overseas player in Indian Premier League (IPL) as he was sold to Kolkata Knight Riders (KKR) for a whopping Rs.15.50 crore($2.2 million).
- Kolkata Night Riders shelled out Rs.15.5 crore, nearly 43% of their purse, for the New South Welshman at the auction for IPL 2020, the 12th edition of Indian Premier League tournament.
- The 26-year-old is currently the number one ranked Test bowler in the world. He has previously played for Delhi Capitals or Delhi Daredevils (as they were known then) in 2017 edition and Kolkata Knight Riders in the 2014 edition.

WASIM JAFFER, FROM MAHARASHTRA BECOMES THE FIRST INDIAN CRICKETER TO PLAY 150 RANJI MATCHES

- Wasim Jaffer, (41) from Mumbai, Maharashtra and former Indian Cricketer becomes the first Indian to play 150 Ranji Matches.
- Jaffer is only 853 runs away from completing 20,000 runs in 150 matches, followed by Devendra Bundela, Madhya Pradesh and Amol Muzumdar, Maharashtra who have played in 145 and 136 matches respectively.
- Jaffer played his 150th Ranji Game for Vidarbha against Andhra Pradesh (AP) the match was held in Devineni Venkata Ramana Praneetha Ground, Northern side of ACA-KDCA (Andhra Cricket Association-Krishna District Cricket Association) Ground in AP.

ICC CONTINUES ITS PARTNERSHIP WITH UNICEF FOR WOMEN'S WORLD T20

- The International Cricket Council (ICC) has announced that it has extended its partnership with UNICEF through to the Women's T20 World Cup 2020 with the focus on empowering women and girls through cricket.
- The partnership and public donations continue to bring positive change to children through the programs in cricket playing nations focused on empowering women and girls in cricket. The money raised during the Women's World T20 will go to similar projects in cricket playing nations, including an innovative program to promote girls" participation in cricket in Sri Lanka and build peace in communities.
- The ICC and UNICEF partnership commenced in 2015, as part of the ICC"s global community outreach program "Cricket 4 Good".During the Men's 50-over World Cup held in England and Wales earlier this summer, UNICEF raised $180,000 as part of 'One Day 4 Children' and this money will go directly to fund a girls' cricket project in Afghanistan.

BELGIUM CROWNED FIFA TEAM OF THE YEAR

- Belgium has been crowned FIFA 'Team of the Year' for the second successive time after a record-breaking year for the global ladder.
- World champions France remains in the second place ahead of Brazil in third.
- Besides accumulating the biggest points haul, Qatar has also jumped a year-high 38 places, followed closely by fellow climbers Algeria (up 32 ranks) and Japan (up 22 places).

NOVEMBER 2019

WISDEN INDIA ALMANACK CRICKETER OF THE YEAR AWARD

• Fast bowler Jasprit Bumrah and batswoman Smriti Mandhana won the Wisden India Almanack Cricketer of the Year award. They were the two winners from India among five who won the award.

• The other winners from Asia were Pakistan's Fakhar Zaman, Sri Lanka's Dimuth Karunaratne, and Afghanistan's Rashid Khan.

• Mandhana became the third woman to win the award, after Mithali Raj and Deepti Sharma. Legends Gundappa Viswanath and Lala Amarnath were inducted into the Wisden India Hall of Fame.

SHAKIB AL HASAN SUSPENDED FOR TWO YEARS BY ICC

• Bangladesh captain and star all-rounder Shakib Al Hasan was on Tuesday handed a two-year suspension by the ICC for failing to report three corrupt approaches, including one at the IPL, by a suspected Indian bookie, ousting him from the upcoming tour of India.

• Twelve months of that ban is a suspended sentence which will come into effect if Shakib fails to comply with the anti-corruption code of the world body.

INDIA TO HOST 1ST EVER DAY-NIGHT TEST IN KOLKATA

• In a historic move, Bangladesh Cricket Board (BCB) agreed to Board of Control for Cricket in India's (BCCI) proposal to host a day-night Test in the upcoming 2-Test series between the two teams. India will thus host their first ever pink-ball Test at Eden Gardens, Kolkata from November 22.

• Newly-appointed BCCI president Sourav Ganguly, who has been an ardent supporter of day-night Tests, made his intentions clear when he said Virat Kohli was agreeable to India playing day-night Tests.

SHIVA THAPA, POOJA RANI END INDIA CAMPAIGN ON A HIGH AT OLYMPIC TEST

• Indian boxer Shiva Thapa and Pooja Rani clinched gold medals in Olympic Test Event for Boxing in Tokyo, Japan. While Ashish settled for a silver, ending India's brilliant campaign at the Olympic Test Event.

• Four-time Asian medallist Thapa outpunched Kazakhstan's national champion and Asian bronze-winner Sanatali Toltayev 5-0 to claim the top honours in the 63-kilogram category. Former Asian Games bronze-medallist Pooja Rani edged past Australia's Caitlin Parker in 75-kilogram category to ensure that the Indian women's contingent also had gold in its kitty.

• In 69 kilogram category, Ashish, however, lost to Japan's Sewon Okazawa to sign off with a silver medal.

IOC NAMES MARY KOM IN BOXING'S ATHLETE AMBASSADORS GROUP FOR 2020 OLYMPICS

• The 6-time world champion Mangte Chungneijang Mary Kom has been inducted into the 10-member sports ambassador group by the International Olympic Committee (IOC) on Boxing workforce to represent boxers ahead of the 2020 Tokyo Olympic Games.

• Mary Kom will represent the Asian bloc in the group, which also comprises the likes of Ukrainian legend Vasyl Lamachenko (Europe), a two-time Olympic and world gold-medallist who now plies his trade in the professional circuit, and five-time world champion and 2016 Olympic gold-winner Julio Cesar La Cruz (Americas) among others.

SENSATIONAL LAKSHYA SEN CLAIMS SAARLORLUX OPEN TITLE

• India's Lakshya Sen has won the Saar LorLux Open badminton tournament at Saar brücken in Germany.

• He defeated Sen Weng Hong Yang of China. Lakshya, seeded eighth, needed 59 minutes to overcome Weng 17-21 21-18 21-16 in the summit clash for his third successive singles title of the season.

SHUBMAN GILL CREATES HISTORY, BREAKS VIRAT KOHLI'S RECORD IN DEODHAR TROPHY FINAL

- 20-year-old right-handed batsman Shubman Gill made his way into the record books when he walked out to lead India C in the 47th Deodhar Trophy final against India B on Monday at the JKCA International Complex in Ranchi.

- Shubman Gill became the youngest-known captain to lead a side in the Deodhar Trophy final. The Punjab right-hander broke India captain Virat Kohli's 10-year-old record. Kohli had led North Zone in the Deodhar Trophy final when he was 21 years and 124 days old in 2009-10. Gill is only 20 years and 57 days old.

- Gill, however, could not make the occasion more special by scoring a big one. He was dismissed for 1 by Mohammad Siraj when slapped it straight to cover. Batting first, India B notched up 283 for 7 riding on a fighting 86-run knock by Kedar Jadhav. For India C, Bengal pacer Ishan Porel picked up five wickets for 43 runs in his 10 overs.

ROHIT SHARMA BECAME FIRST INDIAN CRICKETER TO PLAY 100 T20 INTERNATIONAL CRICKET MATCHES.

- Rohit Sharma has achieved another feat during India vs Bangladesh 2nd T20I match. He gave an important victory gift in his 100th T20 International match at Saurashtra Cricket Stadium in Rajkot. India defeated Bangladesh by eight wickets thanks to Rohit's 85 runs.

- Rohit Sharma has also made many records during the match. Rohit Sharma became the first Indian cricketer to play 100 T20 International cricket matches. Rohit achieved this feat while leading the team during the second T20 International against Bangladesh at Rajkot.

INDIA TO HOST MEN'S HOCKEY WORLD CUP IN 2023

- India will host the Men's Hockey World Cup for the second consecutive time after the country was picked to host the game's showpiece event in 2023 by the International Hockey Federation (FIH) in Lausanne.

- According to the FIH, the Men's Hockey World Cup will be held in India from January 13 to 29.

- In another decision made by the Executive Board during the FIH's last meeting of the year, Spain and the Netherlands were named as the co-hosts of the 2022 Women's World Cup scheduled to be held from July 1 to 22.

INDIA TO HOST MEN'S HOCKEY WORLD CUP IN 2023

- International Hockey Federation (FIH), in Lausanne, has recently selected India to host the 2023 Men's Hockey World Cup.

- According to the FIH, the Men's Hockey World Cup will be played in India from January 13 to 29. The format of the 2023 World Cup will be the same as in the previous tournament.

- India will thus become the first country to host the Men's Hockey World Cup four times. Earlier in India, this tournament has been organized in 1982, 2010 and 2018.

FIFA BAN THREE OFFICIALS INCLUDING FORMER PERU FOOTBALL FEDERATION

- FIFA banned three former top South American football officials for life in connection with a corruption scandal that has shaken world football since 2015.

- Former Peru Football Federation Manuel Burga and Argentinian officials Eduardo Deluca and Jose Luis Meiszner took secret payments while allocating marketing and media contracts for regional competitions.

- The bans are the latest sanctions linked to revelations in 2015 by US prosecutors of a web of corruption involving millions of dollars in bribes concerning marketing and TV rights for South American football tournaments.

BANKING & FINANCIAL AWARENESS

SBI TO LAUNCH OTP-BASED CASH WITHDRAWAL AT ALL ITS ATMS

- The State Bank of India (SBI) will switch to a one-time password (OTP) based cash withdrawal system at all its ATMs from January 1, 2020, onwards.
- With this latest move, the lender aims to ensure the protection of its customers from unauthorized transactions at ATMs. The new OTP-based ATM withdrawal will be applicable for transactions above Rs 10,000, between 8 pm to 8 am.
- Customers withdrawing cash from SBI ATMs will receive an OTP on their mobile number registered with the bank. However, the facility won't apply in case of transactions made by SBI cardholders at any other bank's ATM

HDFC LIFE PARTNERS WITH PAYTM TO EXPAND ITS DISTRIBUTION

- HDFC Life Insurance has partnered with Paytm to expand its distribution. The partnership is aimed to enable customers of Paytm to purchase insurance products from HDFC Life. HDFC Life Insurance is constantly exploring opportunities to create and sustain new partnerships to strengthen its distribution network.
- With the partnership, HDFC Life Insurance aims to increase insurance penetration in India and to simplify the customer's experience right from the purchase to the claim process.

MASTERCARD SIGNS AGREEMENT TO ACQUIRE RISKRECKON

- Mastercard has announced an agreement to acquire RiskRecon. RiskRecon is one of the leading providers of data analytics solutions and artificial intelligence focused on cyber-risk and security and offer solutions to mitigate cyber risks faced by the companies.
- The acquisition would enhance the cyber-security systems for MasterCard which offers payment processing services on a global scale.

RBI LAUNCHES MOBILE APP 'MANI'

- Reserve Bank of India (RBI) Governor Shaktikanta Das launched a mobile app to help visually impaired people to identify the denomination of currency notes. The visually challenged people can identify the denomination of a currency note by using the mobile app. The application works offline once installed.
- The users can freely download the app, called 'MANI' (Mobile Aided Note Identifier), from Android Playstore or iOS App Store. The application can scan the currency notes using the camera of the mobile phone. It also gives audio output in Hindi and English.

INDIA'S FOREX RESERVES TOUCH ALL TIME HIGH OF 457.468 BILLION

- India's foreign exchange reserves swelled by 2.520 billion USD to touch a record high of 457.468 billion USD in the week that ended on 27th December 2019.
- An RBI press release has informed that foreign currency assets, a major part of the overall reserves rose by 2.203 billion USD to 424.936 billion USD.
- India's special drawing rights with the International Monetary Fund, however dipped by 2 million USD to 1.441 billion USD, while the country's reserve position increased by 58 million USD to 3.7 billion USD.

PIYUSH GOYAL INAUGURATES NATIONAL STOCK EXCHANGE KNOWLEDGE HUB

- Commerce and Industry Minister Piyush Goyal inaugurated National Stock Exchange (NSE) Knowledge Hub, an Artificial Intelligence (AI)-powered learning ecosystem that will assist the banking, financial services, and insurance (BFSI) sector.
- He hoped that the knowledge hub created by NSE in the national capital will fill in these gaps and help the financial sector to move into the future.
- AI and machine learning will contribute USD 1 trillion by 2035 and it was a good beginning by NSE to tap the potential of AI and use it as a tool to create a workforce in the BFSI sector in India.

RBI ALLOWS SELECT BANKS IN INDIA TO OFFER FOREX RATES 24X7 TO INDIAN CLIENTS

• The Reserve Bank of India (RBI) has permitted the select banks in India can offer forex rates to Indian clients round the clock, which is 24X7. Now the select banks can work beyond the inter-bank market hours, which now run from 9 am to 5 pm.

• The move will allow the Indians to hedge their foreign exchange risks at any time of the day. It will make the offshore currency markets in Dubai and Singapore less attractive for Indian investors.

• RBI has also decided to accept the recommendation of the task force on the offshore rupee market. Hence it permits the authorized dealers Category-I banks to offer foreign exchange prices to users at all times either by a domestic sales team or through their overseas branches.

TWO INDIAN BANKS TO CEASE OPERATIONS IN SRI LANKA

• The Central Bank of Sri Lanka has permitted Indian private sector lenders Axis Bank and ICICI Bank to close their operations in Sri Lanka.

• The licenses issued to them will be cancelled once the winding-up operations are complete.

• The two banks are no longer permitted to carry on banking operations, including accepting deposits from the public.

IBBI NOTIFIES - INSOLVENCY AND BANKRUPTCY BOARD OF INDIA REGULATIONS, 2020

• The amendment clarifies that a person, who is not eligible under the Code to submit a resolution plan for insolvency resolution of the corporate debtor, shall not be a party in any manner to a compromise or arrangement of the corporate debtor under section 230 of the Companies Act, 2013.

• It also clarifies that a secured creditor cannot sell or transfer an asset, which is subject to the security interest, to any person, who is not eligible under the Code to submit a resolution plan for insolvency resolution of the corporate debtor.

• The amendment provides that a secured creditor, who proceeds to realise its security interest, shall contribute its share of the insolvency resolution process cost, liquidation process cost and workmen's dues, within 90 days of the liquidation commencement date.

1ST URBAN COOPERATIVE BANK TO CONVERT TO SFB

• RBI gave approval to Uttar Pradesh based Shivalik Mercantile Co-operative Bank Ltd to convert to a small finance bank (SFB).

• With this, Shivalik Mercantile became the 1st urban cooperative bank (UCB) to be converted into an SFB since the release of reformed RBI guidelines which came out 2 years ago. The RBI will grant a licence to Shivalik Mercantile bank for the commencement of banking business under Section 22 (1) of the Banking Regulation Act, 1949 as an SFB.

• RBI granted transition of a UCB into an SFB under the scheme on the voluntary transition of urban co-operative bank into a small finance bank issued on September 27, 2018.

SBI ANNOUNCES 'RESIDENTIAL BUILDER FINANCE WITH BUYER GUARANTEE' SCHEME

• Country's largest public sector bank, State Bank of India has announced a 'residential builder finance with buyer guarantee' (RBBG) scheme.

• It aims at giving a push to residential sales and improving home buyers' confidence. Under this scheme, the SBI will issue a guarantee for completion of select residential projects to customers who have availed home loans from it.

• The scheme will focus on affordable housing projects priced up to 2.50 crore rupees in 10 cities initially.

SBI LOWERS GDP ESTIMATES TO 4.6% IN FY20 FROM 5%.

• The SBI lowered the economic growth forecast to 4.6% from the earlier 5%.

• The latest SBI Ecowrap report even predicted growth rate to remain below 6 percent for the two years in a row.

• The SBI Research Desk stated that factors like government expenditure are the key factors in determining the overall growth outlook for FY20.

DEFENCE & TECH.

ASTRONAUT CHRISTINA KOCH BREAKS RECORD FOR LONGEST FEMALE SPACE FLIGHT

- NASA astronaut Christina Koch on Saturday set a new record for the longest single spaceflight by a woman, eclipsing the record of 288 days set by former NASA astronaut Peggy Whitson in 2016-17.
- Koch still has six weeks to go before returning to Earth from the International Space Station (ISS), Space.com reported. When she arrives back on Earth in February 2020, the Expedition 61 Flight Engineer will have spent more than 300 days in space.

GEN BIPIN RAWAT NAMED AS COUNTRY'S 1ST CHIEF OF DEFENCE STAFF

- Indian Army General Bipin Rawat has been named as the country's first Chief of Defence Staff (CDS). The Chief of Defence Staff will be a 4-star General, the principal military advisor to the defence minister, and will head the new Department of Military Affairs.
- The Chief of Defence Staff will ensure the jointness in training, logistics, and procurement of the three services. General Rawat is the first officer to hold the post of the Chief of Defence Staff
- The Defence Ministry had also amended the army, air force and navy rules by bringing in a new clause that allows the CDS to serve upto a maximum age of 65 years. The CDS will administer all tri-services organisations, but their command will be with the Chief of the service which has a predominant role in their functioning.

NEW DELHI HOSTS THE 49TH BORDER COORDINATION CONFERENCE BETWEEN BSF & BGB

- 49th Border Coordination Conference between border guarding forces of India and Bangladesh was held in New Delhi. The Indian delegation was headed by DG Border Security Force Vivek Kumar Johri and the Bangladesh delegation was headed by DG of Border Guards Bangladesh (BGB) Md Shafeenul Islam.
- The conference focused on co-operation in Border Guarding and Border Management between the two forces. During the conference, both forces agreed to make all possible efforts to curb the menace of cattle smuggling or any other criminal activity and to ensure tranquility on the borders.

RAILWAY RENAMES RAILWAY PROTECTION FORCE

- On December 31, 2019, The Ministry of Railway (MoR) has accorded Organised Group 'A' status (OGAS) to Railway Protection Force (RPF) and also renamed RPF as Indian Railway Protection Service (IRPS).
- The notice of renaming was issued by the Joint Director of Railway Board Amitabh Joshi on December 30, 2019.
- The Indian Railways (IR) has also introduced a new Passenger Information System at Anakapalle Railway Station of Vijayawada Division of Andhra Pradesh(AP) in South Central Railway (SCR). The system has been introduced to provide better features and easy guidance to the passengers and also to enhance satisfactory user experience.

PM DEDICATES FIVE DRDO YOUNG SCIENTISTS LABORATORIES

- Prime Minister Narendra Modi dedicates Five DRDO Young Scientists Laboratories to the nation. The event shall be organized at the Aeronautical Development Establishment DRDO at Bengaluru. Prime Minister unveiled a plaque to mark the dedication and address the Scientists.
- DRDO will also showcase some of its innovative products to the Prime Minister at an Exhibition on occasion. Chief Minister B. S. Yediyurappa and DRDO Chairman Dr. G Satheesh Reddy will present on occasion.
- The defence research-related activities ensure that India remains abreast of global technological advancements in the field.

ISRO TO SET UP THE SECOND LAUNCH PORT IN THOOTHUKODI DISTRICT

- Indian Space Research Organisation establish a second launch port in Thoothukodi district in Tamilnadu exclusively to launch small satellite launch vehicles. ISRO Chairman K Sivan informed that this would come up in 2300 acres.
- The line of GPS navigation system developed by America, the Indian navigation system called Navic with the indigenous atomic clock, will be operational with mobile phone manufacturers coming forward to install the regional navigation device.
- India's first human-crewed mission to outer space Gaganyaan and four men selected from Indian Air Force will leave for Russia in the third week of January to get training. The Gaganyaan mission targeted to launch by 2022.

OMAN SHIPS ARRIVE TO PARTICIPATE IN INDO-OMAN BILATERAL NAVAL EXERCISE

- Oman ships arrived in Goa to participate in "Naseem-Al-Bahr", the Indo-Oman bilateral naval exercise. RNOV are Royal Navy of Oman Vessels. RNOV al Rasikh and RNOV Khassab arrived at Goa. Along with these ships, Indian Naval Ships Shubhadra and Beas will also participate in the exercise. The Indo-Oman Naval Exercises are being conducted since 1993.
- The countries conduct regular biennial exercises between all three services namely army, navy and air force. "Al Najah" is the army exercise conducted between the countries. "Ex Eastern Bridge" is the Air Force exercise that is held between the countries. In West-Asia, Oman is one of India's oldest defence partners and an ally in anti-piracy campaigns. India has supplied rifles to Oman. In addition, India is considering setting up a defence production unit in Oman.

## DRDO'S NAVAL VARIANT OF LIGHT COMBAT AIRCRAFT MAKES ITS FIRST SUCCESSFUL LANDING

- The naval version of indigenous Light Combat Aircraft, LCA, made its first successful landing on the aircraft carrier INS Vikramaditya.
- This aircraft is developed by the Defence Research and Development Organization, DRDO. Congratulating the DRDO and Navy for this achievement, Defence Minister Rajnath Singh said that he is extremely happy to learn about the maiden landing of naval variant of LCA on INS Vikramaditya.
- With the successful landing of Light Combat Aircraft, LCA on aircraft carrier INS Vikramaditya, India has entered into the club of selected nations having the capability to design a fighter jet which can land on an aircraft carrier.LCA is the smallest and lightest Multi-Role Supersonic Fighter Aircraft of its class.

INDIA RUSSIA TO SIGN MOUS ON AK-203 ASSAULT RIFLES

- The Army is likely to sign a Memorandum of Understanding (MoU) for the procurement of over 7.5 lakh AK-203 assault rifles with Russia. About 1 lakh rifles will come directly from Russia and the remaining will be manufactured by the JV in India.
- The rifles will be manufactured by the Indo-Russian Rifles Private Limited (IRRPL) at Korwa in Uttar Pradesh.
- The Army has been looking to replace the indigenous INSAS (Indian National Small Arms System) rifles in use with a modern rifle.

INDIAN ARMY BEGINS ITS WORK ON THE GOCO MODEL

- Indian Army began its work on the GOCO (Government Owned Contractor Operated) Model. The model is extended to base workshops and ordnance depots. The workshops play vital role as they ensure the Indian Army is operationally prepared all the time.
- The workshops are assigned the role of overhauling (testing and repairing) of weapons. They also manufacture spares. The workshops have an annual turnover of Rs 10,000 crores.
- Though, the GOCO model in army workshops helps reducing government expenditure on armed forces and increase combat capability of the army, there are certain issues associated with the model.

STUDY NOTES
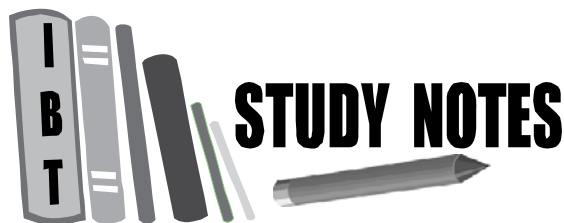
Quantitative Aptitude

SIMPLIFICATION

Any mathematical calculation must be done by using the BODMAS (used as VBODMAS) rule only. BODMAS defines the order of performing each operation (addition, multiplication, etc.) in a given problem as under :

B	Brackets
O	Of (Widely used for percentages and multiplication of fractions/decimals)
D	Division
M	Multiplication
A	Addition
S	Subtraction

When used as VBODMAS,

V	Vinculum or Bar
B	Brackets
O	Of (Widely used for percentages and multiplication of fractions/decimals)
D	Division
M	Multiplication
A	Addition
S	Subtraction

Grouping symbols	Names
—	Bar bracket or Vinculum
( )	Parenthesis or common brackets
{ }	Braces or Curly brackets
[ ]	Brackets or Square brackets

PRACTICE QUESTIONS

1. $48.2 + 87.1 \times 2 + 23.8 \times 2 = ? \times 33$
   (a 12   (b) 10   (c 27   (d) 25
   (e) None of these

2. $16^{6.3} \times 8^{1.6} \times 16^{7.1} \times 16^6 \times 8^{2.4} \times 4^{0.2} = 4^?$
   (a) 55   (b) 52   (c) 49   (d) 45
   (e) None of these

3. $(4444 \div 44) + (635 \div 25) + (3835 \div 25) = ?$
   (a) 280.8   (b) 279.8   (c) 279.4   (d) 282.8
   (e) None of these

4. $1001 + 120 = 8\%$ of $(15\%$ of $7200) + ?$
   (a) 1145.6   (b) 1035 .7   (c) 1034.6   (d) 1034.16
   (e) 1235 76

5. 12% of $(75\%$ of $(25\%$ of $(8\%$ of $4800))) = ?$
   (a) 86.4   (b) 0.0864   (c) 864   (d) 0.864
   (e) 8.64

6. $\dfrac{5}{9} + \dfrac{2 \times 7}{5} - \dfrac{3 \times 11}{45} = ?$
   (a) 150/45   (b) 166/45   (c) 118/45   (d) 155/45
   (e) 165/45

7. $937 + (9)^3 \div 27 \times (3)^4 = ?$
   (a) 3385   (b) 3124   (c) 3276   (d) 3390
   (e) 3374

8. 75% of $(15\%$ of $900) - 25\%$ of $(35\%$ of $500) = ?$
   (a) 55.5   (b) 57.5   (c) 56.5   (d) 52.5
   (e) None of these

9. $5\dfrac{17}{37} \times 4\dfrac{51}{52} \times 11\dfrac{1}{7} + 2\dfrac{3}{4} = ?$
   (a) 120.50   (b) 450.78   (c) 305.75   (d) 710.34
   (e) 340.65

10. $\sqrt{7056} + 13 \times 24 - 1157 \div 13 = ?$
    (a) 136.45   (b) 123.85   (c) 142.95   (d) 307
    (e) None of these

DIRECTION (Q.11-15):- What will come in the place of the question mark '?' in the following question?

11. $\dfrac{5}{9} + \dfrac{2 \times 7}{5} - \dfrac{3 \times 11}{45} = ?$
    (a) 150/45   (b) 166/45   (c) 118/45   (d) 155/45
    (e) 165/45

12. $937 + (9)^3 \div 27 \times (3)^4 = ?$
    (a) 3385   (b) 3124   (c) 3276   (e) 3390
    (e) 3374

13. 75% of (15% of 900) - 25% of (35% of 500) = ?

    (a) 55.5   (b) 57.5   (c) 56.5   (e) 52.5

    (e) None of these

14. $5\frac{17}{37} \times 4\frac{51}{52} \times 11\frac{1}{7} + 2\frac{3}{4} = ?$

    (A) 120.50   (B) 450.78   (C) 305.75   (D) 710.34

    (E) 340.65

15. $\sqrt{7056} + 13 \times 24 - 1157 \div 13 = ?$

    (A) 136.45   (B) 123.85   (C) 142.95   (D) 307

    (E) None of these

SOLUTIONS

1. **(b)** $48.2 + 174.2 + 47.6 = x \times 27$

    $270 = x \times 27$

    $x = 10$

2. **(d)** $(4^2)^{6.3} \times (4 \times 2)^{1.6} \times (4^2)^{7.1} \times (4^2)^6 \times (4 \times 2)^{2.4} \, 4^{0.4} = 4^x$

    $4^{43} \times 2^4 = 4^x$

    $43 + 2 = 45 \Rightarrow x = 45$

3. **(b)** $101 + 25.4 + 153.4 \Rightarrow 279.8$

4. **(c)** $1121 = \frac{8}{100} \times \left(\frac{5}{100} \times 7200\right) + x$

    $1121 = 86.4 + x \Rightarrow x = 1034.6$

5. **(e)** $\frac{12}{100} \times \left[\frac{3}{4} \times \left[\frac{1}{4} \times (48 \times 8)\right]\right]$

    $= \frac{3}{25} \times \left[\frac{3}{4} \times 96\right] = \frac{3}{25} \times 3 \times 24 = \frac{216}{25} = 8.64$

6. **(c)** $\frac{5}{9} + \frac{14}{5} - \frac{33}{45} = ?$

    $\frac{25 + 126 - 33}{45} = ?$

    $\frac{118}{45} = ?$

7. **(b)** $937 + \frac{(9)^3}{27} \times 3^4 = ?$

    $937 + (9)^3 \times 3 = ?$

    $937 + 729 \times 3 = ?$

    $937 + 2187 = ?$

    $3124 = ?$

8. **(b)** $\Rightarrow ? = 75\% \text{ of } \left(\frac{15}{100} \times 900\right) - 25\% \text{ of } \left(\frac{35}{100} \times 500\right)$

    $\Rightarrow ? = \left(\frac{75}{100} \times 135\right) - \left(\frac{25}{100} \times 175\right)$

    $\Rightarrow ? = 101.25 - 43.75 \Rightarrow ? = 57.5$

9. **(c)** $? = \left\{\frac{202}{37} \times \frac{259}{52} \times \frac{78}{7}\right\} + \left(\frac{11}{4}\right)$

    $? = \left(303 + \frac{11}{4}\right) = \frac{1223}{4} \Rightarrow 305.75$

10. **(d)** $\sqrt{7056} + 13 \times 24 - 1157 \div 13 = ?$

    $84 + 13 \times 24 - 1157 \ 13 = ?$

    $84 + 13 \times 24 - 89 = ?$

    $84 + 312 - 89 = ?$

    $396 - 89 = ?$

    $\Rightarrow 307 = ?$

11. **(C)** $\frac{5}{9} + \frac{14}{5} - \frac{33}{45} = ?$

    $\frac{25 + 126 - 33}{45} = ?$

    $\frac{118}{45} = ?$

12. **(B)** $937 + \frac{(9)^3}{27} \times 3^4 = ?$

    $937 + (9)^3 \times 3 = ?$

    $937 + 729 \times 3 = ?$

    $937 + 2187 = ?$

    $3124 = ?$

13. **(B)** $? = 75\% \text{ of } \left(\frac{15}{100} \times 900\right) - 25\% \text{ of } \left(\frac{35}{100} \times 500\right)$

    $? = \left(\frac{75}{100} \times 135\right) - \left(\frac{25}{100} \times 175\right)$

    $\Rightarrow ? = 101.25 - 43.75$

    $\Rightarrow ? = 57.5$

14. **(C)** $? = \left\{\frac{202}{37} \times \frac{259}{52} \times \frac{78}{7}\right\} + \left(\frac{11}{4}\right)$

    $? = \left(303 + \frac{11}{4}\right) = \frac{1223}{4} \Rightarrow 305.75$

15. **(D)** $= ?$

    $84 + 13 \times 24 - 1157 \ 13 = ?$

    $84 + 13 \times 24 - 89 = ?$

    $84 + 312 - 89 = ?$

    $396 - 89 = ?$

    $\Rightarrow 307 = ?$

Reasoning Ability

PUZZLE TEST

Puzzle Test is one of the challenging and important concepts of General Mental Ability Segment of Reasoning. In this ,you are supposed to analyse data by placing the different items or concepts in different categories with the help of given information.

Puzzle test questions consist of set of information which is given in complex or twisted form. Basically, there are two types of data provided in these questions. i.e.

(i) Definite information, (ii) Indefinite information.

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

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

Approaches needed to solve Puzzle:

- Take a quick look at the question. Read the directions of the question carefully, this step acts as foundation to solving the question correctly.
- Develop a general idea regarding the theme of the problem.
- Find out those statements which may contain definite information.
- First select the data which is giving you some concrete information out of the given information. Also, select the data which helps in ruling out certain possibilities.
- Write the data on your rough sheet step by step, concisely and neatly.
- Arrange the information and make a series of statements which are linked to each other respectively.

Types of Puzzles: Puzzles are classified into various puzzles :-

1. **Based on categorization:**

   It is the most simple type of puzzle, in which we simply arrange the different variables in different categories.

   Ex. Four students i.e. Daksh, Manish, Mohan and Danish went to four different cities Gurgaon, Dehradun, Ahmedabad and Bangalore for interview in four different companies Tata, Mahendra, Infosys and HP but not in the same order. Daksh was not invited by Tata. Manish did not go to Ahmedabad and was not invited by Infosys and Tata. Infosys conducted in Bangalore. Mohan went to Gurgaon. Daksh did not go to Bangalore and was not invited by HP.

Sol. Student	City	Company
Daksh	Ahmedabad	Mahendra
Manish	Dehradun	HP
Mohan	Gurgaon	Tata
Danish	Nagpur	Infosys

2. **Puzzles based on comparison:**

   In this we make comparison of different objects or persons and conclude the final result on the basis of comparison.

   Comparison can done for different variables:-

   (i) Comparison of heights.

   Ex. Among four friend Zatin, Yuvraj, Xender and Waris. Zatin is taller than Yuvraj, who is shorter than Waris. Waris is not the tallest and Zatin is shorter than Waris.

   Sol. Xender > Waris > Zatin > Yuvraj

   (Tallest to shortest)

   (ii) Comparison of marks.

   Ex. Four friend Zatin, Yuvraj, Xender and Waris appeared for a test. Zatin scored more marks than Yuvraj, who scored less marks than Waris. Waris does not scored highest marks and Zatin scored less marks than Waris.

   Sol. Xender > Waris > Zatin > Yuvraj

   (iii) Comparison of age:

   Ex. Four friend Zatin, Yuvraj, Xender and Waris of different age. Zatin is elder than Yuvraj, who is younger than Waris. Waris is not eldest and Zatin is younger than Waris.

   Sol. Xender > Waris > Zatin > Yuvraj

3. **Puzzles based on blood relations:-**

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

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

   Ex. All the six members of a family Prerna, Paras, Aarav, Ahana, Ankit and Aman are travelling together. Paras is the son of Aarav and Aarav is not the mother of Paras. Prerna and Aarav are a married couple. Ankit is the brother of Aarav. Ahana is the daughter of Prerna. Aman is the brother of Paras.

   Sol.
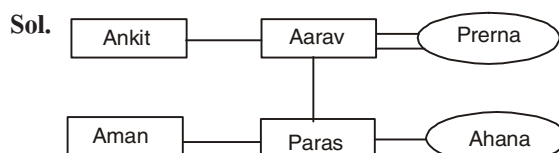
4. Puzzle based on Day/Month:

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

Ex. Eight employees viz. E11, E12, E16, E17, E13, E14, E15, E10 were born in different months i.e. January, April, June, November on two different dates 19th or 28th. Only One employee was born on one date. They all like different colors i.e. Red, Pink, Blue, Grey, Purple, Green, Black and Greys but not necessarily in the same order.

E12 born in the month of June. Only one employee born between E12 and the one who likes Greys, who does not born on an even number date. Only Three employee born between E10 and the one who like Greys. E10 and E15, who likes Black born in the same month. Two employees born between E13 and the one who likes Black. E17 likes Green and born immediately after E13. E11 does not like Grey and born in the month having 30 days. Two employees born between E11 and the one who likes Pink. E10 does not like Pink. E14, who likes Grey born immediately before E16, but not in the same month. The one who likes Blue born before the one who likes Red, who does not born in the June month. E13 does not like Blue.

Sol.

Months	Date	Employee	Color
Janauary	19	E_{13}	Purple
	28	E_{17}	Green
April	19	E_{10}	Blue
	28	E_{15}	Black
June	19	E_{12}	Pink
	28	E_{14}	Orange
November	19	E_{16}	Grey
	28	E_{11}	Red

5. Floor based puzzle:

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

Ex. Seven Singers viz. SJ, SK, SL, SM, SN, SO and SP live in eight floor building in such a way ground floor is no. 1 and top floor is no. 8 but not necessary in same order. One of the floors is vacant. Three floors between SL and SO, who lives at odd no. floor below floor no. 4. SJ lives just above vacant floor. Two writers live between SJ and SM. SL lives above SO. SJ lives on odd no. floor. Vacant floor is not just above or just below SL's floor. SK lives just above SM floor. More than two floor between SK and SN. SP lives above SN.

Note:-

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

Sol.

Floor	Singer
8	SP
7	SL
6	SN
5	SJ
4	Vacant
3	SO
2	SK
1	SM

6. Box based puzzle:

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

Ex. Eight boxes viz. BP, BQ, BR, BS, BT, BU, BV and BW are kept one above the other, not necessarily in the same order. Only four boxes are kept above BU. One box is kept between BU and BQ. Box BV is kept just below BR and just above BW. Box BP is kept below BS and above BT. Box BT is kept above BR.

Sol. Boxes

BS

BP

BQ

BT

BU

BR

BV

BW

ENGLISH LANGUAGE

READING COMPREHENSION

Reading Comprehension is the ability to read the text, process it and understand its meaning. In addition, RCs are aimed at testing a candidate's knowledge of two elements i.e. Vocabulary and Text Comprehension.

The current trend of questions that come in the RCs are an inference based i.e. the questions are not direct but one has to infer from the given passage. Also, there can be one or more conclusions given in the question which are true/false depending on what is asked in the question.

Below are some of the points that one must try while attempting questions based on RC:

1. Instead of reading the entire passage, read critically the first and last paragraph of the RC. Generally, what the author is saying can be identified in the first few lines of the passage, which in case of longer passages becomes roughly 1/3rd of the passage. For the rest of the passage, examine hastily, what the author has said about the subject. Also for longer passages, try to note down in 10-15 words, for each paragraph, what you feel are the central points of the passage.

2. The next thing in this approach is to identify the structural words that tell you the important ideas or transitions in a passage. These structural words play a specific role in a sentence and paragraph:

   Continuity Words: The author would support his point of view further with the help of words such as Similarly, Moreover, Additionally, In the same way, Likewise, etc.

   Contrasting Words: The author would introduce a contrary point of view with the help of words such as Nonetheless, However, But, Although, Despite, Instead, etc.

   Conclusion Words: The author would sum up his argument with the help of words such as Thus, Therefore, Hence, In summary, In conclusion, Consequently, etc.

3. Further, try to recognize the words that represent a positive and negative role in the passage. These words will let you decide whether the author is for or against the subject. A few examples of such words are given below:

   Positive Words: Efficient, Enthusiastic, Bright, Fortunate, Passionate

   Negative Words: Foul, Alarming, Detrimental, Pessimistic, Stressful

   Thus these words help you establish the motive of the author.

4. Whenever a question is asked on a phrase given in the passage, just read the three lines above and below that phrase to have an idea of what is implicit from that phrase.

5. There are certainly a few questions based on Synonyms and Antonyms. These questions can be answered if you have a good vocabulary, but if your vocabulary is not good, then read the sentence in which the word is used to get a rough idea of the meaning of the word.

EXERCISE

Direction: *Read the passage carefully and answer the questions given below. Certain word(s)/phrase(s) are printed in bold/italic to help you locate them easily while answering the questions.*

Literacy brings with it an awakened and more aware citizenry; people cognizant of their rights; and the aggrieved knocking at the doors of the courts for justice and legal redress. But are they really getting justice? Inordinate delays and adjournments remain the order of the day. Orders and verdicts ordinarily take up to a decade. *Some cases are even pending for over four decades, defeating the very purpose of providing relief to the litigants.* That is, if they are still alive. It is a matter of concern that the judicial delivery mechanism has failed to **keep pace** with the mounting number of cases. Statistics of the Punjab and Haryana High Court reveal a staggeringly worrisome scenario. According to the National Judicial Data Grid, the Punjab and Haryana High Court accounts for the second highest number of pending cases in the country, after the Allahabad High Court. The HC steps into 2020 with a distressing backlog of over five lakh cases. Add to it the shortage of 30 judges, and the picture morphs into hopelessness. Unless urgent reformatory steps are taken to address the issue effectively.

The Economic Survey 2018-19 pins the blame for the clogged courts on the **acute** shortage of judges in the country. As per Law Ministry data, India has just 19 judges per 10 lakh people. The Law Commission's recommendation to increase the ratio to 50 judges is **gathering dust**. Meanwhile, poor administrative infrastructure has been contributing to the rising legislation, frequent adjournments and inadequate arrangement to monitor, track and bunch cases for hearing. Administrative support to the judges is critical to fast-tracking cases.

The system has indeed failed the litigant. It is her bane to **endlessly** wait, to labour on and not be frustrated by the deficiencies plaguing the judicial edifices, even though she may be exhausted both physically and monetarily. And, as demanded of a robust democracy, still have some stamina left to demand from the executive, the legislative and the 'Milords' — all together accountable for the rotten state of affairs — an efficient and effective disposal of legal disputes.

1. Which of the following statement(s) is/are true?
   (a) The Punjab and Haryana High Court has the highest number of pending cases in the country.
   (b) Most of the plaintiffs get justice delivered in reasonable time.
   (c) Literacy brings with it the aggrieved knocking at the doors of the courts for justice and legal redress.
   (d) Both (1) and (3)
   (e) None of the above

2. How does literacy affect people?
   (a) They remain unbothered by the undue delay.
   (b) They become conscious of their rights.
   (c) They take reformatory steps to address the issue effectively.
   (d) They get justice timely.
   (e) None of the above

3. What do you infer from the italicised sentence – "*Some cases are ……………. relief to the litigants.*"?
   (a) Some cases are pending for over four decades, serving the purpose of providing relief to the litigants.
   (b) Some cases are pending for four decades and High Court is not providing relief to the litigants.
   (c) Some cases are pending for four decades and the purpose of delivering justice to the litigants is not being served.
   (d) Both (2) and (3)
   (e) None of the above

4. Which among the following is one of the major reasons of huge number of cases being pending?
   (a) The major reason is judicial delivery mechanism has failed to keep pace with the mounting number of cases.
   (b) Excessive delay and adjournment of the cases have become the usual practice.
   (c) The acute shortage of judges in the country is one of the major reasons of huge number of cases being pending.
   (d) Crime rate in the country is increasing day by day.
   (e) None of the above

5. What has been causing the frequent adjournment of the cases?
   (a) Poor administrative infrastructure
   (b) Reformatory steps taken to address the issue
   (c) A distressing backlog of cases
   (d) Soaring number of cases
   (e) None of the above

6. Which among the following can replace "gathering dust" most appropriately?
   (a) have not been actioned (b) is not being followed
   (c) is not being dealt   (d) All of the above
   (e) None of the above

ANSWER

1. Option (c) is the correct answer as it clearly mentioned – "Literacy brings with it an awakened and more aware citizenry; people cognisant of their rights; and the aggrieved knocking at the doors of the courts for justice and legal redress."
   Option (a) is the incorrect option as it is mentioned – "According to the National Judicial Data Grid, the Punjab and Haryana High Court accounts for the second highest number of pending cases in the country"
   Option (b) is incorrect option as it contradicts the statement mentioned in the passage – "Inordinate delays and adjournments remain the order of the day."

2. Option (b) Answer can be easily obtained from – "Literacy brings with it an awakened and more aware citizenry; people cognisant of their rights……".
   cognisant: having knowledge or awareness

3. Option (e) None of the first four options is correct as the italicised sentence says, "*Some cases are even pending for **over** four decades… …*" which means cases are pending for **more than** 4 decades (and not pending for (exactly) 4 decades).

4. Option (c) is the correct answer as it is clearly mentioned in the passage – "The Economic Survey 2018-19 pins the blame for the clogged courts (i.e. crowded with pending cases) on the acute shortage of judges in the country."

5. Option (a) is the correct answer as it's been mentioned in the passage – "poor administrative infrastructure has been contributing to the ……….. frequent adjournments".

6. (b)

BANKING AWARENESS

BASEL NORMS

Basel Norms: Basel is a set of standards and practices developed for global banks to ensure that they maintain adequate capital to withstand periods of economic strain. It is a comprehensive set of reform measures designed to improve the regulation, disclosures and risk management within the banking sector.

Basel I : Basel I, that is, the 1988 Basel Accord, is primarily focused on credit risk and appropriate risk-weighting of assets. Assets of banks were classified and grouped in five categories according to credit risk, carrying risk weights of 0%, 20%, 50%, 100% and some assets given No rating. Banks with an international presence are required to hold capital equal to 8% of their risk-weighted assets (RWA).

Banks are also required to report off-balance-sheet items such as letters of credit, unused commitments, and derivatives.

Basel II : The Basel II Accord was published initially in June 2004 and was intended to amend international banking standards that controlled how much capital banks were required to hold to guard against the financial and operational risks banks face. These regulations aimed to ensure that the more significant the risk a bank is exposed to, the greater the amount of capital the bank needs to hold to safeguard its solvency and overall economic stability.

The final version aims at:

1. Ensuring that capital allocation is more risk sensitive;
2. Enhance disclosure requirements which would allow market participants to assess the capital adequacy of an institution;
3. Ensuring that credit risk, operational risk and market risk are quantified based on data and formal techniques;
4. Attempting to align economic and regulatory capital more closely to reduce the scope for regulatory arbitrage.

   Basel II uses a "three pillars" concept -

   (1) Minimum capital requirements (addressing risk)
   (2) Supervisory review
   (3) Market discipline

This pillar aims to complement the minimum capital requirements and supervisory review process by developing a set of disclosure requirements which will allow the market participants to gauge the capital adequacy of an institution.

Market discipline supplements regulation as sharing of information facilitates assessment of the bank by others, including investors, analysts, customers, other banks, and rating agencies, which leads to good corporate governance.

The aim of Pillar 3 is to allow market discipline to operate by requiring institutions to disclose details on the scope of application, capital, risk exposures, risk assessment processes, and the capital adequacy of the institution. It must be consistent with how the senior management, including the board, assess and manage the risks of the institution.

Basel III : Basel III is a global, voluntary regulatory framework on bank capital adequacy, stress testing, and market liquidity risk.

The Basel III standard aims to strengthen the requirements from the Basel II standard on bank's minimum capital ratios. In addition, it introduces requirements on liquid asset holdings and funding stability, thereby seeking to mitigate the risk of a run on the bank.

Purpose:

- To improve banking sector's ability to deal with financial stress
- To improve risk management
- To strengthen the bank's transparency

  In India Reserve Bank of India has extended the timeline for full implementation of the Basel III capital regulations by the year to 31 March 2019.

PRACTICE QUESTIONS

1. BIS stands for?
   a) Bank for Insurance Supervision
   b) Bank for Income Settlements
   c) Bank for International settlements
   d) Bank for International school

2. Head Quarters of BIS?
   a) Basel, Switzerland   b) Australia
   c) UK   d) Japan

3. BCBS stands for ?
   a) Basel Committee on Banking Society
   b) Basel Committee on Bureau Success
   c) Basel Committee on Banking Supervision
   d) Basel Committee on Bureau Supervision

4. In which Year the BCBS in Basel published a set of minimum capital requirements for banks known as Basel 1 norms?
   a) 1988   b) 1989   c) 1987   d) 1986

5. Basel 1 Mainly Focuses on which of the following risks and also what it defines?
   a) Credit Risk , Capital requirements and Structure of risk weights.
   b) Operational Risk, Capital requirements
   c) Credit Risk, RWA
   d) Credit Risk, non Risk weight assets

6. According to Basel 1, The minimum capital requirement was fixed at __% of risk weighted assets (RWA)?
   a) 6 %   b) 8 %   c) 9 %   d) 4 %

7. RWA stands for ?
   a) Real Weight Assets   b) Range Weighted Assets
   c) Risk Weighted Assets   d) Risk Wire Assets

8. India adopted Basel 1 guidelines in which of the following years?
   a) 1998   b) 1997   c) 1999   d) 2000

9. In Which of the following years, BCBS published the guidelines for Basel II ?
   a) 2005   b) 2006   c) 1999   d) 2004

10. In Basel II , Banks were needed to develop and use better risk management techniques in monitoring and managing all the three types of risks. What are they?
    a) Capital Risk   b) Operational Risk
    c) Market Risk   d) All the above

11. Which of the following is not a Parameter/Pillar of Basel II ?
    a) Minimum Capital Requirements
    b) Supervisory Review Process
    c) Market Discipline
    d) Supervisory Discipline

12. Disclosure requirements allowed market participants to access the capital adequacy of the institution based which of the following aspects
    a) Scope of Application
    b) Capital & Risk exposure
    c) Risk assessment processes
    d) ALL

13. The Guidelines of Basel III were released in which year ?
    a) 2007   b) 2009   c) 2010   d) 2008

14. Which of the following is a parameter of Basel III ?
    a) Liquidity, Funding   b) Leverage
    c) Capital   d) All

15. Requirements of common equity and Tier 1 capital will be __ and __ respectively?
    a) 4.5 % & 6 %   b) 3.5 % & 7%
    c) 4.5 % & 5.5 %   d) 4.5 5 & 6.5 %

ANSWER KEY

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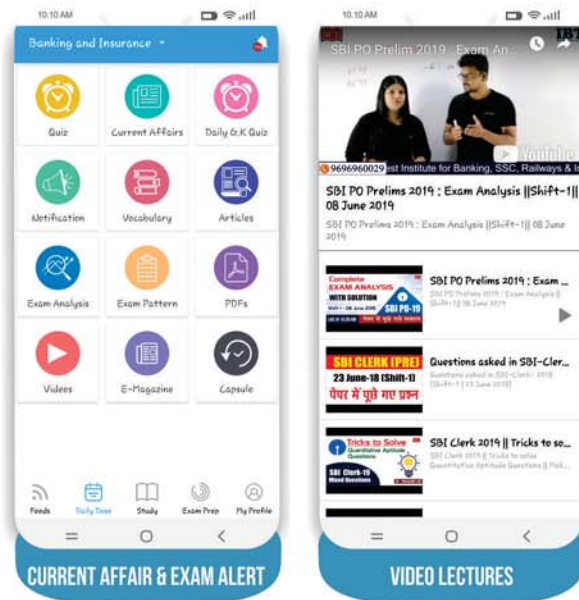
TRICKY QUESTIONS

Quantitative Aptitude

1. A can do a piece of work in 23 days and B can do the same work in 115 days. In how many days they will complete the 40% of the work working together?

   (a) 2.5 days   (b) 4.5 days   (c) 7.3 days (d) 7.6 days

   (e) 1.5 days

2. 24 men complete a work in 9 days. After they have worked for 7 days, 12 more men join them. How many days will they take to complete the remaining work?

   (a) 5   (b) 6   (c) 3   (d) 1.3

   (e) 1

3. B is 15 years older to A and C is 7 years younger to A. Sum of present ages of A and C is 43 years. What is the ratio of present age of A to the age of B 3 years ago?

   (a) 13:14   (b) 14:33   (c) 31:32   (d) 31:21

   (e) 25:37

4. Ajit borrowed some money at the rate of 3% p.a for the first 4 years, at the rate of 4% p.a for the next 4 years and at the rate of 7% p.a for the period beyond 8 years. If he pays a total simple interest of Rs.11200 at the end of 12 years, how much money did he borrow?

   (a) Rs. 24500   (b) Rs. 28500

   (c) Rs. 26900   (d) Rs. 20000

   (e) None of these

5. What sum would amount to 24520 in three year at 12% p. a rate of compound interest?

   (a) 18452.25   (b) 17450.26

   (c) 17000   (d) 17452.85

   (e) 18000

Directions (6-10):- The number of books and newspapers stored in five different stationery shops is given in the bar chart. The percentage of books and Newspapers that remain unsold is given in the table. Read the charts carefully and answer the following questions.
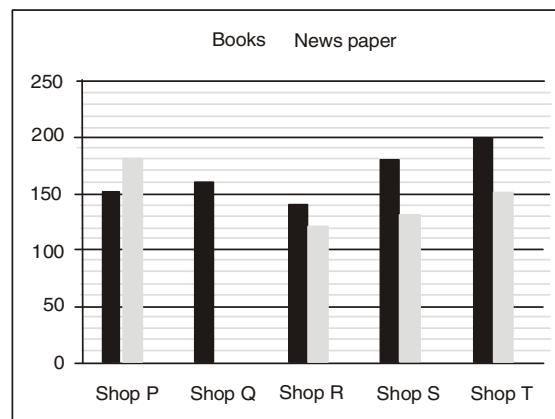
Shop	(Books + News papers) remain unsold
Shop P	60%
Shop Q	10%
Shop R	50%
Shop S	40%
Shop T	20%

6. The ratio of the number of books to Newspapers sold by shop T is 4:3. Find the number of unsold books by shop T.

   (a) 10   (b) 20   (c) 40   (d) 60

   (e) 30

7. 140 books were sold by shop Q. Find the number of Newspapers sold.

   (a) 120   (b) 180   (c) 160   (d) 184

   (e) 150

8. Find the ratio of (books + newspaper) sold by shop R to (books + newspaper) sold by shop S.

   (a) 60:81   (b) 40:81   (c) 65:93   (d) 50:91

   (e) 50:83

9. The books sold by shop Q were 100 more than the newspaper sold. Find the number of newspapers sold?

   (a) 156   (b) 146   (c) 136   (d) 166

   (e) None of these

10. Find the sum of sold (books + newspapers) by shop S and unsold (books + newspapers) by shop T.

    (a) 250   (b) 256   (c) 300   (d) 450

    (e) 200

11. The number of stairs in one floor of a building is 4% of the total number of stairs in the building. If each floor of the building had equal number of stairs and if the number of stairs in one floor is equal to total number of floors. Find the number of floors in the building.

    (a)10   (b) 15   (c) 20   (d) 25

    (e) Couldn't be determined

12. The expenditure on food of a guesthouse is partly fixed and partly variable, varying with the number of guests. If there are 10 guests, then each of the guests has to bear Rs. 700 per month and if there are 2 more guests, then the share of each of the guests comes down by Rs. 100 per month. How many guests were there, if the share of each guest is Rs. 500?

(a)18   (b) 18   (c)14   (d) 15

(e)None of these

13. When the price of a product was marked 30% above its cost price and was sold at a discount of 20%, the selling price of the product was Rs. 10400. Find the selling price of the product, if the marked price was 20% above the cost price and the discount was 15%.

(a) Rs. 9600   (b) Rs. 10300 (c) Rs. 8800 (d) Rs. 10200

(e) Rs. 11800

14. Ajit borrowed some money at the rate of 3% p.a for the first 4 years, at the rate of 4% p.a for the next 4 years and at the rate of 7% p.a for the period beyond 8 years. If he pays a total simple interest of Rs.11200 at the end of 12 years, how much money did he borrow?

(a) Rs. 24500   (b) Rs. 28500   (c)Rs. 26900 (d) Rs. 20000

(e) None of these

15. What sum would amount to 24520 in three year at 12% p. a rate of compound interest?

(a) 18452.25   (b) 17450.26   (c) 17000   (d) 17452.85

(d) 18000

Directions (16-20):-Read the data carefully and answer the following questions.

Below tabular data shows students visiting zoo in different cities during various months in hundreds.

Month	Delhi	Kolkata	Bangalore	Mumbai
January	250	275	300	550
February	500	350	450	440
March	350	430	500	350
June	450	500	370	450
August	290	450	550	300
November	550	550	450	370

16. What is the ratio of students visiting during March to November for all the cities together?

(a) 155:159   (b)145:149   (c) 143:147 (d)163:187

(e)152:155

17. What is the average no of students visiting zoo in Delhi during all the months together?

(a) 30500   (b) 39833   (c) 31750   (d) 30750

(e) 31500

18. If the students visiting Delhi zoo during April increases by 20% when compared to the previous month and students visiting Delhi zoo during May increases by 20% when compared to the subsequent month then what is the approximate percentage change in the visitors from April to May in Delhi?

(a) 30%   (b) 28%   (c) 22%   (d) 24%

(e) None of these

19. If the ratio of male to female students visiting zoo during January from Kolkata and Bangalore is 3:2 and 3:5 respectively then the female students visiting zoo in Bangalore is approximately what percentage of those visiting Kolkata in January?

(a) 178%   (b)182%   (c) 187%   (d) 170%

(e) 185%

20. If students visiting during December increases by 20% and 15% in Delhi and Kolkata zoo respectively when compared to the previous month, then what is the difference of female students visiting Delhi to Kolkata during December? (Note: - 45% and 60% of the students from Delhi and Kolkata respectively are females)

(a) 4800   (b) 4425   (c) 4550   (d) 4475

(e) 4525

SOLUTIONS

1. **(d)** Let total work =115 units

Number of unit done by A in one day=5

Number of unit done by B in one day=1

ATQ,40% of work done in=46/6=7.6 days

2. **(d)** $24 \times 9 = (24 \times 7) + (36 \times x)$

$x = 1.3$ days

3 (5) Let age of A,B and C are (x,x+15,x-7) respectively.

ATQ, A+C=43

$x + x - 7 = 43$

$x = 25$

Required ratio = 25 : 37

4. **(d)** Let the sum will be x Rs.

$$\frac{x \times 3 \times 4}{100} + \frac{x \times 4 \times 4}{100} + \frac{x \times 7 \times 4}{100} = 11200$$

$x = 20,000$

5. **(d)** Formula : amount = P(1 + r/100)n

   $24520 = P(1+0.12)^3$

   $\Rightarrow P = 24520/(1.12)^3$

   $\therefore P = 17452.85$

6. **(c)** Total unsold (books +News papers) by shop T
   = 20% of (200+150) = 20% of 350 = 70

   Therefore, the number of (books + News papers)
   sold by shop T = 350-70 = 280

   Number of books sold = (4/4+3)*280

   Number of books sold = 160

   The number of unsold books = total books - sold
   books = 200-160 = 40

7. **(d)** Total number of books and news paper sold by Q

   $= 360 \times \dfrac{90}{100} = 324$

   Newspapers sold = 324 –140=184

8. **(c)** Required ratio = R : S

   $260 \times \dfrac{50}{100} : 310 \times \dfrac{60}{100}$

   65 : 93

9. **(e)** Total number of books and newspapers sold by Q

   $= 360 \times \dfrac{90}{100} = 324$

   ATQ

   N + N + 100 = 324

   2N = 224

   N = 112

10. **(b)** 186+70 = 256

11. **(d)** Let the total number of floors be N.

    Let the total number of stairs in the building be 100x

    ATQ, 4x × N=100x

    N = 25

12. **(d)** Let the fixed expense be x and the variable expense
    be y per head.

    $x + 10y = 10 \times 700 = 7000$ ...(1)

    And, $x + 12y = 12 \times 600 = 7200$ ...(2)

    From equations (1) and (2)

    $\Rightarrow x = 6000$

    $\Rightarrow y = 100$

Let, the required number of students be n.

$\Rightarrow 6000 + n \times 100 = n \times 500$

$\Rightarrow n = 15$

13. **(d)** Let the CP be 100x,MP=130x and SP=104x

    104x = 10400, x = 100,CP = 10,000

    When MP is 20% above CP then MP=12,000

    D% = 15%

    $SP = 12000 \times \dfrac{85}{100} = 10200$

14. **(d)** Let the sum will be x Rs.

    $\dfrac{x \times 3 \times 4}{100} + \dfrac{x \times 4 \times 4}{100} + \dfrac{x \times 7 \times 4}{100} = 11200$

    x = 20,000

15. **(d)** Formula : amount = P(1 + r/100)^n

    $24520 = P(1+0.12)^3$

    $\Rightarrow P = 24520/(1.12)^3$

    $\therefore P = 17452.85$

16. **(d)** (350 + 430 + 500 + 350) : (550 + 500 + 450 + 370)

    =163 : 187

17. **(b)** Required avg.=239000/6=39833

18. **(b)** Number of visitors in April=$35000 \times \dfrac{120}{100} = 42000$

    Number of visitors in May=45000× 120/100=54000

    $\% \text{ change} = \dfrac{54000 \times 42000}{42000} \times 100 = 28\%$

19. **(d)** In January:

    Female students visiting zoo in Bangalore = 30000
    x 5/8 = 18750

    Female students visiting zoo in Kolkata = 27500 x
    2/5 = 11000

    $\text{Required percentage} = \dfrac{18750}{11000} \times 100 \approx 170\%$

20. **(a)** Student visiting Delhi zoo in December = 55000 x
    120/100 = 66000

    Females from Delhi zoo = 66000 x 45/100 = 29700

    Student visiting Kolkata zoo during December =
    50000 x 115/100 = 57500

    Female from Kolkata zoo = 28750 x 60/100 = 34500

    Required difference = (34500- 29700) = 4800

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Reasoning Ability

Directions (1 to 5): The following questions are based on the five three digits numbers given below:

| 624 | 325 | 845 | 673 | 478 |

1. If in each number, all the three digits are arranged in ascending order within the number, which of the following will be the second lowest number after rearrangement?
   - (a) 478
   - (b) 673
   - (c) None of these
   - (d) 845
   - (e) 325

2. If second digit will be interchanged with third digit in each number, then which number will be the second highest number after rearrangement?
   - (a) 673
   - (b) 624
   - (c) 325
   - (d) None of these
   - (e) 845

3. If in each number, both first and third digits are added and after that second digit is subtracted from that addition then how many numbers are greater than 5 after mentioned operation?
   - (a) One
   - (b) Two
   - (c) Three
   - (d) Four
   - (e) None of these

4. If in each number, all the odd digit is added by 1 and all even digit is added by 2 then, which of the following will be the lowest number after mentioned operation?
   - (a) 845
   - (b) 624
   - (c) 325
   - (d) 478
   - (e) None of these

5. If 1 is subtracted from first digit and 2 is added in last digit of each number then which number will be the 4th lowest number after mentioned operation?
   - (a) 845
   - (b) 478
   - (c) 325
   - (d) 673
   - (e) None of these

Directions (6 to 10): Each of the questions below consists of a question and two statements numbered I, II and III given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read all the three statements and give answer:

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

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

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

III. S is not junior to T.
   - (a) Only 1
   - (b) Only 2
   - (c) Only 1 and 2
   - (d) Only 1 and 3
   - (e) All 1, 2 and 3

7. How many pens do A have?

   I.A has 12 pens less than what B have

   II.C has 18 pens more than what B what

   III.D has eight pens, which are forty percent less than what B has
   - (a) Only I
   - (b) Only II
   - (c) Both I and II
   - (d) Both II or III
   - (e) Both I or III

8. On which day of the week did Priya arrive?

   I.Her sister, Anu, correctly remembers that she did not arrive on Monday.

   II.Her friend, Bala, correctly remembers that she arrived before Friday.

   III.Her mother correctly mentions that she arrived before Friday but after Tuesday.
   - (a) Only I and II
   - (b) Only II and III
   - (c) Only I and III
   - (d) All I, II and III
   - (e) Data inadequate

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

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

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

   III.Arun sits at an end
   - (a) Only I
   - (b) Only II
   - (c) Only III
   - (d) Only I and II
   - (e) None of these

10. How is 'Go' written in a given language?

   I.'go to school' is written as ' fa la da' and 'on the way' is written as 'ni da ka'

   II.'way for market' is written as ' sh da pi' and 'way to School' is written as ' ma la fa'
   - (a) Only I
   - (b) Only II
   - (c) Both I and II
   - (d) Either I or II
   - (e) Neither I or II

Directions (11 to 15): Study the following information carefully and answer the question given below-

There are 8 persons namely A, B, C, D, E, F, G and H sitting around a square table such that four of them sit at the corners

and rest on sides. The persons sitting on the corners are female and the persons sitting on the each side are male. Each of them is representative of different scheme i.e. UDAN, RISE, Eklavya School, Bamboo mission, DARPAN, Kifayati awas yojna, Saubhagya scheme, Ayushman scheme but not necessarily in the same order.

E, is a female representative of Eklavya school. The representative of Ayushman scheme is 3rd right to D. Two persons sit between D and A. D is neither representative of UDAN nor Saubhagya .H does not sit opposite to the one who is representative of RISE. The representative of DARPAN sits opposite to that of bamboo mission. Neither A nor D is representative of Darpan and bamboo mission. The one who represents RISE sits immediate right to the one from Eklavya school. F sits opposite to C and both of them are male. A is not a female. There are as many persons sitting between E and F as between F and B. F, who is representative of Saubhagya scheme does not sit next to the representative of DARPAN. A is not a representative of Ayushman. The male representing UDAN does not sit opposite to the one representing Ayushman.

11. Who among the following represents Kifayati awas yojna?

(a) B   (b) A   (c) E   (d) H

(e) None of these

12. How many persons sit between E and the representative of Saubhagya scheme, when counted from clockwise direction of E?

(a) One   (b) Two   (c) Three   (d) None

(e) More than three

13. Who among the following sits opposite to G?

(a) The one who is representative of Ayushman

(b) B

(c) The one who represents RISE

(d) H

(e) None of these

14. Four of the five form a group, which among the following does not belong to this group?

(a) E   (b) H   (c) G   (d) B

(e) D

15. If B and H interchange their positions then who among the following sits 2nd right to B?

(a) D   (b) A   (c) G   (d) C

(e) None of these

Directions (16 to 20): Study the following information and answer the below questions.

Twelve students namely viz. Anita, Bavi, Chis, Deepa, Ellen, Francis, Garuda, Hapi, Ivantu, Jimmy, Kanthi & Lami are from twelve different colleges have Seminars in six different months namely viz. January, February, June, July, September and October on twelve different days i.e., (all persons have different dates) from 9th to 20th of any month but not necessarily in the same order. Two students must have seminar in each month. Each student stays in a hostel in different floors. The ground floor of the building is numbered 1, the one above that is numbered 2 and so on till the topmost floor is numbered 12.

There are five floors between the persons who have seminars in June. The persons who have seminar in June does not occupy the floor above 10th and below 4th. Garuda stays on the second floor and has a seminar on 19th. The one who stays on the first floor has a seminar in September. Ellen has a seminar on the date immediately after the date on which Kanthi has seminar. There are two persons live between the floors on which Garuda and Hapi live. The floor number and the seminar date is same for Bavi. The person who has seminar on 15th lives immediately below Ellen. There are four persons live between the floors on which Kanthi and Ellen live. Kanthi has seminar in the month of June. Bavi and Ivantu have seminars in the same month which has 31 days. Deepa who lives on 11th floor, has the seminar in the month which has less than 30 days. Only one person live between the two persons who have seminars in the month of October. The two persons who have seminars in the month of October live above the 6th floor. There are five floors between the floors on which Bavi and Ivantu live. There are six floors between Jimmy and the person who has seminar in the month of September. Francis stays in between Ellen and Chis. Lami does not have seminar in the month of June. Lami does not have seminar on 16th. There is only one person lives between the persons who have seminars in the month of July. Kanthi has seminar on 13th. There are four floors between the persons who have seminar on 19th and 10th. The person who has seminar on 17th lives immediately above the person who has seminar on 20th. Anita does not have seminar on 11th. The person who has seminar on 18th lives immediately above the person who has seminar on 11th.

16. Who lives on 10th floor?

(a) Lami   (b) Ellen   (c) Jimmy   (d) Anita

(e) Can't be determined

17. Which of the following is true as per the given information?

(a) Bavi has seminar in July

(b) Francis has seminar in October

(c) Chis lives on 6th floor

(d) Ivantu lives on 8th floor

(e) None is true

18. The person who has seminar on 17th lives on which floor?

(a) 12th   (b)11th   (c) 10th   (d) 9th

(e) 8th

19. How many people live between the floors on which Anita and Hapi live?

(a) None   (b) One   (c) Two   (d) Three

(e) Four

20. Which of the following is true with respect to Lami as per the given information?

(a) Lami lives on 10th floor

(b) Lami has seminar in June

(c) Lami lives on 3rd floor

(d) Lami has seminar on 16th

(e) None is true

SOLUTION

1. **(c)** 246, 235, 458, 367, 478

2. **(b)** 642, 352, 854, 637, 487

3. **(c)** 8, 6, 9, 2, 5= Total 3

4. **(c)** 846, 446, 1066, 884, 690

5. **(d)** 526, 227, 747, 575, 380

6. **(c)** Only 1 and 2

    From I, R can be in 6th or 4th

    From I and II, R is in 6th

7. **(e)** Both I or III

    From I and III, D = 8 B = 8*100/40 = 20; A = 20-12 = 8

8. **(e)** Data inadequate

    S M Tu W Th F Sat

    She didn't arrive on Wednesday from I

    From II - before Friday mean S M TuTh

    From III - Wednesday and Thursday

9. **(b)** Only II

    From second it is clear that,

    (21 students) Gopal (11 students) Arun (26 students)

10. **(c)** Both I and II

    Go to school - fa la da;

    way to school - ma la fa;

    Go - da

(11 to 15):
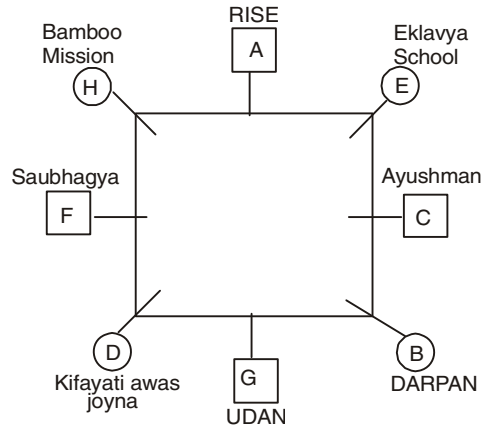
11. **(e)**
12. **(e)**
13. **(c)**
14. **(c)**
15. **(a)**

(16 to 20):

FLOOR	PERSON	MONTH	DATE
12	Bavi	January	12th
11	Deepa	February	17th
10	Anita	June	20th
9	Ellen	October	14th
8	Francis	September	15th
7	Chis	October	10th
6	Ivantu	January	18th
5	Hapi	July	11th
4	Kanthi	June	13th
3	Lami	July	9th
2	Garuda	February	19th
1	Jimmy	September	16th

16. **(d)**
17. **(e)**
18. **(b)**
19. **(e)**
20. **(c)**

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IMPORTANT QUESTIONS

English Language

Direction (1 - 5): In the passage given below there are 5 blanks, each followed by a word given in bold. Each blank has four alternative words given in options (1), (2), (3) and (4). You have to tell which word will best suit the respective blank. Mark (5) as your answer if the word given in bold after the blank is your answer i.e No change required.

There is no ___(A)___ **[dodge]** of alarmist narratives around AI. But the "danger" of AI isn't that it will become ___(B)___ **[abate]**, or follow its instructions with such a literal interpretation and on such a scale that human existence itself be ___(C)___ **[jeopardised]**. Science-fiction scenarios of ___(D)___ **[abjure]** AI are interesting thought-experiments but already-existing AI is here and requires well-crafted policy. Take driverless cars. The US Bureau of Labor Statistics lists six million professional drivers in the US as of 2016 and their jobs are in peril. Trains are easier to automate, and metros like Rome, London, and Paris to name a few are already ___(E)___ **[concealing]**.

1. Which of the following fits in the blank labelled (A)?
   (a) dearth   (b) implore
   (c) staunch   (d) entreat
   (e) No improvement

2. Which of the following fits in the blank labelled (B)?
   (a) scourge   (b) hostile
   (c) beseech   (d) chastise
   (e) No improvement

3. Which of the following fits in the blank labelled (C)?
   (a) reproved   (b) reproached
   (c) exonerate   (d) admonished
   (e) No improvement

4. Which of the following fits in the blank labelled (D)?
   (a) malign   (b) refute
   (c) rampant   (d) abhor
   (e) No improvement

5. Which of the following fits in the blank labelled (E)?
   (a) Reprobating   (b) Abetting
   (c) Aggrandizing   (d) Transitioning
   (e) No improvement

Direction (6 - 10): In the following sentence, four words or phrases have been printed in bold. One of them is not acceptable in Standard English or is a misfit in the context of the sentence. Pick up that part and mark its number. If there are no errors in the bold parts, mark (5) i.e. 'No error' as the answer.

6. I **could not** hear the **telephone** ring, **because** I was **hearing** to a song.
   (a) could not   (b) telephone
   (c) because   (d) hearing
   (e) No error

7. My **focus** is to see that the crucial line that **binds** free speech with **credible**, accountable narrative is not **appeased** voluntarily or involuntarily.
   (a) focus   (b) binds
   (c) credible   (d) appeased
   (e) No error

8. The terrorists and the **extremists collided** with the **smugglers** to **ravage** the country.
   (a) extremists   (b) collided
   (c) smugglers   (d) ravage
   (e) No error

9. A **pleasant** flowery **fragrance immanated** from the **corridor**.
   (a) Pleasant   (b) Fragrance
   (c) Immanated   (d) Corridor
   (e) No error

10. The gunmen **dragoned** the **pedestrian** into giving away any **valuable** belongings that she was **carrying.**
    (a) dragoned   (b) pedestrian
    (c) valuable   (d) carrying
    (e) No error

Direction (11 - 15): Below a word is given followed by three sentences which consist of the word. Identify the sentence/s which best express the meaning of the word. Choose Option 5 (none of these) if the word is not suitable in any of the sentences.

11. **FLUMMOX**
    A. It was my plan to **flummox** the evidence without leaving a trace.
    B. She was forced to **flummox** the computer software and was later penalised for it.
    C. The orator was able to **flummox** the audience so that they believed that the prince was not the right heir to the throne.
    (a) Only A   (b) Only B
    (c) Only C   (d) Both A and B
    (e) None of these

12. **OBAMBULATE**
    A. The circus tigers often tend to **obambulate** in their cages.
    B. Rachel was asked not to **obambulate** in the corridors during her practicals.
    C. The thief would not **obambulate** near the store from where she had robbed yesterday.
    (a) Both B and C   (b) Both A and C
    (c) Both A and B   (d) All of these
    (e) None of these

13. EQUIVOCAL

A. The experiment produced **equivocal** results due to which it was considered wrong by the student.

B. It was impossible to take charge of the **equivocal** force.

C. The CEO of the company called a meeting to **equivocal** different sections in each department.

(a) Only A   (b) Only B

(c) Only C   (d) Both B and C

(e) None of these

14. SUPERSEDE

A. Now take an identical triangle and **supersede** it on the triangle in question.

B. Don't forget to **supersede** with a Maraschino cherry in the middle of the creamy top.

C. She thought that the doctors would **supersede** a layer of skin on her, during the surgery.

(a) Both A and C   (b) Both A and B

(c) Both B and C   (d) All of these

(e) None of these

15. REVOKE

A. Misbehavior can lead to **revoke** of all the privileges granted.

B. Since she was admitted to the hospital, she could not attend the board meeting and took a **revoke**.

C. You cannot **revoke** your mistakes by presenting false witnesses in the court.

(a) Only A and B   (b) Only B and C

(c) Only C   (d) All of these

(e) None of these

Direction (16 - 20): In the following question, some parts of the sentence have errors and some have none. Find out which parts of the sentence have an error and choose the alternatives that make the sentence errorless.

16. It has been more than a fortnight since the strike in Darjeeling hills was called off normalcy / is yet to be restored of the tea gardens which / are now infested with overgrowths, weeds, and insects.

I. It has been more than a fortnight since the strike in Darjeeling hills was called off but normalcy

II. is yet to be restored to the tea gardens which

III. are now infesting with overgrowths, weeds, and insects.

(a) Only I   (b) Only II

(c) Only III   (d) Both I and II

(e) Both II and III

17. The modernist revolution in the arts during the early 20th century, far from discarding Shakespeare, eagerly enlisted his work in the service of / the avant-garde: the Expressionists in Germany and the Futurists in Moscow mounted productions of / his plays; while Marxist playwright and director Bertolt Brecht devised an epic theatre as the influence of Shakespeare.

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II. the avant-garde: the Expressionists in Germany and the Futurists in Moscow mounting productions of

III. his plays; while Marxist playwright and director Bertolt Brecht devised an epic theatre under the influence of Shakespeare.

(a) Only I   (b) Only II

(c) Only III   (d) Both I and II

(e) Both II and III

18. The existence of authors' exclusive rights was first legally referred to in the US Constitution, with its article 1 gives to Congress the power "To promote the progress / of science and useful arts, by securing for limited times to authors and inventors the exclusive right to their respective writings / and discoveries"; and the term is today considered as a direct translation of the French term droit d'auteur.

I. The existence of authors' exclusive rights was first legally referred to in the US Constitution, with its article 1 giving to Congress the power "To promote the progress

II. of science and useful arts, by securing for limited times as authors and inventors the exclusive right to their respective writings

III. and discoveries"; and the term is today considered to a direct translation of the French term droit d'auteur.

(a) Only I   (b) Only II

(c) Only III   (d) Both I and II

(e) Both II and III

ANSWER KEY

1. (a)	2. (b)	3. (e)	4. (c)	5. (d)
6. (d)	7. (d)	8. (b)	9. (c)	10. (a)
11. (c)	12. (d)	13. (a)	14. (e)	15. (c)
16. (d)	17. (c)	18. (a)		

BANKING AWARENESS

1. India's total foreign exchange (Forex) reserves stand at around US$453 billion as on 06 December 2019. The Foreign exchange of India is kept with _____
   (a) SBI   (b)ECGC   (c) RBI   (d) NABARD
   (e) Finance Ministry

2. Which of the following instruments is not a Negotiable Instrument, as per NI Act, 1881?
   (a) Bills of Exchange   (b) Letter of credit
   (c) Bank Draft   (d) Promissory Notes
   (e) Cheque

3. Deposits under Foreign Currency Non-Resident (FCNR) scheme can be accepted for a minimum of _____
   (a) 15 days   (b) 3 months (c) 6 months   (d) 1 year
   (e) 10 years

4. One of the State Government avails of a temporary financial assistance from Reserve Bank of India. This type of finance is called _____?
   (a) Overdraft
   (b) Temporary loan
   (c) Short term finance
   (d) Ways and Means advance
   (e) None of the given options is true

5. Which of the following forms of securing a loan is the safest one?
   (a) Lien   (b) Assignment
   (c) Pledge   (d) Hypothecation
   (e) Mortgage

6. When banks accept a fixed sum of money from an individual for a definite term and pay on maturity with interest, the deposit is known as-?
   (a) demand deposit   (b) term deposit
   (c) bond   (d) mortgage
   (e) advance

7. Which of the following public sector banks has celebrated it centenary year in 1965?
   (a) Central Bank of India   (b) Allahabad Bank
   (c) State Bank of India   (d) Bank of Maharashtra
   (e) Bank of Baroda

8. The primary function of a central co-operative bank is-?
   (a) to channelize the flow of funds from the State cooperative banks
   (b) mobilize the resources in the district for financing its members to the maximum extent possible
   (c) funds of the bank consist of share capital, deposits, loans and overdrafts from state co-operative banks and joint stocks.
   (d) All of the above
   (e) None of the given options is true

9. Which of the following Bank in 2012 has celebrated its 30th year of continuous service?
   (a) RBI   (b) SIDBI
   (c) Central Bank of India   (d) NABARD
   (e) SBI

10. Which of the following organizations/agencies works solely to monitor and arrange flow of agriculture credit in India?
    (a) NABARD   (b) SIDBI   (c) RBI   (d) SEBI
    (e) IRDAI

11. The RBI has decided to stop circulation of the coin of which of the following denominations from June 2011?
    (a) 50 paise   (b) Rs 1   (c) Rs 2   (d) 25 paise
    (e) Rs. 5

12. Insurance companies in India are regulated by-?
    (a) RBI   (b) AMFI   (c) SEBI   (d) IRDAI
    (e) NABARD

13. Department of Economic Affairs is part of which of the following Ministry?
    (a) Ministry of Home Affairs
    (b) Ministry of Planning
    (c) Ministry of Finance
    (d) Ministry of Heavy Industries & Public Enterprises
    (e) Ministry of Rural Development

14. The currency notes of which of the following denominations are not printed in India?
    (a) Rs 5   (b) Rs 10   (c) Rs 50   (d) Rs 1,000
    (e) Rs 2,500

15. Union Budget which is presented every year in the parliament is also known as-?
    (a) Government Budget
    (b) Common Budget
    (c) General Budget
    (d) Finance Report of the year
    (e) Statement of Allocation of funds

16. Banking Regulation Act 1949, does not at all apply to-
    (a) Nationalized banks
    (b) Foreign banks having branches in India
    (c) Both (a) and (b)
    (d) Co-operative Banks
    (e) None of the given options is true

17. A _____ is a loan in which property or real estate is used as collateral.
    (a) Mortgage   (b) Assets
    (c) Balance Sheet   (d) Ledger
    (e) None of the given options is true

18. Banknotes can be issued in any denominations but coins can be issued up to what denomination?
    (a) Rs. 5000 (b) Rs. 1000 (c) Rs. 500 (d) Rs. 100
    (e) Rs. 2000

19. Reserve Bank of India has raised the micro loan limits to ensure higher flow of funds to the economically weaker section. The regulator has raised the household income limit for availing micro loans while enhanced the lending limit to Rs _____ lakh per eligible borrower from Rs 1 lakh earlier.
    (a) 1 lakh (b) 3 lakh (c) 7 lakh (d) 5 lakh
    (e) 15 lakh

20. RBI issued its first banknote in January 1938 bearing the portrait of George IV. What was its denomination?
    (a) Rs. 5 (b) Rs. 10 (c) Rs. 1 (d) Rs. 2
    (e) Rs. 20

21. Bank holidays under Section 25 of the Negotiable Instruments Act, 1881 are declared by-?
    (a) State Government for the respective State
    (b) Banking Operations Department
    (c) Central Government
    (d) RBI
    (e) None of the given options is true

22. The tax payer's data flows directly from banks to Tax Information Network (TIN). Who maintains TIN?
    (a) RBI
    (b) National Securities Depository Ltd
    (c) National Securities Defense Ltd
    (d) Enforcement Directorate
    (e) CBDT

23. Which of the following is not included in CAMELS-?
    (a) Capital Adequacy and Asset Quality
    (b) Management and Earning Performance
    (c) Employees Performance
    (d) Liquidity and Systems
    (e) None of the given options is true

24. When were banknotes in the Mahatma Gandhi Series introduced?
    (a) 1991 (b) 1995 (c) 1996 (d) 2000
    (e) 1997

25. Ways and Means advances are provided by Reserve Bank of India only to-
    (a) Central Government
    (b) State Government
    (c) Both (a) and (b)
    (d) None of the given options is true
    (e) Foreign Government

26. Consider these statements:-
    Statement I - RBI decides volume and value of banknotes to be printed.
    Statement II - RBI decides volume and value of coins to be minted.
    (a) Both are true.
    (b) Both are false.
    (c) Statement I is true, but statement II is false
    (d) Statement I is false, whereas II is true
    (e) None of the given options is true

27. The individual who is named in the cheque for getting the payment is known as?
    (a) Payee (b) Drawee (c) Drawer (d) Endorsee
    (e) Demand Draft

28. Which type of accounts is very popular among companies, firms, public enterprises, businessmen who generally have higher number of regular transactions with the bank?
    (a) Term Deposit Account (b) Saving Account
    (c) Current Account (d) All of the above
    (e) None of the given options is true

29. Capital adequacy is worked out based on?
    (a) Total demand and time liabilities
    (b) Net demand and time assets
    (c) Risk weighted assets
    (d) Risk weighted liabilities
    (e) None of the given options is true

30. In which of the following types of banking, there is a direct execution of transaction between a bank and its consumers?
    (a) Retail Banking (b) Universal Banking
    (c) Virtual Banking (d) Unit Banking
    (e) None of the given options is true

ANSWER KEY

1. (c)	2. (b)	3. (d)	4. (d)	5. (c)
6. (b)	7. (b)	8. (d)	9. (d)	10. (a)
11. (d)	12. (d)	13. (c)	14. (e)	15. (c)
16. (d)	17. (a)	18. (b)	19. (a)	20. (a)
21. (d)	22. (b)	23. (c)	24. (c)	25. (c)
26. (c)	27. (a)	28. (c)	29. (c)	30. (a)

COMPUTER AWARENESS

1. net domain is used for:
   (a) educational institution
   (b) Internet Infrastructure and Service Providers
   (c) International Organizations
   (d) None of These

2. In order to use cable for browsing web you will need:
   (a) A cable modem
   (b) Network Interface Card (NIC)
   (c) Both of Above
   (d) None of These

3. ADSL gives:
   (a) Faster downloading speeds (receiving) than uploading speeds (sending)
   (b) Slower downloading speeds (receiving) than uploading speeds (sending)
   (c) Same downloading speeds (receiving) as uploading speeds (sending)
   (d) None of These

4. NAT stands for:
   (a) Network Address Translator
   (b) Network Access Translator
   (c) Network Acquired Translator
   (d) None of These

5. An example of the sub - fields of cryptography is:
   (a) Steganography   (b) Traffic Analysis
   (c) Both of Above   (d) None of These

6. When the information is reverted back into a useful form it is called:
   (a) Standard encryption   (b) Plain text encryption
   (c) Decryption   (d) None of These

7. The term Artificial Intelligence was coined in 1955 by_____:
   (a) James Gosling   (b) John Mc Carthy
   (c) Charles Babbage   (d) None of These

8. A _____is defined as "some sort of hardware architecture or software framework (including application frameworks), that allows software to run:
   (a) Antalogy   (b) Platforms
   (c) Toylogy   (d) None of These

9. Which among the following is used to access the network:
   (a) Application Layer   (b) Presentation Layer
   (c) Session Layer   (d) None of These

10. Which layer has access to particular network services, billing functions etc:
    (a) Session Layer   (b) Presentation Layer
    (c) Transport Layer   (d) None of These

11. Operating Systems, editors and debuggers comes under:
    (a) System Software   (b) Application Software
    (c) Utilities   (d) None of The Above

12. Which among the following device is required for the Internet Connection:
    (a) Joystick   (b) Modem
    (c) CD Drive   (d) None of The Above

13. BIOS stands for:
    (a) Basic Input Output Software
    (b) Basic Input Output System
    (c) Basic Input Output Standards
    (d) None of The Above

14. What do you call a single point on a computer screen:
    (a) Cell   (b) Element
    (c) Pixel   (d) None of The Above

15. How was the generation of computer classified:
    (a) by the speed of the computer
    (b) by the model of the computer
    (c) by the device used in memory & processor
    (d) by the accuracy of the computer

16. BCD stands for:
    (a) Base Coded Decimal
    (b) Bilateral Coded Decimal
    (c) Binary Coded Decimal
    (d) None of The Above

17. The following key is used to run a presentation in power point:
    (a) F2   (b) F3   (c) F4   (d) F5

18. Computer Language used on the internet is:
    (a) BASIC   (b) COBOL   (c) Pascal   (d) Java

19. _____is the process of dividing the disk into tracks and sectors:
    (a) Tracking   (b) Formatting
    (c) Crashing   (d) Allotting

20. Which ports connect special types of music instruments to sound cards:
    (a) BUS   (b) CPU   (c) USB   (d) MIDI

21. Which of the following is not the basic function of the computer:
    (a) Accept Input   (b) Process Data
    (c) Copy Text   (d) Stored Data
    (e) None of The Above

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22. Which device can understand difference between data and programs:
    (a) Input Device   (b) Output System
    (c) Memory   (d) Microprocessor

23. Watermark is available on:
    (a) Insert   (b) Page Layout
    (c) Format   (d) None of The Above

24. A device used for capturing an image (any drawing or photo) so that it can be stored on a computer is _____:
    (a) Modem   (b) Software
    (c) Scanner   (d) Keyboard

25. An error in a computer program is known as _____:
    (a) Crash   (b) Power Failure
    (c) Bug   (d) Virus

26. The patterns of printed lines on most products are called _____:
    (a) Prices   (b) Striping
    (c) Scanners   (d) Barcodes

27. ERP is an acronym for _____:
    (a) Enterprise Retirement Planning
    (b) Enterprise Relationship Planning
    (c) Enterprise Resource Planning
    (d) Enterprise Reorder Planning

28. What is usually used for displaying information at public places?
    (a) Monitors
    (b) Overhead Projections
    (c) Monitors and Overhead Projections
    (d) Touch Screen Kiosks

29. TDM stands for:
    (a) Task Division Multiplexing
    (b) Time Division Multiplexing
    (c) Testing Division Multiplexing
    (d) None of These

30. The size of a _____can cover a city whose scope is less than 100 kilometer such as cable TV networks etc:
    (a) MAN   (b) LAN
    (c) WAN   (d) None of These

31. When the information is reverted back into a useful form it is called:
    (a) Standard encryption   (b) Plain text encryption
    (c) Decryption   (d) None of These

32. Father of the punch card processing:
    (a) Charles Babbage   (b) Dr. Herman Hollerith
    (c) Blaise Pascal   (d) None of The Above

33. Which of the following cables can transmit data at high speeds:
    (a) Co - axial cables   (b) Optical cables
    (c) Both (a) and (b)   (d) Twisted pair cables

34. Reusable optical storage will typically have the acronym _____:
    (a) CD   (b) DVD   (c) ROM   (d) RW

35. A Web site's main page is called its:
    (a) Home Page   (b) Browser Page
    (c) Search Page   (d) Bookmark

36. _____are attempt by individuals to obtain confidential information from you by falsifying their identity:
    (a) Phishing Trips   (b) Computer Viruses
    (c) Spyware Scams   (d) Viruses

37. Most mail programs automatically complete the following two parts in an email?
    (a) From : and Body   (b) From : and Date
    (c) From : and To: (d) From : and Subject

38. A Central Computer that holds collections of data and programs for many PC's Workstations, and other computers is a(n) _____
    (a) Super computer   (b) Mini computer
    (c) Laptop   (d) Server
    (e) Palmtop

39. TCP stands for
    (a) Transmission Control Protocol
    (b) Telnet Control Protocol
    (c) Transmission Channel Protocol
    (d) Transmission Cross Protocol
    (e) None of the above

40. An email feature, which is used to send a copy of an email to one or many other people at the same time that you are sending it to the main recipient/s is called
    (a) CC   (b) BCC
    (c) To   (d) From
    (e) None of the above

ANSWER KEY

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

SBI CLERK (PRE)

(*Practice Test Paper*)

ENGLISH LANGUAGE

DIRECTIONS (1-5):- Rearrange the following SIX sentences/ group of sentences (A), (B), (C), (D), (E) and (F) in proper sequence to form a meaningful paragraph; then answer the questions given below them.

A. Most of his old friends were dead and his sons had grown up: one was working in a local garage.

B. When Mehmood was younger and had fallen sick, everyone in the neighbourhood had come to ask after his health.

C. The other, who was in Pakistan at the time of the Partition, had not been able to rejoin his relatives.

D. They did not have time for the old man and his memories.

E. But now, when his days were drawing to a close, no one visited him.

F. The children who had bought kites from him ten years ago were now grown men, struggling for a living.

1. Which of the following is the FIRST statement after rearrangement?
   (A) F   (B) D   (C) B   (D) A
   (E) C

2. Which of the following is the SECOND statement after rearrangement?
   (A) B   (B) D   (C) E   (D) C
   (E) F

3. Which of the following is the THIRD statement after rearrangement?
   (A) A   (B) D   (C) F   (D) B
   (E) E

4. Which of the following is the FIFTH statement after rearrangement?
   (A) A   (B) E   (C) D   (D) F
   (E) B

5. Which of the following is the SIXTH statement after rearrangement?
   (A) F   (B) D   (C) E   (D) C
   (E) A

DIRECTIONS (6-10):- Two columns are given in each question and each column has three parts of a sentence. Choose the most suitable pair, which makes a grammatically correct and contextually coherent statement.

6.

Column (1)	Column (2)
(A) In GDP (PPP), India comes a flattering third	(D) after China and the United States.
(B) In a brake-less hurtle, India's potentials are	(E) dividend was morphed into a nightmare.
(C) As Asia integrates, India is busy painting	(F) itself into an isolationist corner.

(A) A-E & B-D
(B) A-E & B-F
(C) C-F & A-D
(D) B-E & C-D
(E) None of these

7.

Column (1)	Column (2)
(A) The once-iconic Air India has, in the last four	(D) descent due a series of reckless decisions.
(B) The effort of the-then National Democratic Alliance	(E) aircraft in numbers far more than what it could.
(C) Had the disinvestment efforts succeeded, Air	(F) competition for his then-fledgling airline.

(A) A-D   (B) C-F   (C) B-D   (D) B-E
(E) None of these

8.

Column (1)	Column (2)
(A) The Eurozone consists of 19 (out of the 28)	(D) visa area covers 26 European countries.
(B) Originally, it was a grouping of West	(E) closer economic ties, with NATO as the security provider.
(C) Greece joined the EEC in 1961 but was	(F) suspended in 1967 after the military coup.

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

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9.

Column (1)	Column (2)
(A) In a democracy such as ours we	(D) evaluating the States on different parameters.
(B) Different agencies including NITI Aayog,	(E) certainly need a civilised and humane police.
(C) It goes without saying that the	(F) requires fine-tuning and improvement.

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

(E) None of these

10.

Column (1)	Column (2)
(A) Uttar Pradesh is in the throes of what is fast	(D) curriculum in major training institutions.
(B) Public opinion has been built around a few	(E) a gravely culpable crime against humanity.
(C) Mob control techniques are a part of the police	(F) gross misconceptions about modern policing.

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

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

(E) None of these

DIRECTIONS (11-15):- In the passage given below there are 5 blanks, each followed by a word given in **bold**. Each blank has four alternative words given in options (1), (2), (3) and (4). You have to tell which word will best suit the respective blank. Mark (5) as your answer if the word given in bold after the blank is your answer i.e No change required.

The free movement of people, goods, ideas, and services across borders - globalization - has allowed for efficiencies of scale and technological_____ **[commitments]** (A) that helped improve the lives of billions. Most people have never known a world in which globalization wasn't _____ **[synonymous]** (B) with the word "progress".

As the last three years of geopolitical chaos and _____ **[retreat]** (C) of populism have made clear, there have been plenty who have been left behind by globalization - or at least feel like they have. That has been true of the middle and working classes of the world's advanced industrial countries, who see the _____ **[deposition]** (D) of a new global middle class in Asia and Latin America as coming at the cost of their own well-being. For the first time, the momentum behind globalization is starting to _____ **[articulate]** (E).

11. Which of the following fits in the blank labelled (A)?
(A) Progression   (B) Enunciation
(C) Competence   (D) Inability
(E) No improvement

12. Which of the following fits in the blank labelled (B)?
(A) Contemptuous   (B) Gagged
(C) Prowess   (D) Adapted
(E) No improvement

13. Which of the following fits in the blank labelled (C)?
(A) Vigor   (B) Upsurge   (C) Gallant   (D) Apathy
(E) No improvement

14. Which of the following fits in the blank labelled (D)?
(A) Dominion   (B) Credit
(C) Attribution   (D) Ascent
(E) No improvement

15. Which of the following fits in the blank labelled (E)?
(A) Drift   (B) Sanctify
(C) Sputter   (D) Strangulate
(E) No improvement

DIRECTIONS (16-20):- In each of the given questions, few words have been **highlighted**. One of the highlighted words may be incorrectly spelt. Identify the word that has been spelt incorrectly and mark that as your answer. If none of the highlighted words have been spelt incorrectly, mark option 'e', all are correct, as your answer.

16. In its centuries of history, the Mall grew from the **emptiness** of an urban park into a carefully **cultivated** civic space, with **mueseums** for natural science, American history, African-American art, modern **sculpture**, etc.
(A) emptiness   (B) cultivated
(C) museums   (D) sculpture
(E) all are correct

17. Other than **archeaological**, there is today no real value to the original **heritage** of Lutyens, nor indeed to the new proposal which **willingly** adds more structures to the area, in **accordance** with the current political agenda.
(A) archaeological   (B) heritage
(C) willingly   (D) accordance
(E) all are correct

18. Given that any change should be directed at **guaranteeing** a better life for its citizens over a better life for its **bureaucrats**, the Central Vista's **transformation** becomes more important than **outright** preservation.
(A) guaranteeing   (B) bureaucrats
(C) transformation   (D) outright
(E) all are correct

19. The current representation of art, archaeology and **archieves** randomly **dispersed** along **inaccessible** roads requires **integration** with other equally crucial presences in three cultural clusters.
(A) archieves   (B) dispersed
(C) inaccessible   (D) integration
(E) all are correct

20. To **complete** the list of those **excluded**, we need to focus on **oppresed** Muslims in countries where the ruling power **officially** claims to be Muslim.
(A) complete   (B) excluded
(C) oppressed   (D) officially
(E) all are correct

DIRECTIONS (21-28):- Read the passage given below and then answer the questions given below the passage. Some words may be highlighted for your attention. Read carefully.

The Indian economy is diverse and embraces a huge area including agriculture, mining, textile industry, manufacturer and an extensive area of other services. There is an enormous shift from what the economy used to be in the distant past. Indian economy is the third largest in the world, as measured by 'Purchasing Power Parity' (PPP). Till today, two thirds of the population depends on agriculture directly or indirectly. Indian economy is somewhat socialistic in its approach but presently India is running with other capitalist countries. Colonial rule brought along with its change in the economic structure of the country. The whole process of taxation was revised, with effect on the farmers, a single currency system with fixed exchange rates, standardised weights and measures, free trade was encouraged and a kind of capitalist structure in the economy introduced. They exported the raw materials and manpower and the finished goods were brought back to India and sold at high rates. These policies were not favourable to Indian Economy. But other developments in transport and communication like introduction of railways, telegraphs and so on were made which affected the economy. The basic aim of British administration in India was to transform Indian subcontinent as a consumer market for British furnished goods. Technological upgradation and development of infrastructure as well as social infrastructure were negligible. During the independence Indian economy had almost all the features of an underdeveloped economy. In the last fifty years of self-rule, a lot of policy initiative has been taken up by the government of India to upgrade the economic base of the country. Still Indian economy is gripped by poverty, population explosion, backwardness both in agriculture and industry, low grade technological development, high unemployment and wide difference between the high and low income levels. Now in India incidence of poverty is coexisting with **sophisticated** nuclear technology.

21. Which policies of the British were not favourable to the Indian economy?
    (A) Importing workers from Britain
    (B) Exporting finished goods from India
    (C) Exporting of raw materials and manpower and selling the finished goods in India at high rates
    (D) Both 1 and 3
    (E) Both 1 and 2

22. What is the approach of the Indian economy?
    (A) Marxist   (B) Capitalistic
    (C) Feminist   (D) Socialistic
    (E) None of the above

23. Which of the following is true in the context of the above paragraph?
    (A) The British exported finished goods to Europe
    (B) The British standardised weights and measures
    (C) The contemporary Indian economy is not different from the past
    (D) The British didn't want to revise the whole process of taxation
    (E) Colonial rule did not bring about any change in the economic structure of the country.

24. Which of the following is not true with the context of the above paragraph?
    (A) PPP stands for Purchasing Power Parity
    (B) The British made developments in transport and communication
    (C) India not in the grips of poverty anymore
    (D) Population explosion is a concern for India
    (E) The British introduced a capitalist structure in the Indian economy

25. Which is the third largest economy in the world as measured by PPP?
    (A) American (B) Indian   (C) Chinese (D) European
    (E) None of the above

26. What was the main aim of British administration?
    (A) To get rid of poverty in India
    (B) To seize all of India's wealth
    (C) To transform Indian subcontinent as a consumer market for British furnished goods
    (D) To export items made by Indian artisans
    (E) Both 1 and 2

27. Which of the following means the same as EXTENSIVE?
    (A) Digress   (B) Vast   (C) Fickle   (D) Fume
    (E) Treason

28. Which of the following means the same as SOPHISTICATED?
    (A) Worldly   (B) Untenable (C) Eclectic   (D) Eccentric
    (E) Integrity

DIRECTIONS (29-30):- Read each sentence to find out if there is any error in it. The error, if any will be in one part of the sentence. The number of that part is the answer if there is no error, the answer is 'e'.

29. The research suggests that genetically speaking (A) / the pseudo-scientific attitude is more primitive, (B)/ and prior to, the scientific attitude: that (C)/ it is a pre-scientific attitude. (D)
    (A) A   (B) C   (C) D   (D) B
    (E) No Error

30. Before he had reached the house, (A)/ the forces behind him had already (B)/ started firing indiscriminately, (C)/ one piercing Younis's right thigh. (D)
    (A) B   (B) D   (C) A   (D) C
    (E) No Error

QUANTITATIVE APTITUDE

DIRECTIONS (31-35):- Find the wrong number in following number series :

31. 12, 39, 63, 90, 104, 141, 165

(A) 104   (B) 39   (C) 90   (D) 141

(E) 165

32. 13, 40, 56, 181, 217, 562, 624

(A) 13   (B) 40   (C) 181   (D) 562

(E) 217

33. 112, 128, 108, 132, 104, 134, 100

(A) 112   (B) 128   (C) 134   (D) 108

(E) 100

34. 120, 145, 168, 197, 224, 255, 288

(A) 288   (B) 197   (C) 145   (D) 255

(E) 120

35. 5, 6, 14, 45, 184, 920, 5556

(A) 5   (B) 6   (C) 14   (D) 920

(E) 45

36. A and B together supposed to do 11/30 of the work and B and C together 4/5 of the work. If they got Rs. 840 then difference in the share of A and B is-

(A) Rs. 60   (B) Rs. 28   (C) Rs. 30   (D) Rs. 45

(E) Rs. 40

37. A sum of money becomes two times in 5 years at a certain rate of interest. In how many years will it become 6 times at the same rate of interest?

(A) 16 years   (B) 21 years   (C) 14 years   (D) 19 years

(E) None of the above

38. The average of 2 numbers is 20. If another number is added to them the average becomes 19. Find the number added.

(A) 15   (B) 16   (C) 17   (D) 19

(E) 13

39. Nancy's brother is 5 years elder to her. The sum of their ages is three fourth of their father's age. After 4 years, father's age will be twice the age of Nancy's brother. What will be the age of Nancy 7 years from now?

(A) 14 years   (B) 16 years   (C) 18 years   (D) 21 years

(E) 24 years

40. A boat covers 17.5 km upstream in 3.5 hours. The same boat takes eighty percent of previous time to cover 25.2 km with the flow. Calculate the speed of the boat without flow?

(A) 7 km/hr   (B) 2 km/hr   (C) 3.5 km/hr   (D) 5.5 km/hr

(E) None of these

DIRECTIONS (41-45):- Line graph given below shows number of total visitors in a park on five different days and table shows number of female visitors on these five days.
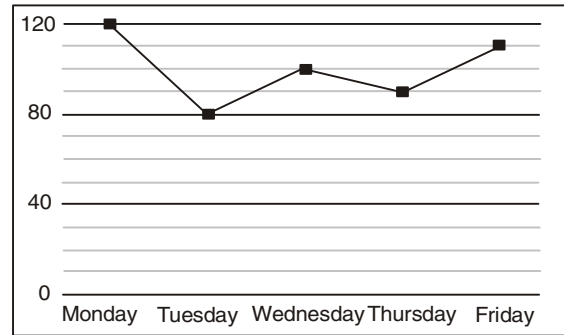
Days	Female visitors
Monday	40
Tuesday	30
Wednesday	35
Thursday	50
Friday	25

41. Total male visited on Friday is what percent more than total male visited on Tuesday?

(A) 65%   (B) 70%   (C) 80%   (D) 75%

(E) 60%

42. Find ratio of total male visited on Monday to total male visited on Wednesday?

(A) 20 : 11   (B) 18 : 13   (C) 4 : 3   (D) 16 : 13

(E) 13 : 20

43. Find average number of males visited on Monday and Thursday?

(A) 80   (B) 40   (C) 60   (D) 50

(E) 64

44. Total male visited on Thursday is what percent less than total male visited on Monday?

(A) 65%   (B) 60%   (C) 55%   (D) 40%

(E) 50%

45. If total visitors in that park on Saturday is 20% more than that of on Thursday and total male visitors on Saturday are 20% more than that of on Wednesday, then find total female visitors on Saturday?

(A) 30   (B) 40   (C) 20   (D) 35

(E) 45

46. The price of an ink-pen is 30 more than that of a pencil. If difference between the price of 12 ink-pens and price of 15 pencils is Rs. 345. By what approximate percent is the price of the pencil is less than that of the ink - pens?

(A) 93.65%   (B) 85.71%   (C) 88.36%   (D) 87.96%

(E) 58.96%

47. A trader has 200 kg of rice, a part of which he sells at 15% profit and the rest at 5% loss. On the whole his profit is 10%. What is the quantity sold at 15% profit and that at 5% loss?

(A) 75, 125 (B) 100, 100 (C) 175, 25 (D) 150, 50
(E) 125, 75

48. A train passes a station platform in 36 seconds and a man standing on the platform in 20 seconds. If the speed of the train is 54 km/hr, what is the length of the platform?

(A) 100 m (B) 160 m (C) 200 m (D) 240 m
(E) 250 m

49. The ratio between the speeds of two trains is 4 : 5. If the second train runs 500 km in 5 hours, what is the speed of the first train?

(A) 80 km/hr (B) 90 km/hr
(C) 120 km/hr (D) 140 km/hr
(E) 150 km/hr

50. 30 women's can complete a work in 14 days while 14 men's can complete the same work in 29 days. What is the ratio between the work efficiency of a woman and a man?

(A) 28 : 31 (B) 29 : 33 (C) 29 : 30 (D) 34 : 33
(E) 39 : 11

DIRECTIONS (51-55):- What will come in the place of question (?) mark.

51. 45% of $400 + ?^2 = (16)^2 + 120$

(A) 12 (B) 14 (C) 16 (D) 18
(E) 8

52. 12% of $? + 12.5\%$ of $960 = 16 \times 12$

(A) 840 (B) 960 (C) 800 (D) 600
(E) 400

53. $15 \times ? + 20\%$ of $450 = 360$

(A) 12 (B) 20 (C) 24 (D) 16
(E) 18

54. $648 - ? + 199.5 = 25\%$ of 960

(A) 16 (B) 8 (C) 32 (D) 18
(E) 12

55. $? + 13,1 - 6. + 6,5 - 6. = 24$

(A) 1 (B) 8 (C) 4 (D) 6
(E) 2

DIRECTIONS (55-60):- In the given question, two equations numbered l and II are given. You have to solve both the equations and mark the appropriate answer-

56. I. $2x^2 - 11x - 30 = 0$
II. $y^2 - 8x + 15 = 0$
(A) x > y (B) x < y (C) x ≥ y (D) x ≤ y
(E) x = y or relationship between x and y cannot be established

57. I. $2x^2 + 5x + 2 = 0$
II. $4y^2 = 1$
(A) x < y (B) x > y (C) x ≤ y (D) x ≥ y
(E) x = y

58. I) $2x^2 + 12x + 16 = 0$
II) $4y^2 + 13y + 9 = 0$
(A) if x > y (B) if x ≥ y (C) if x < y (D) x ≤ y
(E) x = y or the relationship cannot be established

59. I. $x^2 - 8x + 15 = 0$
II. $y^2 + 14y + 24 = 0$
(A) x > y (B) x ≥ y (C) x < y (D) x ≤ y
(E) x = y or the relationship cannot be determined

60. I. $x^2 - 14x + 45 = 0$
II. $y^2 - 24y + 135 = 0$
(A) x > y (B) x < y (C) x ≥ y (D) x ≤ y
(E) x = y or relationship between x and y cannot be established

DIRECTIONS (61-65):- Given below pie chart shows percentage distribution of total students in five different schools. Read the data carefully and answer the questions.
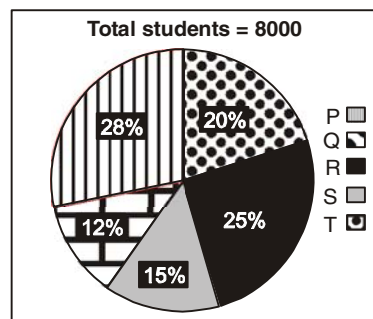
61. If ratio of boys to girls in school P & R is 5 : 3 and 7 : 5 respectively, then find difference between number of girls in P & R?

(A) 50 (B) 100 (C) 200 (D) 150
(E) 250

62. Find central angle for total number of students in P & T together?

(A) 180° (B) 162° (C) 144° (D) 172.8°
(E) 158.4°

63. Total students in T is what percent more than total students in Q?

(A) 16% (B) 12% (C) 8% (D) 10%
(E) 18%

64. Find average number of students in P, S & T?

(A) 2000 (B) 1500 (C) 1200 (D) 1800
(E) 1600

65. If total students in school 'E' is 25% more than that of in school S and ratio of boys to girls in school E is 5 : 3, then find difference between boys and girls in school E?

(A) 400 (B) 180 (C) 300 (D) 360
(E) 240

REASONING ABILITY

DIRECTIONS (66-70): Study the following information carefully and answer the questions given below.

Eight boxes A, B, C, D, F, G, H and E are placed one above the other but not necessarily in the same order. The bottom-most box is numbered 1, the immediate above box is numbered 2 so on until the topmost box is numbered 8.

There are more than three boxes between C and G which are not kept on the top. H is kept neither on the top nor immediately next to the box C and G. A and D are kept next to each other. There is one box between F and A. There are more than three boxes between H and E. G is not kept on the odd number position. B is kept above A. Box C is not kept above H and G.

66. Four of the following five are alike in a certain way and hence forms a group. Which of them does not belong to the group?

   (A) B D   (B) A G   (C) D H   (D) F A

   (E) C D

67. Which among the following boxes is not placed between F and G box?

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

   (E) None of these

68. Which among the following statements is true?

   (A) E is kept above D.

   (B) A is kept below G.

   (C) E is kept immediately above B.

   (D) None of these

   (E) All of these

69. Which of the following boxes is kept between H and C?

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

   (E) None of the above.

70. How many boxes are kept below box A?

   (A) One   (B) Two   (C) Three   (D) Four

   (E) Can't say

DIRECTIONS (71-75):- In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions. Give answer

71. **Statements:**

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

   Conclusions:

   i. $T < X$ ii. $T \geq W$

   (A) If only conclusion I is true

   (B) If only conclusion II is true

   (C) If either conclusion I or II is true

   (D) If neither conclusion I nor II is true

   (E) If both conclusions I and II are true

72. **Statements:**

   $A > B \leq C ; D \geq E = B ; F = D \leq G$

   Conclusions

   i. $F > B$ ii. $G \geq B$

   (A) If only conclusion I is true

   (B) If only conclusion II is true

   (C) If either conclusion I or II is true

   (D) If neither conclusion I nor II is true

   (E) If both conclusions I and II are true

73. **Statements:**

   $U > V \geq W ; X > Y ; Z = Y \leq V$

   Conclusions

   i. $Y < U$ ii. $X > Z$

   (A) If only conclusion I is true

   (B) If only conclusion II is true

   (C) If either conclusion I or II is true

   (D) If neither conclusion I nor II is true

   (E) If both conclusions I and II are true

74. **Statements:**

   $I > J < K < L ; L = M > K \leq O$

   Conclusions

   i. $I > O$ ii. $K < I$

   (A) If only conclusion I is true

   (B) If only conclusion II is true

   (C) If either conclusion I or II is true

   (D) If neither conclusion I nor II is true

   (E) If both conclusions I and II are true

75. **Statements:**

   $A \leq C \geq D > B ; Q \geq C > W > M$

   Conclusions

   i. $D \leq Q$ ii. $Q \geq B$

   (A) If only conclusion I is true

   (B) If only conclusion II is true

   (C) If either conclusion I or II is true

   (D) If neither conclusion I nor II is true

   (E) If both conclusions I and II are true

76. How many meaningful words can be made with the alphabets S, U, E, Q, T each being used only once in each word?

   (A) None   (B) One   (C) Two   (D) Three

   (E) More than three

DIRECTIONS (77-79):- Study the following information carefully and answer the questions given below.

The weight of six persons A, B, C, D, E and F is measured. All of them have different weights. D is lighter than only one person. E is heavier than B but lighter than F. A is heavier than F. Person B is not the lightest one. The person which is the

third lightest has a weight of 73 kg and the person which is the heaviest is of 96 kg.

77. Which of the following is the heaviest one?
(A) A (B) F (C) E (D) C
(E) D

78. Who is the second lightest?
(A) A (B) D (C) E (D) B
(E) F

79. What could be the weight of D?
(A) 97 Kg (B) 85 Kg (C) 73 Kg (D) 62 Kg
(E) None of these

80. The following question is based on the five three-digit numbers given below.
134 625 735 387 881
Which of the following is the third-highest number in the given arrangement?
(A) 134 (B) 625 (C) 981 (D) 735
(E) None of these

DIRECTIONS (81-85):- Study the following information carefully and answer the questions given below:

A certain number of persons are sitting in the row facing in the north direction. Four persons sit between P and Q. S sits 2nd to the left of Q. There are as many persons sit between Q and S as sit between R and Q. Six persons sit between R and V. V sits 3rd from one of the extreme ends. S sits to the left of V. Only one person sits between T and W, who sits 2nd to the left of V. There are as many persons sit to the right of V as sit to the left of P.

81. What is the position of Q with respect to P?
(A) 5th to the right (B) 3rd to the right
(C) 4th to the right (D) 4th to the left
(E) 5th to the left

82. What is the maximum number of persons are sitting in the row?
(A) Ninety (B) Seventeen
(C) Nineteen (D) Eighteen
(E) Twenty one

83. If K sits exactly in between Q and R, then how many persons sit between K and W?
(A) Four (B) Five
(C) More than five (D) Three
(E) None of these

84. The number of persons sit between P and S is same as the number of persons sit between R and ____?
(A) Q (B) T (C) W (D) V
(E) None of these

85. The number of persons sit between P and S is same as the number of persons sit between R and ____?
(A) Q (B) T (C) W (D) V
(E) None of these

DIRECTIONS (86-89): Read the following information carefully and answer the questions.

There are eight members in a family and only four female members. H is the paternal aunt of D who is the daughter of A. Q is the son of C who is the brother-in-law of F. G is married to F. P is the grandson of A and C is the uncle of P.

86. How F is related to D.
(A) Sister (B) Brother
(C) Mother (D) mother-in-law
(E) either a or b

87. Who is the grandfather of Q.
(A) H (B) G (C) F (D) P
(E) A

88. Who is the wife of C.
(A) D (B) F (C) H (D) P
(E) None of these

89. How G is related to F.
(A) Father-in-law (B) Husband
(C) Brother (D) Maternal uncle
(E) Cannot be determined

DIRECTIONS (90-94):- Study the following information carefully to answer the given questions:

In a certain code language:
'good health is necessity' is coded as 'st mn uv pq '
'right way must thinking' is coded as 'rt jk wi jp'
'digital india good thinking' is coded as 'wi mn ad lv '
'digital necessity is must' is coded as 'ad st pq jp'

90. What is the code for the word 'necessity'?
(A) ad (B) pq (C) rt (D) st
(E) Either (b) or (d)

91. What is the code for the word 'india'?
(A) lv (B) jk
(C) rt (D) either (a) or (b)
(E) None of these

92. Which of the following word is coded as 'rt'?
(A) right (B) must
(C) way (D) either (a) or (c)
(E) thinking

93. If 'right thinking is necessity' is coded as 'wi st jk pq' then what will be the code for 'way is necessity'?
(A) rt st mn (B) None of these
(C) rt st pq (D) rt mn pq
(E) ad rt wi

94. Which of the following word is coded as 'ad'?

    (A) is   (B) good   (C) right   (D) way

    (E) digital

95. Mr. X starts walking from point A and walked 2m towards east and after reaching at point B he takes a right turn and reached at point C after walking 4m. From there he takes a left turn and walked 3m to reach point D then he takes a right turn and walked 6m again to reach at point E. Find the direction of point A with respect to point D?

    (A) North   (B) North east

    (C) North west   (D) South

    (E) None of these

Directions (96-100): Study the following information carefully and answer the given questions.

Eight friends - J, K, L, M, N, O, P and Q - are sitting around a square table in such a way that four of them sit at four corner of the table while the other four sit in the middle of the four sides. Those who sit in the middle of the four sides face the centre while those who sit at the four corners face outside.

J sits third to the left of L, who does not sit at any of the corners. N sits to the left but not on the immediate left of O, who is not an immediate neighbour of L. K and Q are the immediate neighbours of neither each other nor M respectively. K is an immediate neighbour of P.

M does not sit in the middle of any sides and at least two persons can sit between J and M. N and P sit opposite each other but do not face each other. O cannot sit opposite L.

96. Who among the following sits third to the left of Q?

    (A) K   (B) P   (C) M   (D) L

    (E) None of these

97. What is the position of K with respect to O?

    (A) Third to the left   (B) Third to the right

    (C) Fourth to the left   (D) Second to the right

    (E) None of these

98. Who among the following represent the immediate neighbours of O?

    (A) QP   (B) PJ   (C) KN   (D) JQ

    (E) None of these

99. If they all are rearranged anti-clockwise in alphabetical order starting from J (J retains his original position), which of the following would retain his original position?

    (A) Q   (B) P   (C) M   (D) N

    (E) None of these

100. Who among the following sits exactly between M and P?

    (A) K   (B) Q   (C) O   (D) L

    (E) None of these

HINTS & SOLUTION

1. (C) The Correct sequence after rearrangement is - BEACFD. So, the FIRST sentence is B.

2. (C) The Correct sequence after rearrangement is - BEACFD. So, the SECOND sentence is E.

3. (A) The Correct sequence after rearrangement is - BEACFD. So, the THIRD sentence is A.

4. (D) The Correct sequence after rearrangement is - BEACFD. So, the FIFTH sentence is F.

5. (B) The Correct sequence after rearrangement is - BEACFD. So, the SIXTH sentence is D

6. (C) Sentences (C-F) & (A-D) of Column I and Column II are most suitable pair to make grammatically correct and contextually coherent statement.

7. (E) None of the sentence can be joined together to make a grammatically correct and contextually coherent statement.

8. (A) Sentences (C-F) of Column I and Column II are most suitable pair to make grammatically correct and contextually coherent statement.

9. (B) Sentences (A-E) of Column I and Column II are most suitable pair to make grammatically correct and contextually coherent statement.

10. (A) Sentences (B-F) & (C-D) of Column I and Column II are most suitable pair to make grammatically correct and contextually coherent statement.

11. (A) Option A contains appropriate word to be filled up in the given blank.

Progression - a number of things in a series.

12. **(E)** No improvement is required in the given sentence. So, Option E is correct answer

13. **(B)** Option B contains appropriate word to be filled up in the given blank.

    Upsurge - an upward surge in the strength or quantity of something; an increase.

14. **(D)** Option D contains appropriate word to be filled up in the given blank.

    Ascent - a climb or walk to the summit of a mountain or hill.

15. **(C)** Option C contains appropriate word to be filled up in the given blank.

    Sputter - make a series of soft explosive or spitting sounds.

16. **(C)** Word given in Option C is incorrectly spelt as "mueseums". The Correct spelling is "museums".

17. **(A)** Word given in Option A is incorrectly spelt as "archeaological". The Correct spelling is "archaeological".

18. **(E)** All the highlighted words are correctly spelt. So, Option E is correct answer.

19. **(A)** Word given in Option A is incorrectly spelt as "archieves". The Correct spelling is "archives".

20. **(C)** Word given in Option C is incorrectly spelt as "oppresed". The Correct spelling is "oppressed".

21. **(C)** According to the passage, Option C is correct answer

22. **(D)** According to the passage, Option D is correct answer

23. **(B)** According to the passage, Option B is correct answer

24. **(C)** According to the passage, Option C is correct answer

25. **(B)** According to the passage, Option B is correct answer

26. **(C)** According to the passage, Option C is correct answer

27. **(B)** Option B is correct synonym for the given word.

    Extensive - covering or affecting a large area.

    Vast - of very great extent or quantity; immense.

28. **(A)** Option A is correct synonym for the given word.

    Sophisticated - having, revealing, or involving a great deal of worldly experience and knowledge of fashion and culture.

    Worldly - (of a person) experienced and sophisticated.

29. **(D)** Error lies in the B part of the given sentence. i.e. we will place "than" after "primitive".

30. **(C)** Error lies in the A part of the given sentence. i.e. "he had reached" will be replaced by "he reached".

31. **(A)** Wrong number = 104

    Pattern of series –

    $12 + 27 = 39$

    $39 + 24 = 63$

    $63 + 27 = 90$

    $90 + 24 = 114$

    $114 + 27 = 141$

    $141 + 24 = 165$

    So, 114 should come in the place of 104

32. **(D)** Wrong number = 562

    $13 + 3^3 = 40$

    $40 + 4^2 = 56$

    $56 + 5^3 = 181$

    $181 + 6^2 = 217$

    $217 + 7^3 = 560$

    $560 + 8^2 = 624$

    So, 560 should come in the place of 562.

33. **(C)** Wrong number = 134

    Pattern of series –

    $112 + 16 = 128$

    $128 - 20 = 108$

    $108 + 24 = 132$

    $132 - 28 = 104$

    $104 + 32 = 136$

    $136 - 36 = 100$

    So, should be 136 come in the place of 134.

34. **(D)** Wrong number = 225

    Pattern of series –

    $120 = 11^2 - 1$

    $145 = 12^2 + 1$

    $168 = 13^2 - 1$

    $197 = 14^2 + 1$

    $224 = 15^2 - 1$

    $16^2 + 1 = 257$

    $288 = 17^2 - 1$

    So, should be 257 come in the place of 255.

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35. (D) Wrong number = 920

Pattern of series –

$5 \times 1 + 1 = 6$

$6 \times 2 + 2 = 14$

$14 \times 3 + 3 = 45$

$45 \times 4 + 4 = 184$

$184 \times 5 + 5 = 925$

$925 \times 6 + 6 = 5556$

So, 925 should come in the place of 920.

36. (B) Given,

$\Rightarrow A + B + X = 1$

$\Rightarrow A + B = 11/30$

$\Rightarrow B + X = 4/5$

Adding,

$\Rightarrow A + 2B + X = 35/30$

$\Rightarrow B = 35/30 - 1 = 5/30 = 1/6$

Then,

$\Rightarrow A = 11/30 - 1/6 = 1/5$

Required difference in shares =

$= 840 \times 1/5 - 840 \times 1/6$

$= Rs. 28$

37. (E) First we need to calculate the rate of interest by using the simple interest formula.

Let the original principal amount be P.

Time is 5 years and its given that the sum becomes twice of the original principal amount.

$\therefore$ Principal = P

Substitute the above value in the SI formula.

$\Rightarrow SI = SI = \dfrac{P \times R \times T}{100}$

$P = \dfrac{P \times R \times 5}{100} \Rightarrow R = 20\%$

$\therefore$ Rate of interest is of 20%

Calculating the time for principal to become five times its original amount.

SI would be equal to 6 times the original amount in order to make the total amount five times the principal.

i.e. SI = 5P

Substituting values in SI formula.

$\Rightarrow SI = \dfrac{P \times R \times T}{100}$

$\Rightarrow 5P = \dfrac{P \times 20 \times T}{100}$

$\Rightarrow T = 25$ years

$\therefore$ Time taken for the principal amount to become six times at 20% rate of interest is 25 years.

38. (C) Let's assume the 3 numbers be a, b and c.

We know that,

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

$\Rightarrow 19 = (a + b + c)/3$

$a + b + c = 57$ ...... Equation (1)

Also, $20 = (a + b)/2$

$\Rightarrow a + b = 40$

Substituting the value in Equation (1) we get,

$\Rightarrow 40 + c = 57$

$\therefore c = 57 - 40 = 17$

39. (C) Let the age of Nancy be N years.

$\Rightarrow$ Age of Nancy's brother = (N + 5) years

The sum of their ages is three fourth of their father's age.

$\Rightarrow$ Father's age is 4/3 of sum of ages of Nancy and Nancy's brother.

$\Rightarrow$ Father's age = (4/3)(N + N + 5) years = (4/3) (2N + 5) years

After 4 years, father's age will be twice the age of Nancy's brother.

$\Rightarrow [(4/3)(2N + 5) + 4] = 2(N + 5 + 4)$

$\Rightarrow 8N + 20 + 12 = 6N + 54$

$\Rightarrow N = 22/2 = 11$

$\therefore$ Age of Nancy 7 years from now = (11 + 7) years = 18 years

40. (A) Time taken by boat to travel upstream = 3.5 hours

Time taken by boat to travel downstream = 0.8 × 3.5 = 2.8 hours

Let the speed of boat in still water be x km/hr. and the speed of the current be y km/hr.

Speed of the boat in upstream = (x - y) km/hr.

Speed of boat in downstream = (x + y) km/hr.

Acc. to the question, x - y = 17.5/3.5

Or, x - y = 5   ----(1)

And, x + y = 25.2/2.8

Or, x + y = 9   ----(2)

From eq.(1) and eq. (2), we get x = 7km/hr and y = 2km/hr

$\therefore$ The speed of the boat in still water is 7km/hr

41. (B) Total male visited on Friday = 110 – 25 = 85

Total male visited on Tuesday = 80 – 30 = 50

Required percentage = $\dfrac{85 - 50}{50} \times 100 = 70\%$

42. (D)

43. (C) Total male visited on Monday = 120 – 40 = 80

Total male visited on Thursday = 90 – 50 = 40

Required average = $\dfrac{80 - 40}{2} = 60$

44. (E) Total male visited on Thursday = 90 – 50 = 40

Total male visited on Monday = 120 – 40 = 80

Required percentage = $\dfrac{80 - 40}{80} \times 100 = 50\%$

45. (A) Total visitors in park on Saturday = $90 \times \dfrac{120}{100} = 108$

Total male visitors on Saturday = $(100 - 35) \times \dfrac{120}{100} = 78$

So, total female visitors on Saturday = 108 – 78 = 30

46. (B) Let the price of a pencil be Rs. x

$\Rightarrow$ Then price of an ink-pen = Rs. (x + 30)

$\Rightarrow$ 12(x + 30) - 15x = 345

$\Rightarrow$ 12x + 360 - 15x = 345

$\Rightarrow$ 3x = 15

$\Rightarrow$ x = 5

Price of a pencil is Rs. 5

Price of an ink-pen = 30 + 5 = Rs. 35

Required percentage:

= (35 - 5)/35 × 100

= (30/35) × 100

= 85.71%

∴ By 85.71% the price of the pencil is less than that of the ink - pens.

47. (D) Let the quantity sold at 15% profit be x kg. Then the quantity sold at 5% loss will be (200 -x) kg

Let us consider price of the rice be Rs.1 per kg

Then the price of x kg of rice = Rs. x and price of (200 - x) kg rice = Rs. (200 - x)

$\Rightarrow$15% profit of x + 5% loss of (200 - x) = 10% profit of 200

$\Rightarrow$ 15x/100 - 10 + 5x/100 = 20

$\Rightarrow$ 20x/100 = 30

$\Rightarrow$ x = 150 kg

$\Rightarrow$ 200 - x = 200 - 150 = 50 kg

$\Rightarrow$ Quantity sold at 15% profit = 150 kg and the quantity sold at 5% loss = 50 kg

48. (D) Speed = 54 × 1000/(60 × 60) = 15 m/sec

Length of the train = (15 × 20) m = 300 m

Let the length of the platform be x meters.

(x + 300)/36 = 15

$\Rightarrow$ x = 240 m

49. (A) Speed of second train = 500/5 = 100 km/hr

Ratio of speeds of two trains = 4 : 5

Speed of first train = 100 × (4/5) = 80 km/hr

50. (C) 30 women's can complete a work in 14 days.

∴ 1 woman's 1 day's work = 1/(30 × 14)

A woman can complete the work in 420 days.

14 men's can complete the work in 29 days,

∴ 1 man's 1 day's work = 1/(29 × 14)

A man can complete the work in 406 days.

Required ratio = 420 : 406 = 30 : 29

∴ The ratio between the work efficiency of a woman and a man is 29 : 30.

51. (B) $\dfrac{45}{100} \times 400 + ?^2 = 376$

$?^2 = 196$

$? = 14$

52. (D) $\dfrac{12}{100} \times ? + \dfrac{1}{8} \times 960 = 192$

$\dfrac{120}{100} \times ? = 192 - 120$

$\dfrac{120}{100} \times ? = 72$

$? = 600$

53. (E) $15 \times ? + \dfrac{20}{100} \times 450 = 360$

$15 \times ? = 360 - 90$

$15 \times ? = 270$

$? = 18$

54. (A) $\dfrac{648}{?} + 199.5 = \dfrac{25}{100} \times 960$

$\dfrac{648}{?} = 40.5$

$? = 16$

55. (C) $? + \dfrac{79}{6} + \dfrac{41}{6} = 24$

$? = 24 - 20$

$? = 4$

56. (E) I.. $2x^2 - 11x - 30 = 0$

$\Rightarrow 2x^2 - 15x + 4x - 30 = 0$

$\Rightarrow x(2x - 15) + 2(2x - 15) = 0$

$\Rightarrow (x + 2)(2x - 15) = 0$

So, x = –2, x = 7.5

II. $y^2 - 8x + 15 = 0$

$\Rightarrow y^2 - 5y - 3y + 15 = 0$

$\Rightarrow y(y - 5) - 3(y - 5) = 0$

$\Rightarrow (y - 5)(y - 3) = 0$

So, y = 5, y = 3

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57. (C) $2x^2 + 5x + 2 = 0$

$\Rightarrow 2x^2 + 4x + 1x + 2 = 0$

$\Rightarrow 2x(x + 2) + 1(x + 2) = 0$

$\Rightarrow (2x + 1)(x + 2) = 0$

$\Rightarrow x = -1/2, -2$

$\Rightarrow x = -0.5, -2$

$4y^2 = 1$

$\Rightarrow y^2 = \frac{1}{4}$

$\Rightarrow y = \pm(1/2)$

$\Rightarrow y = \pm 0.5$

58. (E) From I)

$\Rightarrow 2x^2 + 12x + 16 = 0$

$\Rightarrow 2x^2 + 4x + 8x + 16 = 0$

$\Rightarrow 2x(x + 2) + 8(x + 2) = 0$

$\Rightarrow (2x + 8)(x + 2) = 0$

$\Rightarrow x = -4$ and $x = -2$

From II)

$\Rightarrow 4y^2 + 13y + 9 = 0$

$\Rightarrow 4y^2 + 4y + 9y + 9 = 0$

$\Rightarrow 4y(y + 1) + 9(y + 1) = 0$

$\Rightarrow (4y + 9)(y + 1) = 0$

$\Rightarrow y = -1$ and $y = -9/4 = -2.25$

59. (A) From the given data,

$\Rightarrow x^2 - 8x + 15 = 0$

$\Rightarrow x^2 - 3x - 5x + 15 = 0$

$\Rightarrow x(x - 3) - 5(x - 3) = 0$

$\Rightarrow (x - 3)(x - 5) = 0$

$\Rightarrow x = 3$ and $x = 5$

Also given that $y^2 + 14y + 24 = 0$

$\Rightarrow y^2 + 12y + 2y + 24 = 0$

$\Rightarrow y(y + 12) + 2(y + 12) = 0$

$\Rightarrow (y + 2)(y + 12) = 0$

$\Rightarrow y = -2$ and $y = -12$

60. (D) I. $x^2 - 14x + 45 = 0$

$\Rightarrow x^2 - 9x - 5x + 45 = 0$

$\Rightarrow x(x - 9) - 5(x - 9) = 0$

$\Rightarrow (x - 9)(x - 5) = 0$

So, $x = 9, x = 5$

II. $y^2 - 24y + 135 = 0$

$\Rightarrow y^2 - 15y - 9y + 135 = 0$

$\Rightarrow y(y - 15) - 9(y - 15) = 0$

$\Rightarrow (y - 15)(y - 9) = 0$

So, $y = 15, y = 9$

61. (D) Total girls in P $= 8000 \times \frac{20}{100} \times \frac{3}{8} = 600$

Total girls in R $= 8000 \times \frac{15}{100} \times \frac{5}{12} = 500$

Required difference $= 600 - 500 = 100$

62. (D) Required central angle $= \frac{(20 + 28)}{100} \times 360 = 172.8°$

63. (B) Reuquired percentage $= \frac{28 - 25}{25} \times 100$

$= \frac{28 - 25}{25} \times 100 = 12\%$

64. (E) Required average $= \left(\frac{20 + 28 + 12}{3}\right) \times \frac{1}{100} \times 8000$

$= \frac{20}{100} \times 8000 = 1600$

65. (C) Total sutdents in E $= 80000 \times \frac{12}{100} \times \frac{125}{100} = 1200$

Required difference $= 1200 \times \frac{5 - 3}{8} = 300$

Direction (66 - 70) -

Number of Box	Box Name
8	E
7	B
6	G
5	D
4	A
3	H
2	F
1	C

66. (E) **67. (B)** **68. (E)** **69. (C)** **70. (C)**

71. (C) I. T < X (False)   II. T ≥ W (False)

72. (B) I. F > B (False)   II. G ≥ B (True)

73. (E) I. Y < U (True)   II. X > Z (True)

74. (D) I > O (False)   II. K < I (False)

75. (A) I. D ≤ Q (True)   II. Q ≥ B (False)

76. (B) Letters given: S U E Q T

Meaningful word can be formed out of the alphabets S, U, E, Q, T:

QUEST: search for something.

Hence, we get one such meaningful word.

Direction (77-79)

Persons: A, B, C, D, E and F.

1. D is lighter than only one person.

2. E is heavier than B but lighter than F.

3. A is heavier than F.

4. The person which is the third lightest has a weight of 73 kg and the person which is the heaviest is of 96 kg

Number	Person	Weight
1	A	96
2	D	
3	F	
4	E	73
5	B	
6	C	

77. **(A)** Hence, A is the heaviest among them.

78. **(D)** Hence, B is second lightest among them.

79. **(B)** D is second heaviest among them.

   So, weight of D must be in between 73 and 96.

   Hence, 85 is the correct answer.

80. **(B)** Given series: 134 625 735 387 881

   Descending order: 881 735 625 387 134

   The third highest number = the third number of the arrangement in descending order.

   Hence, the third highest number is 625.

Direction (81-85):-

```
    P    S  Q   R    T  W  V
 | | |  | | | | | | | | | | |
```

81. **(A)**   82. **(C)**   83. **(B)**   84. **(B)**   85. **(D)**

Direction (86-89):-

Symbol in Diagram	Meaning
○	Female
▢	Male
═══	Married Couple
───	Sibling
│	Difference of Generation

86. **(E)**   87. **(E)**   88. **(A)**   89. **(E)**

Direction (90-94)

Words	Codes
is	St/pq
good	mn
health	uv
necessity	Pq/st
right	jk/rt
way	rt/jk
must	jp
thining	wi
digital	ad
india	lv

90. **(E)**

91. **(A)**

92. **(D)**

93. **(C)**

94. **(E)**

95. **(C)**
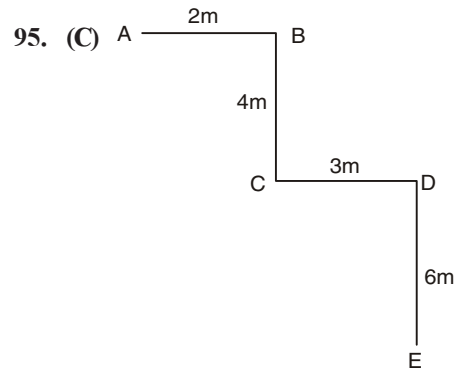
Direction (96 - 100) :
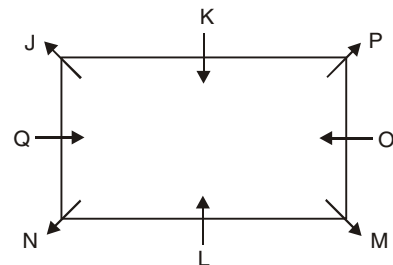
96. **(B)**

97. **(D)**

98. **(E)**

99. **(B)**

100. **(C)**

SSC CGL (TIER-I)

(*Practice Test Paper*)

REASONING ABILITY

1. In the following question, select the odd word from the given alternatives.
(A) Proletariat   (B) Inspiration
(C) Dignitary   (D) Leader

2. In a certain language, "LEWIS" is written as "68", then how will "LAKSH" be written in that coded language?
(A) 55   (B) 49   (C) 51   (D) 41

3. In the following question, select the related number from the given alternatives.
4 : 35 : : 9 : ?
(A) 71   (B) 65   (C) 55   (D) 80

4. P, Q, R, S, T, U and V are seven members of a family. R is the daughter of U who is the wife of P. P is the son of T who is the father of V. Q is the son of S who is the wife of V. How is V related to R?
(A) V is the paternal aunt of R.
(B) V is the maternal uncle of R.
(C) V is the paternal uncle of R.
(D) V is the nephew of R.

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

(A)   (B)   (C)   (D)
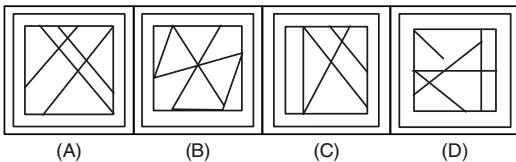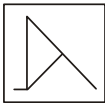
6. Which answer figure will complete the pattern in the question figure?

(A)   (B)   (C)   (D)
(A) a   (B) b   (C) c   (D) d
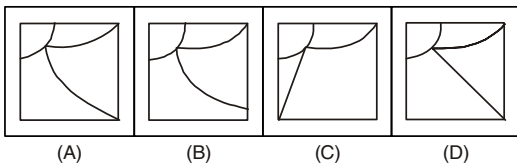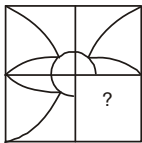
7. Identify the diagram that best represents the relationship among the given classes.
Country, Spain, India

(A)   (B)   (C)   (D)
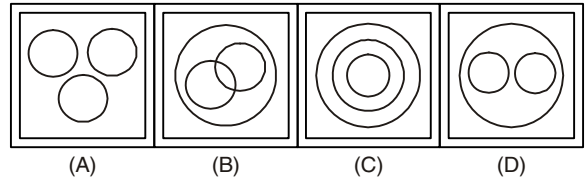
8. The statements given below are followed by two conclusions labeled I and II. Assuming that the information in the statement is true, even if it appears to be at variance with generally established facts, decide which conclusion(s) logically and definitely follow(s) from the information given in the statements.
Statements:
All Cars are Speakers.
Some Speakers are Windows.
Conclusions:
I. Some Cars are Windows
II. Some Windows are Speakers.
(A) None of the conclusions follow.
(B) Only conclusion I follows.
(C) Only conclusion II follows.
(D) Both the conclusions follow.

9. In the following question, select the pair in which the letter-groups are similarly related as in the pair.
FWQ : DYO : : ?
(A) MTC : KWA   (B) OQG : NSE
(C) VSJ : TUH   (D) YXV : WZU

10. Three of the following number pairs are alike in a certain way and one is different. Find the odd one out.
(A) 3 : 18   (B) 5 : 100   (C) 8 : 456   (D) 10 : 900

11. Select the set of numbers that is similar to the following set of number.
(11,110,220)
(A) (5,50,90)   (B) (8,56,112)
(C) (9,90,170)   (D) (12,120,230)

12. Find the missing term in the series?
48, 50, 57, 85, 148, _?_
(A) 274   (B) 258   (C) 238   (D) 252

13. How many triangles are there in the following figure?
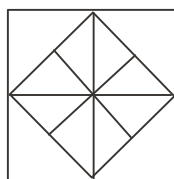
    (A) 20   (B) 18   (C) 24   (D) 26

14. Which two numbers should be interchanged to make the given equations correct?

$6 \times 3 - 8 \div 2 + 5 = 8 \div 2 + 3 \times 5 - 6$

    (A) 5 and 6   (B) 8 and 6   (C) 3 and 5   (D) 6 and 2

15. If CAB = 30 and FED = 75, then HIDE = _?_

    (A 120   (B) 140   (C) 90   (D) 130

16. A piece of paper is folded and punched as shown below in the question figure. From the given answer figures, indicate how it will appear when opened?

X   Y   Z

  (A)   (B)   (C)   (D)
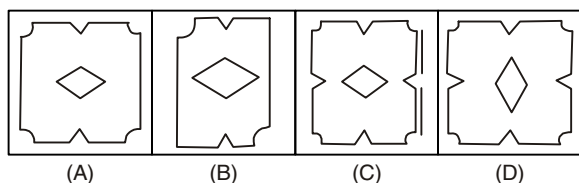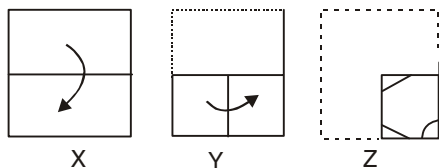
17. Two position of the same dice are given which number will be at the top if '3' is at the bottom?
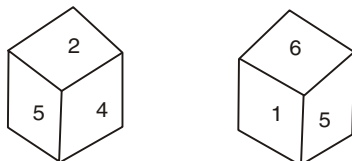
    (A) 2   (B) 4   (C) 5   (D) 6

18. Choose the alternative which closely resembles the water-image of the given combination.

rise

    (1) ⌐ ! � 6   (2) ə s i r

    (3) ⌐ i ⊇ ə   (4) ə s i ⌐

    (A) 1   (B) 2   (C) 3   (D) 4

19. Ashok starts walking towards the west, after walking 40m, he turns to his left and walks 15m. from there he again turns to his left and walk 40m. finally, he turns to his left one last time and walk 20m. how far is he from the starting point?

    (A) 5m   (B) 10m   (C) 20m   (D) 2m

20. A word is mentioned only by a group of numbers, as shown in one of the options. The number groups in the options are mentioned by two classes of letters as shown in Matrices given below. The no. of rows & columns in Matrix I are from 0- 4 & that of in Matrix II are 5-9. A letter can be de?ned using the no. of row & then the no. column. e.g. 'F' can be defined by 02, 14, 33 etc. & 'K' by 56, 68, 87 etc. Find the code/group of numbers for the given word **BUSH**.

	0	1	2	3	4
0	M	L	F	H	B
1	H	B	M	L	F
2	L	F	H	B	M
3	B	M	L	F	H
4	F	H	B	M	L

	5	6	7	8	9
5	L	K	S	U	N
6	U	N	I	K	S
7	K	S	U	N	I
8	N	I	K	S	U
9	S	U	N	I	K

    (A) 22, 77, 57, 23   (B) 23, 77, 57, 22

    (C) 23, 77, 56, 22   (D) 23, 77, 57, 21

21. In question, count the number of squares in the given figure.
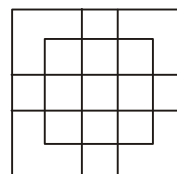
    (A) 18   (B) 19

    (C) 25   (D) 27

22. Which of the following terms follows the trend of the given list?

moooooom, omoooooom, oomooooom, ooomooom, oooomoom, ?

    (A) momooooo   (B) ooooomom

    (C) oooooomm   (D) mooooom

23. If a mirror is placed on the line AB, then which of the answer figure is the correct image of the given figure?

A

  (A)   (B)   (C)   (D)
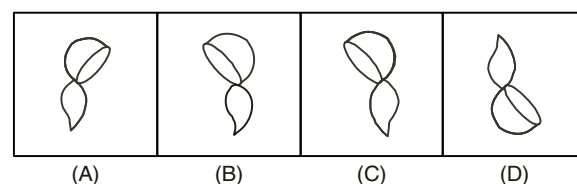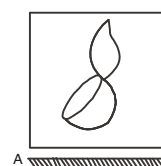
24. What will come in place of question mark (?) in the given equation?

21 ? 3 ? 3 ? 11 = 32

(A) +, - and ÷   (B) ×, ÷ and +

(C) ÷, × and -   (D) +, - and ×

25. Find the ODD-ONE OUT.

(A) Triumph   (B) Win

(C) Setback   (D) Success

GENERAL KNOWLEDGE

26. From which of the following states, Kathakali originated?

(A) Kerala   (B) Tamil Nadu

(C) Uttar Pradesh   (D) Andhra Pradesh

27. Who was the first Indian woman to win an Olympic medal?

(A) Karnam Malleswari   (B) Saina Nehwal

(C) Mary Kom   (D) Sakshi Malik

28. _____ is known for being one of the co-founders of Google along with Sergey Brin.

(A) Frank Whittle   (B) Lee de Forest

(C) Larry Page   (D) Martin Cooper

29. AIDS is caused by _____.

(A) Protozoa   (B) Fungi

(C) Virus   (D) Bacteria

30. The bluish colour of water in deep sea is due to _____.

(A) The Presence of algae and other plants found in water

(B) Reflection of sky in water

(C) Scattering of light

(D) Absorption of light by the sea

31. Consider the market for new two-wheelers. If the price of steel increases, then the equilibrium price of new two wheelers will _____ and the equilibrium quantity will _____.

(A) increase; increase   (B) decrease; decrease

(C) increase; decrease   (D) decrease; increase

32. Which of the following refers to an agreement in which the lender supplies the borrower with money, goods or services in return for the promise of future payment?

(A) Deposit   (B) Saving

(C) Credit   (D) Cheque

33. Who among the following scientists became the first pharmacist to be awarded at 107th Indian Science Congress-2020?

(A) Dr AK Sharma   (B) Dr. Ramesh Kanwar

(C) Dr Sachin Kumar Singh   (D) Dr SK Dubey

34. The traditional dragon boat-style rowing sport of Bangladesh is called _____.

(A) Onam   (B) Nouka Baich

(C) Shakrain   (D) Boro Din

35. The name of the periodical among the following published by Mahatma Gandhi during his stay in South Africa-

(A) Navjivan   (B) India Gazette

(C) Africaner   (D) Indian Opinion

36. The city of Nasik is situated on the bank of which river

(A) Krishna   (B) Godavari

(C) Cauvery   (D) Mandovi

37. The largest union territory in terms of area?

(A) Chandigarh

(B) Daman and Diu

(C) Lakshadweep

(D) Andaman and Nicobar Island

38. Which of the following nutrients helps in greening of plants?

(A) Potassium   (B) Phosphorus

(C) Nitrogen   (D) Ammonium

39. Demand of commodity mainly depends upon

(A) Purchasing will   (B) Purchasing power

(C) Tax policy   (D) Advertisement

40. Bandhavgarh National Park is located in which State?

(A) Maharashtra   (B) Madhya Pradesh

(C) Gujarat   (D) Jharkhand

41. What is the theme of the 2019 edition of World Tourism Day (WTD)?

(A) Tourism opens doors for women

(B) Tourism and the Digital Transformation

(C) Tourism and Jobs

(D) Tourism: Responding to the Challenge of Climate Change

42. India's rank in the 2019 edition of the IMD World Competitiveness Rankings is

(A) 36th   (B) 43th   (C) 51st   (D) 57th

43. Brahmakalashothsava festival 2019 held in which states?

(A) Andhra Pradesh   (B) Tamil Nadu

(C) Telangana   (D) Karnataka

44. India's 1st Aqua Mega Food Park was established in _____.

(A) Sikkim   (B) Karnataka

(C) Tamil Nadu   (D) Andhra Pradesh

45. In November 2019, Justice SA Bobde took over as the _____th Chief Justice of India (CJI).

(A) 45   (B) 46   (C) 47   (D) 48

46. _____ has won the Abu Dhabi Grand Prix held in Abu Dhabi, UAE in 2019.

(A) Charles Leclerc   (B) Max Verstappen

(C) Sebastian Vettel   (D) Lewis Hamilton

47. Which one of the following was most prominent feature of Indus valley civilization?

(A) Temples made for public prayers

(B) Urban culture

(C) Use of iron metals

(D) Worship of Mother-Goddess

48. World economic outlook is published by
(A) WTO   (B) IMF
(C) World bank   (D) UNCTAD

49. Speaker vote in Loksabha is called
(A) Sound vote   (B) Indirect vote
(C) Casting vote   (D) Direct vote

50. Which drug is used as an Antidepressant?
(A) Oxybutynin   (B) Tramadol
(C) Sumatriptan   (D) Bupropion

QUANTITATIVE APTITUDE

51. Find the Average of all factors of 100.
(A) 50   (B) 51   (C) 209/5   (D) 217/9

52. Number '1' is called?
(A) prime number   (B) composite number
(C) both (a) and (b)   (D) neither (a) nor (b)

53. A man gain 30% by selling an article at a certain price. If the selling price is double then new profit percentage is ?
(A) 60%   (B) 130%   (C) 100%   (D) 160%

54. Two number are in the ratio 5 : 9. If their HCF is 11 then find the difference of these two number is
(A) 55   (B) 40   (C) 50   (D) 44

55. A sphere of radius 8cm is melted and recast into sphere of radius 2cm each. How many such sphere can be made?
(A) 64   (B) 27   (C) 36   (D) 72

56. $\text{Tan}x.\text{Tan}(60 + 3x) = 1$, then what is the value of x?
(A) 8.5   (B) 7.5   (C) 7   (D) 8

57. 7,80,516 is divided among A, B, C, D in the proportion of 4 : 3 : 2 : 3. Find the difference of share between B and C.
(A) 65043   (B) 65045   (C) 65034   (D) 65053

58. A boy walks at a speed of 6 km/hr for 12 km and at 7 km/hr for 10.5 km. What is his average speed (approximately) for the journey?
(A) 5 km/hr   (B) 6.5 km/hr
(C) 7.5 km/hr   (D) 8 km/hr

59. If 7/2 of 9/10 of a fractional number is 19/5 more than 3/4 of 2/5 of the number, find the number.
(A) 2/7   (B) 4/3   (C) 5/2   (D) 9/5

60. P can do a work in the same time in which Q and R together can do it. P and Q together can do it in 20 days and R can do it in 30 days. If they start work together and work for 6 days. How many days Q alone can complete the remaining work?
(A) 30 days   (B) 45 days
(C) 60 days   (D) 50 days

61. If $12x + 13y + 14z = 158$ and $7x + 39y + 42z = 387$, then find the value of x.
(A) 1   (B) 2   (C) 3   (D) 6

62. If tan α = 2/5,2/5,find the value of: $\dfrac{4\sin\alpha + 2\cos\alpha}{3\cos\alpha + 3\sin\alpha}$
(A) 12/13   (B) 16/25   (C) 15/10   (D) 6/7

63. XR is a tangent to the circle. O is the centre of the circle. If ∠XRP = 120°, then what is the value (in degrees) of ∠QOR?
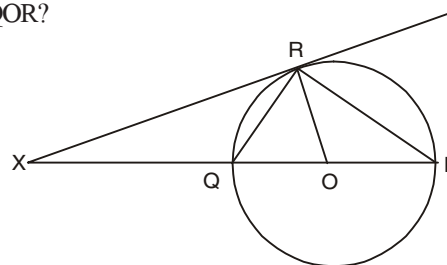
(A) 80   (B) 70   (C) 60   (D) 40

64. Rs. 2100 is lent at compound interest of 5% per half year for a year. Find the amount after a year.
(A) Rs. 2315.25   (B) Rs. 2556
(C) Rs. 2245.25   (D) Rs. 2380

65. A number when divided by 60, leaves a remainder of 49. What is the remainder when the same number is divided by 15?
(A) 4   (B) 9   (C) 14   (D) 19

DIRECTIONS (66-69): Study the following information carefully and answer the questions given below:

The given bar chart shows the details of cycle sales by a company between January and May for year 2017 and 2018.
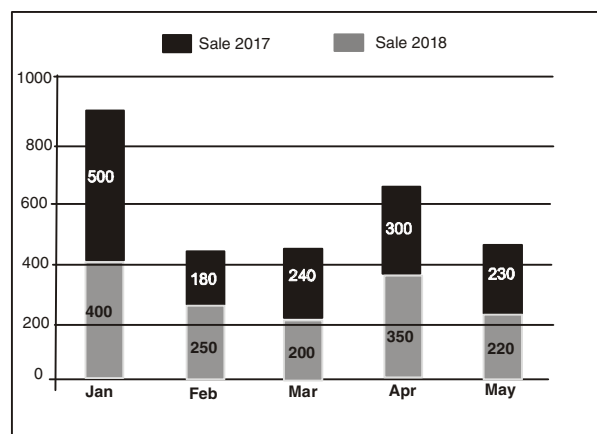
66. In the given bar-chart, which month sales show the maximum decrease in 2018 as compared to 2017?
(A) APRIL   (B) MARCH (C) JAN   (D) MAY

67. Which month sales show the maximum increase in 2018 as against 2017?
(A) MAY   (B) APRIL   (C) JAN   (D) MARCH

68. What is the total increase or decrease in percentage sale in 2018 (approximate)?
(A) 5% increase   (B) 2% increase
(C) 1% increase   (D) 4% increase

69. What is the percentage increase or decrease in Feb 2018 as against Feb 2017.

(A) $14\frac{2}{7}\%$ increase

(B) $14\frac{1}{7}\%$ increase

(C) $14\frac{2}{7}\%$ decrease

(D) $14\frac{1}{7}\%$ decrease

70. ABCD is a cyclic quadrilateral s.t. CD is a diameter of circle circumscribing it and $\angle ABC = 120°$ then $\angle ACD =$?

(A) 30° (B) 50° (C) 60° (D) 40°

71. Find the reflection of a point (1, 4) to line x + y = 4.

(A) (2, 3) (B) (5, 4) (C) (0, 3) (D) (3, 7)

72. The mean of the 5 smallest numbers from a group is 15 while the mean of all the numbers of the group taken together is 17. If the mean of the numbers leaving the smallest five out is 18.25, how many numbers were there in the group in all?

(A) 12 (B) 13 (C) 14 (D) 8

73. The ratio of males, females and children are in the ratio 3 : 4 : 5. If males increased in the ratio 4 : 5 and females increased in the ratio 5 : 6 and children increase in the ratio 3 : 4. What is the ratio of males, females and children after increased?

(A) 123 : 321 : 431 (B) 231 : 329 : 399

(C) 230 : 299 : 400 (D) 225 : 288 : 400

74. The curved surface area of a cone is 5280/7 cm2. If the ratio between the radius of circular base of the cone and slant height of the cone is 3? 5, then what is the volume (approximately) of the cone?

(A) 2143.7 cm³ (B) 2233.7 cm³

(C) 2323.7 cm³ (D) 2413.7 cm³

75. PQ is a chord of a circle of radius 21 cm. An angle subtended by chord PQ at the centre of the circle is 60°. Find the area of major sector approximately.

(A) 1155 sq. cm (B) 457 sq. cm

(C) 438 sq. cm (D) 410 sq. cm

ENGLISH LANGUAGE

DIRECTIONS (76-77): Select the most appropriate synonym of the given word.

76. THWART

(A) Face (B) Support (C) Impede (D) Aid

77. NUZZLE

(A) Cuddle (B) Awash (C) Hefty (D) Stuffed

DIRECTIONS (78-79): Which of these is opposite in meaning to the given word?

78. POISED

(A) Brood (B) Flustered (C) Steady (D) Fickle

79. HEED

(A) Regard (B) Hark (C) Consider (D) Overlook

DIRECTIONS (80-84): In the following passage some words have been deleted. Fill in the blanks with the help of the alternatives given. Select the most appropriate option for each blank.

After a lesson on negative sentences, a pupil tells his teacher, "I ain't got no pencils." She corrects him immediately saying, "The correct way to say (1) _____ is, "I don't have any pencils". "We don't (2) _____ any pencils." "He (3) _____ have any pencils. They don't have any pencils. (4) _____ you understand?" asks the teacher. "No," the boy answers, astonished. "(5) _____ happened to all the pencils?"

80. Select the most appropriate option to fill in blank No.1.

(A) which (B) it (C) them (D) those

81. Select the most appropriate option to fill in blank No.2.

(A) had (B) having (C) have (D) has

82. Select the most appropriate option to fill in blank No.3.

(A) do (B) don't (C) does (D) doesn't

83. Select the most appropriate option to fill in blank No.4.

(A) Does (B) Doesn't (C) Have (D) Do

84. Select the most appropriate option to fill in blank No.5.

(A) Which (B) What (C) Where (D) How

85. 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.

P: The copy after reading her comment, I feel like you did leave.

Q: I do agree with Roma, but since you said you have changed.

R: To point out right before you get into it.

S: A transition for what you were trying.

(A) QPSR (B) SRPQ (C) RQSP (D) PSQR

86. 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'.

The minister for Education (A)/ vehemently refused (B) / the allegation that he had taken bribes. (C) / No error. (D)

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

87. There are four different words out of which one is correctly spelled. Find the correctly spelled word.

(A) Inadvertance (B) Inadvertense

(C) Inadvertence (D) Inadevertence

88. In the following question, out of the four alternatives select the alternative which best expresses the meaning of the idiom/phrase.

Salad days

(A) the period when you are having financial distress

(B) the period when you are extremely rich

(C) the period when you are successful in life

(D) the period when you are young and inexperienced

89. Out of the four alternatives choose the one which can be substituted for the given words/sentence in the question.

Difficult to handle

(A) Intestate   (B) Intractable

(C) Interdict   (D) Indignation

90. Improve the bracketed part of the sentence.

The storage of e-cigarettes shall now be (punished with) imprisonment of up to six months or a fine of up to Rs.50,000 or both.

(A) punishable of   (B) punished to

(C) punishable with   (D) No improvement

91. In the following questions, 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.

The servant is keeping my house tidy.

(A) Keeping of my house tidy is done by the servant.

(B) The servant had kept tidy my house.

(C) My house is being kept tidy by the servant.

(D) My house the servant keeps tidy.

92. In the following question, out of the four alternatives, select the alternative which is the best substitute of the phrase.

An unconventional style of living

(A) Bohemian   (B) Delible

(C) Domicile   (D) Cosmopolitan

93. In the following question, four words are given out of which one word is correctly spelt. Select the correctly spelt word.

(A) Publically   (B) Publicily

(C) Publicly   (D) None of the above.

94. Select the correct passive form of the given sentence.

They will not allow mobile phones in the examination hall.

(A) Mobile phones will not be allowed in the examination hall.

(B) Mobile phones were not allowed in the examination hall.

(C) Mobile phones are not allowed in the examination hall.

(D) Mobile phones are not being allowed in the examination hall.

95. The question below consists of a set of labeled phrases. Out of the four options given, select the most logical order of the phrases to form a coherent sentence.

P. healing of some disease

Q. therapeutic is

R. an adjective that relates to the

(A) QPR   (B) RPQ   (C) QRP   (D) PQR

DIRECTIONS (96-97): Select the most appropriate option to substitute the underlined segment in the given sentence. If there is no need to substitute it, select No improvement.

96. There was a long queue at the post office and by the time **I have reached the counter** I was told the printer was not working.

(A) I am reaching the counter

(B) I reached the counter

(C) I reach the counter

(D) No improvement

97. **Having absorbed Gandhi** in these ways, I believe it was what helped me in my hour of crisis.

(A) Have been absorbed Gandhi

(B) Had absorbed Gandhi

(C) Being absorbed Gandhi

(D) No improvement

98. 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'.

Mrs. Dhoni would never (A)/spend a quiet evening (B)/ than attending a party (C)/No error (D)

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

99. In the following question, out of the four alternatives select the alternative which best expresses the meaning of the idiom/phrase.

Over the hill

(A) To extract, remove, or take someone from something

(B) To collect information

(C) Too old to be of much value

(D) To be oblivious of something important

100. In the following question, sentences are given with blanks to be filed in with an appropriate word(s). Four alternatives are suggested for each question. Choose the correct alternative out of the four as your answer.

The International Monetary Fund has some words of advice for global leaders on how to _____ the faltering global economy.

(A) reprove   (B) reproach

(C) restrict   (D) resuscitate

HINTS & SOLUTION

1. (A) All except 'Proletariat' are synonyms of 'Luminary' which implies the person who inspires or influences others while 'Proletariat' means working-class people regarded collectively.

Hence, 'Proletariat' is the odd one.

2. (C) L + E + W + I + S = 12 + 5 + 23 + 9 + 19 = 68

Similarly,

L + A + K + S + H = 12 + 1 + 11 + 19 + 8 = 51

Hence, LAKSH will be coded as 51.

3. (D) The pattern followed here is,

$4 : 35 \to 4 \times 9 - 1 = 35$

Similarly,

$9 : ? \to 9 \times 9 - 1 = 80$

Hence, 80 is the correct answer.

4. (C)
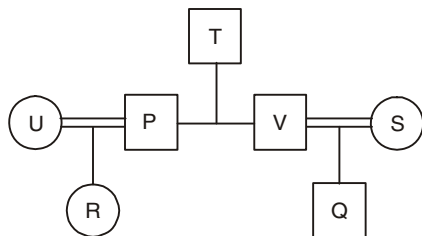
Hence, V is the paternal uncle of R.

5. (C)

6. (A)

7. (D)

8. (C)
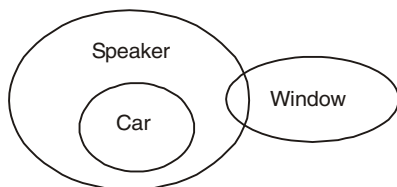
9. (C) The pattern followed here is,
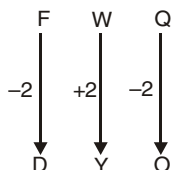
Hence, option (C) is correct.
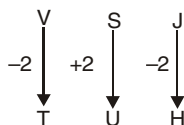
10. (C) $3^3 - 3^2 = 18$

$5^3 - 5^2 = 100$

$8^3 - 8^2 = 448$

$10^3 - 10^2 = 900$

11. (B) $(11, 11^2 - 11, (11^2 - 11) \times 2) = (11, 110, 220)$

$(8, 8^2 - 8, (8^2 - 8) \times 2) = (8, 56, 112)$

12. (A) $48 + (1^3 + 1) = 50$

$50 + (2^3 - 1) = 57$

$57 + (3^3 + 1) = 85$

$85 + (4^3 - 1) = 148$

$148 + (5^3 + 1) = 274$

13. (A)

14. (A) $5 \times 3 - 4 + 6 = 4 + 3 \times 6 - 5$

$15 + 2 = 22 - 5$

$17 = 17$

15. (D)

C	A	B	
3	1	2	$= 6 \times 5 = 30$
F	E	D	
6	5	4	$= 6 \times 5 = 30$
H	I	D	E
8	9	4	5 $= 6 \times 5 = 30$

16. (A)

17. (C) 5 - 2 - 4

5 - 1 - 6

5 is at the top if 3 is in bottom.

18. (A)

19. (A) Distance between A and B is 5m.
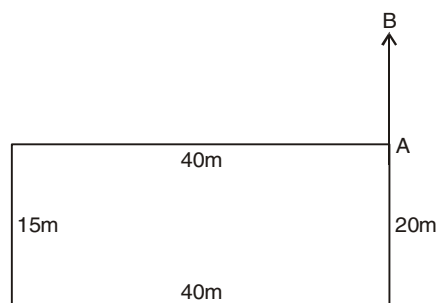
20. (B)   **21. (D)**   **22. (B)**   **23. (C)**

24. (B) 1) +, - and ÷ → $21 + 3 - 3 ÷ 11 \neq 32$

2) ×, ÷ and + → $21 \times 3 ÷ 3 + 11 = 32$

3) ÷, × and - → $21 ÷ 3 \times 3 - 11 \neq 32$

4) +, - and × → $21 + 3 - 3 \times 11 \neq 32$

Hence, '×, ÷ and +' will come in place of question mark in the given equation.

25. (C) Except (c) all are synonyms.

26. (A)	27. (A)	28. (C)	29. (C)	30. (C)
31. (C)	32. (C)	33. (C)	34. (B)	35. (D)
36. (B)	37. (D)	38. (C)	39. (B)	40. (B)
41. (C)	42. (B)	43. (D)	44. (D)	45. (C)
46. (D)	47. (D)	48. (B)	49. (C)	50. (D)

51. (D) Average = $\dfrac{Sum\ of\ number}{Total\ number}$

Total no. of factor $100 = 2^2.5^2$

$= (2+1)(2+1) = 9$

Sum of factor $100 = 2^2.5^2$

$= (2^0 + 2^1 + 2^2)(5^0 + 5^1 + 5^2)$

$= (7)(31) = 217$

Average $= \dfrac{217}{9}$

52. (D) <u>Prime No.</u> → Number which have two factor that is 1 and itself.

<u>Composite No.</u> → Number which have more than two facotr.

So 'I' has only 1 factor that is 1 itself.

53. (D) Let CP = 100

SP = 130

SP is double → 260

Profit $= \dfrac{160}{100} \times 100 = 160\%$

54. (D) Number 5 : 9

HCF = 11

Then the number are 55 and 99

Diff = 99 – 55 = 44

55. (A) Let n number of small sphere can be made

$\dfrac{4}{3}\pi r_1^3 = n \times \dfrac{4}{3}\pi (r_2)^3$

$r_1^3 = n.r_2^3$

$8^3 = n.\ 2^3$

$2^9 = n.2^3$

$n = 2^6$

$n = 64$

56. (B) If tan x . tan y = 1

Then x + y = 90°

x + 60 + 3x = 90°

4x = 30

x = 7.5

57. (A) 12x → 780516

$(3x – 2x) = x → 65,043$

↓

Diff. Between B and C.

58. (B) Total distance travelled = 12 + 10.5 = 22.5 km

Total time taken = (12/6) + (10.5/7) = 2 + 1.5 = 3.5 hrs

∴ Average speed of journey = Total distance travelled/Total time taken = 22.5/3.5 = 6.42

≈ 6.5 km/hr

59. (B) Let the fractional number be 'x'.

Given,

$7/2 \times 9/10 \times x = 19/5 + 3/4 \times 2/5 \times x$

$\Rightarrow (63/20)x - (6/20)x = 19/5$

$\Rightarrow (57/20)x = 19/5$

$\Rightarrow x = (19/5)/(57/20)$

∴ x = 4/3

60. (C)
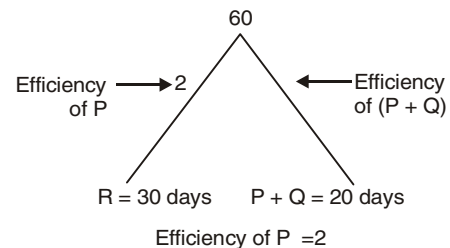
Efficiency of P = 2

Efficiency of R = 2

Efficiency of (P + Q) = 3

Total work = 60

According to the question

P = Q + R

$\Rightarrow$ P + Q = 2Q + R (Adding Q both sides)

$\Rightarrow$ 3 = 2Q + 2

$\Rightarrow$ Q = 0.5

Efficiency of Q = 0.5

Work completed by all three in 6 days = (2 + 3) × 6 = 30

Remaining work = 60 - 30 = 30

Remaining work Q will complete in = 30/0.5 = 60 days

61. (C) $\Rightarrow 12x + 13y + 14z = 158$ ---- (1)

$\Rightarrow 7x + 39y + 42z = 387$ ----(2)

Multiply by 3 in equation (1)

$\Rightarrow 36x + 39y + 42z = 474$ ----(3)

Subtract equation (2) from equation (3)

$\Rightarrow 29x = 87$

$\Rightarrow x = 3$

62. (D) $\Rightarrow \dfrac{4\sin\alpha + 2\cos\alpha}{3\cos\alpha + 3\sin\alpha}$

Dividing Numerator and Denominator by cos? we get

$\Rightarrow \dfrac{4\tan\alpha + 2}{3 + 3\tan\alpha} \Rightarrow \dfrac{\dfrac{8}{5} + 2}{3 + \dfrac{6}{5}} = 18/21 = 6/7$

∴ answer is 6/7

63. (C) ∠XRO = 90° [∵ Tangent is perpendicular to the radius]

∠ORP = ∠XRP - ∠XRO = 120 - 90 = 30°

In triangle ORP

OR = OP = radius of the circle

∴ ∠OPR = ∠ORP = 30°

∠QOR = ∠OPR + ∠ORP [∵ Exterior angle = Sum of other two interior angles]

$\Rightarrow 30 + 30 = 60°$

∴ ∠QOR = 60°

64. (A) After a half year, the amount become,

$\Rightarrow$ Amount = 2100 + 5% of 2100 = 2100 + 105 = 2205

After a year, it becomes,

$\Rightarrow$ Amount = 2205 + 5% of 2205 = 2205 + 110.25 = 2315.25

∴ Amount after a year becomes Rs. 2315.25

65. (A) Let 'x' and 'q' be the number and the quotient respectively,

Hence, we can write,

$\Rightarrow x = 60q + 49$

$\Rightarrow x = (15 \times 4)q + (15 \times 3) + 4$

$\Rightarrow x = 15(4q + 3) + 4$

∴ When the number is divided by 15, the remainder is 4

66. (A) In April $\dfrac{70}{250} \times 100 = 28\%$

In Feb $\dfrac{50}{350} \times 100 = \dfrac{100}{7} = 14.2\%$

So April is the month

67. (A) In May $\dfrac{100}{400} \times 100 = 25\%$

In March $\dfrac{40}{200} \times 100 = 20\%$

In Jan $\dfrac{10}{220} \times 100 = \dfrac{100}{22}\%$

68. (B) In 2017 = 400 + 250 + 200 + 350 + 220 = 1420

In 2018 = 500 + 180 + 240 + 300 + 230 = 1450

$\dfrac{30}{1420} \times 100 = \dfrac{300}{142} \approx 2\%$ increase

69. (C) $\dfrac{50}{350} \times 100 = \dfrac{100}{7} = 14\dfrac{2}{7}\%$

70. (A)
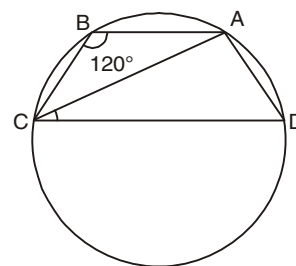
∠ADC = 60°

∠CAD = 90°

(triangle in a semicircle)

∠ACD = 180 – 90 – 60 = 30°

71. (C)
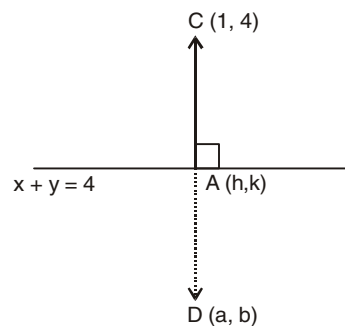
Let the perpendicular point from C to the line x + y = 4 is (h, k)

y = – x + 4

Slope if lkine $m_1 = -1$

72. (B) Let there be x numbers.

Summation of smallest 5 numbers = 5 × 15 = 75

Summation of all the numbers = x × 17

Summation of numbers leaving the smallest five out = (x - 5) × 18.25

Summation of numbers leaving the smallest five out + Summation of smallest 5 numbers = Summation of all the numbers

$\Rightarrow (x - 5) \times 18.25 + 75 = 17x$

$\Rightarrow 18.25x - 91.25 + 75 = 17x$

$\Rightarrow 1.25x = 16.25$

$\therefore x = 13$

73. **(D)** Let the ratio of males, females and children be $3x : 4x : 5x$.

New ratio after increase $= 3x \times [5/4] : 4x \times [6/5] : 5x \times [4/3] = 225 : 288 : 400$

74. **(D)** Let the radius of the circular base of the cone be $3x$.

and the slant height of the cone $= 5x$

Given, the curved surface area of the cone

$= 5280/7 \text{ cm}^2$

According to the question?

$\pi \times (3x) \times (5x) = 5280/7$

$(22/7) \times (15x^2) = 5280/7$

$x^2 = 5280/(22 \times 15) = 16$

$x = 4$

The radius of the circular base of the cone $= 3 \times 4 = 12 \text{ cm}$

The slant height of the cone $= 5 \times 4 = 20$ cm

So, the height of the cone $= \sqrt{20^2 - 12^2}$

$= \sqrt{400 - 144} = 16$ cm

Now, the volume of the cone $= (1/3)\pi r^2 h = (1/3) \times (22/7) \times (12)2 \times (16) = 2413.7 \text{ cm}^3$ (approx.)

75. **(A)** Given,

Area of major sector

$= (300/360) \times 22/7 \times 21 \times 21 = 1155$ sq. cm

76. **(C)** Option C is correct synonym for the given word.

Thwart - prevent (someone) from accomplishing something.

Impede - delay or prevent (someone or something) by obstructing them; hinder.

77. **(A)** Option A is correct synonym for the given word.

Nuzzle - rub or push against gently with the nose and mouth.

Cuddle - hold close in one's arms as a way of showing love or affection.

78. **(B)** Option B is correct antonym for the given word.

Poised - having a composed and self-assured manner.

Flustered - make (someone) agitated or confused.

79. **(D)** Option D is correct antonym for the given word.

Heed - pay attention to; take notice of.

Overlook - fail to notice.

80. **(B)** Option B contains appropriate word to be filled up in the given blank.

81. **(C)** Option C contains appropriate word to be filled up in the given blank.

82. **(D)** Option D contains appropriate word to be filled up in the given blank.

83. **(D)** Option D contains appropriate word to be filled up in the given blank.

84. **(B)** Option B contains appropriate word to be filled up in the given blank.

85. **(A)** The Correct sequence after rearrangement is - QPSR. So, Option A is correct answer.

86. **(A)** Error lies in part A of the given sentence. i.e. use 'of' in place of 'for'

87. **(C)** Option C is correctly spelled word.

Inadvertence - a result of inattention, oversight.

88. **(D)** Option D is correct alternative which best expresses the meaning of the given idiom/phrase.

Salad days - the period when you are young and inexperienced

89. **(B)** Option B is correct alternative which can be substituted for the given words/sentence in the question.

Intractable - difficult to handle.

90. **(C)** Option C is correct alternative for the improvement of the bracketed part of the given sentence.

91. **(C)** Option C is correct answer. The Sentence is - "My house is being kept tidy by the servant."

92. **(A)** Option A is correct alternative which is the best substitute of the phrase.

Bohemian - an unconventional style of living

93. **(C)** Option C is correctly spelled word.

Publicly - so as to be seen by other people; in public.

94. **(A)** Option A is correct answer. The Sentence is - "Mobile phones will not be allowed in the examination hall."

95. **(C)** The Correct sequence of the jumbled sentence is - QRP. So, Option C is correct answer.

96. **(B)** Option B is most appropriate substitute for the underlined part of the given sentence.

97. **(D)** Option D is most appropriate substitute for the underlined part of the given sentence.

98. **(C)** Error lies in the C part of the given sentence. i.e. change 'attending' to 'attend'.

99. **(C)** Option C is alternative which best expresses the meaning of the idiom/phrase.

Over the hill - too old to be of much value

100. **(D)** Option D is correct alternative to be filled up in the given sentence.

Resuscitate - revive (someone) from unconsciousness or apparent death.

I B T Institute Pvt. Ltd

RBI ASSISTANT (PRE)

(*Practice Test Paper*)

REASONING ABILITY

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

Ten boxes are placed one above another. J is placed above K and below L. Three boxes are placed between M and N which is placed just above O. Only two boxes are placed below P. Q is placed just above P and just below M. R is placed above S and below J. S is not at bottommost position.

1. Which of the following box is in topmost position?
   (A) L   (B) M   (C) N   (D) O
   (E) None of these

2. How many boxes are placed between O and S?
   (A) Three   (B) Four   (C) Five   (D) Two
   (E) None of these

3. There are as many boxes are placed above J as below___?
   (A) P   (B) Q   (C) R   (D) S
   (E) None of these

4. If J is related to Q, N is related to R then, in the same manner L is related to _____?
   (A) J   (B) K   (C) M   (D) N
   (E) None of these

5. Which of the following is true?
   (A) L is in bottommost position
   (B) M is placed above R
   (C) Two boxes are placed between M and N
   (D) Only three boxes are placed above R
   (E) None is true

DIRECTIONS (6-10): Read the following information carefully and answer the questions given below.

Eight people - A, B, C, D, E, F, G and H are sitting around a square table in such a way that four of them are sitting at the corners of the table while the other four are sitting in the middle of each of the four sides (not necessarily in the same order). All are facing towards the centre. C is sitting fourth to the left of F. F is sitting second to the right of A. A is not sitting in the middle of any of the sides. D is sitting in the middle of one of the sides. Neither A nor F is an immediate neighbour of D. Only one person is sitting between B and D. E is not sitting in the middle of any of the sides. G is not an immediate neighbour of F

6. Who among the following is/are not sitting at any corners of the sides?
   (A) C   (B) F   (C) G   (D) H
   (E) Both G & H

7. What is the position of H with respect to B?
   (A) Immediate right   (B) Immediate left
   (C) 2nd to the right   (D) 2nd to the left
   (E) 3rd to the left

8. How many persons are sitting between D and G, when counting from the right side of G?
   (A) One   (B) Three   (C) Four   (D) Five
   (E) Six

9. Which of the following statement is true with respect to B?
   (A) Two persons are sitting between B and G
   (B) B is an immediate neighbour of E
   (C) B is not an immediate neighbour of F
   (D) B is sitting 3rd to the right of C
   (E) B is an immediate neighbour of A

10. Four of the following five pairs are alike in a certain way, find out the odd pair?
   (A) C, G   (B) A, G   (C) B, F   (D) B, D
   (E) A, H

DIRECTIONS (11-13): Study the following arrangement carefully and answer the questions given.

K 1 2 F I # 6 V J 9 R # G 7 1 3 L $ # 5 9 L & @ N 7 K I #

11. How many symbols are there which are followed by a number and preceded by a letter?
   (A) 3   (B) 2   (C) 4   (D) 0
   (E) 1

12. How many numbers are there which are preceded by a letter and also succeeded by letter?
   (A) 7   (B) 2   (C) 1   (D) 4
   (E) 3

13. Which element is placed 9th to the left of the element, which is placed 15th from the right end?
   (A) $ (B) L   (C) #   (D) I
   (E) None of these

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DIRECTIONS (14-17): Study the following information carefully and answer the given questions.

In a certain code language 'mo to no so' means 'car has air bag', 'ao so to ro' means 'air bag save passenger', 'bo fo ho mo' means 'car met with accident', 'ro do vo qo' means 'passenger inside is alive'.

14. Which of the following means 'has' in that code language?

(A) to   (B) so

(C) no   (D) Either (1) or (2) or (3)

(E) Either (2) or (3)

15. Code 'ao' is for which word in the given language?

(A) air   (B) bag

(C) save   (D) passenger

(E) Either (1) or (2)

16. What would be the code for 'Passenger is inside the car'?

(A) do uo ro no qo   (B) vo ro uo mo qo

(C) ro vo qo do so   (D) uo to qo no ro

(E) mo uo to qo ro

17. In a certain language 'Air bag helps to save passenger inside car' is coded as 'ao mo so qo jo ro co to', then what would be the code for 'helps'?

(A) jo   (B) so   (C) co   (D) to

(E) Either (1) or (3)

DIRECTIONS (18-21): 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.

18. Statement:

Only Orange is apple

Some orange is banana

No mango is banana

Conclusion:

I. Some orange is not mango

II. All apple being banana 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.

19. Statement:

Some bench is wall

All wall is watch

Some chair is wall

Conclusion:

I. No chair is bench

II. Some watch is bench

(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. Statement:

Only a few pen is pencil

Only a few pencil is paper

All paper is bottle

Conclusion:

I. Some pencil is not paper

II. Some pen is bottle

(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.

21. Statement:

All mobile is laptop

All laptop is mouse

Some mouse is Keyboard

Conclusion:

I. All mouse is mobile

II. Some keyboard is laptop

(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 (22-24): Study the information given below carefully and answer the questions that follow.

Amit's School is 1 km West of his Home and the hospital is 4 km East of his Home. The Station is 2 km South of his Home. The Shopping mall is 2 km South of the Hospital.

22. What is the distance between the Station and the Shopping Mall?

(A) 1 km   (B) 2 km   (C) 3 km   (D) 4 km

(E) 5 km

23. What is the distance between the School and the Hospital?

(A) 1 km   (B) 2 km   (C) 4 km   (D) 5 km

(E) 6 km

24. In which direction is the School with respect to the Station?

(A) North   (B) North-West

(C) North-East   (D) East

(E) West

DIRECTIONS (25-29): Study the following information carefully and answer the question given below-

Eight persons i.e. J, K, L, M, N, X, Y and Z were born on different months i.e. January, February, March, June, September, October, November, and December but not necessarily in the same order.

Z was born in the month having 31 days but after September. Only one person was born between Z and J. There are as many persons were born between X and N as between X and Y. One person was born between L and K. L was born before K. M was born after Z but not in the last month. Y does not born in the month having 31 days. L was not born in January.

25. How many persons were born between X and M?

(A) One   (B) Two   (C) None   (D) Three

(E) None of these

26. Four of the following five belongs to a group find the one that does not belong to that group?

(A) N   (B) X   (C) Y   (D) Z

(E) J

27. Persons were born before X is same as the persons were born after___?

(A) M   (B) Z   (C) K   (D) Y

(E) None of these

28. Who among the following person born just after X?

(A) Y   (B) M   (C) Z   (D) N

(E) None of these

29. Who among the following person was born in the month of November?

(A) M   (B) K   (C) Y   (D) N

(E) None of these

30. How many such pairs of letters in the word "CHRONICLE" each of which has between them in the word as in English alphabet?

(A) Three   (B) One   (C) Two   (D) Four

(E) Five

DIRECTIONS (31-34): Read the instructions carefully and answer the questions below.

There are six cars P, Q, R, S, T, and U. A list is prepared based on their speed and cost in decreasing order.

The fastest car is not the costliest car. R is faster than U only and is the cheapest. T is the fastest car and costlier than at least 3 cars. P is the costliest car and its speed is between the speeds of car Q and S. Q is faster than S. Q is costlier than at least 4 cars. S is costlier than U but not costlier than T.

31. Which car is the third highest in cost?

(A) P   (B) Q   (C) T   (D) S

(E) R

32. How many cars are faster than U?

(A) 5   (B) 4   (C) 3   (D) 2

(E) 1

33. Rank of which car in the cost column is the same as the rank of S in speed column?

(A) P   (B) U   (C) R   (D) S

(E) T

34. How many cars are costlier than Q?

(A) 5   (B) 1   (C) 3   (D) 2

(E) 4

35. Select which of the following is different from the other four alternatives.

(A) HSR   (B) IRQ   (C) KPR   (D) BYX

(E) FUT

QUANTITATIVE APTITUDE

DIRECTIONS (36-45): What will come in place of question mark (?) in the following question?

36. $(181.65 + 18.35) \div 4 = 2.4 \times 30 - ?$

(A) 10   (B) 21   (C) 22   (D) 27

(E) 19

37. $20 \times \sqrt[3]{216} + 463.20 - 260.85 = ?$

(A) 325.60   (B) 320.55

(C) 321.50   (D) 322.35

(E) None of these

38. 350% of $? \div 50 + 278 = 1825$

(A) 22200   (B) 22150   (C) 44100   (D) 22100

(E) None of these

39. $348 \div 29 \times 45 + 468 = 3(?)^3 + 360$

(A) 3   (B) 4   (C) 5   (D) 6

(E) None of these

40. $15 + (15 \times 2 - 3 \times 3) - 810 \div 54 = 273 \div ?$

(A) 21   (B) 31   (C) 13   (D) 17

(E) 19

41. $\sqrt{2809} \times \sqrt{1296} \div 12 \times 4^2 = ? - 884$

(A) 3428   (B) 3315   (C) 3425   (D) 3335

(E) 3435

42. $2\dfrac{2}{49}$ % of 9261 + $57\dfrac{1}{7}$ % of 2009 = 293 + ?
(A) 1033   (B) 1044   (C) 1055   (D) 1054
(E) 1034

43. 63 × 18 + 17 - 479 + 55 × 13 = ?
(A) 1377   (B) 1397   (C) 1387   (D) 1487
(E) 1277

44. ?-7017 = 2019 × 6 - 5991 + 139 × 5
(A) 13635   (B) 12835   (C) 13735   (D) 13835
(E) 14835

45. ?-1011-10101=1101×7-1011×6-1001
(A) 11601   (B) 11752   (C) 11022   (D) 12742
(E) 12022

DIRECTIONS (46-50): What will come in place of question mark(?) in the following number series.

46. 3, 10, 31, 94, ?, 850
(A) 280   (B) 283   (C) 287   (D) 290
(E) 294

47. 10, 11, 20, 45, ?, 175
(A) 93   (B) 92   (C) 94   (D) 91
(E) 95

48. ?, 185, 212, 237, 260, 281
(A) 132   (B) 150   (C) 144   (D) 156
(E) none of these

49. 163, 452, 813, 1342, 2183, ?
(A) 3210   (B) 3162   (C) 3250   (D) 3244
(E) 3144

50. 8, 15, 44, 175 , ?, 5243
(A) 904   (B) 862   (C) 970   (D) 870
(E) 874

DIRECTIONS (51-55): Study the information carefully and answer the questions that follow:

The following pie-chart shows the percentage of professors of College ABC who are interested in playing different sports.

Total number of professors in the college = 7680

Volleyball, 7.50%
Football, 17%
Badminton, 18%
Cricket, 35%
Hockey, 8%
Basketball, 14.50%
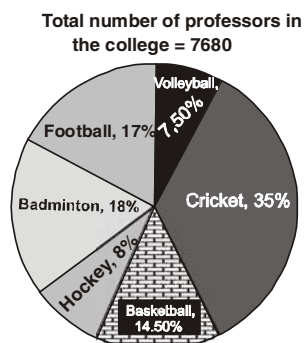
51. What is the difference between the number of professors interested in playing Cricket and the total number of professors interested in playing Volleyball, Hockey and Basketball together?
(A) 365   (B) 436   (C) 386   (D) 395
(E) None of these

52. The number of professors interested in playing Hockey is approximately what per cent of the number of professors interested in playing Volleyball?
(A) 99%   (B) 107%   (C) 117%   (D) 118%
(E) None of these

53. What is the ratio of professors interested in Basketball to the number of professors interested in Volleyball?
(A) 25 : 13   (B) 29 : 15   (C) 25 : 14   (D) 14 : 29
(E) 15 : 29

54. The number of professors interested in playing Hockey is approximately what per cent of the professors interested in playing Football, Hockey and Badminton together?
(A) 31%   (B) 27%   (C) 23%   (D) 18%
(E) 41%

55. The number of professors interested in playing Volleyball is what percentage of the number of professors interested in playing Football?
(A) 27%   (B) 33%   (C) $37\dfrac{2}{3}\%$ (D) $40\dfrac{1}{3}\%$
(E) None of these

56. While purchasing one article of Rs.1200, I get 5% of discount and on another article of Rs. 4500, the discount was 15%. What is the percentage discount I got, taking two articles together?
(A) 17.6%   (B) 21.3%   (C) 14.4%   (D) 18.9%
(E) 12.8%

57. The monthly salary of Sam is distributed in 3 parts, he spend 6 times of transport on Saving, he spend half of saving on food. The total money spend on food in 3 months of duration is Rs.9000. Find the monthly salary of Sam.
(A) 3000   (B) 1000   (C) 6000   (D) 18000
(E) 10000

58. In a vessel there is 40 litres mixture of milk and water. There is 15% water in the mixture. The milkman sells 10 litres of mixture to a customer and thereafter adds 12.5 litres of water to the remaining mixture. What is the respective ratio of milk and water in the new mixture?
(A) 2 : 3   (B) 3 : 2   (C) 3 : 4   (D) 4 : 3
(E) 3 : 5

59. A and B enter into a partnership by making investments in the ratio 1 : 2 and 5% of the total profit goes to charity. If B's share is Rs. 760, then what is the total profit?
(A) Rs 1200   (B) Rs 1800
(C) Rs 2400   (D) Rs 1560
(E) None of these

60. At the rate of 12% the amount invested earns a simple interest of Rs. 2100 after 7 years. Had the interest been 2% more, how much more interest would it have earned?
(A) Rs. 295   (B) Rs. 304
(C) Rs. 350   (D) Rs. 255
(E) None of these

61. The ratio of downstream speed to upstream speed is 5:1. Find the total time taken by boat to cover a distance of 75 km downstream and 30 km upstream if difference between speed of boat in still water and speed of current is 7.5 kmph.

(A) 5 hours   (B) 8 hours   (C) 7 hours   (D) 6 hours

(E) 4 hours.

62. Two outlet pipes A and B together can empty a completely filled tank in 15 hours and a third pipe C (inlet pipe) can alone fill the same tank in 10 hours. Find the time taken to fill 2/3 rd of the tank if all three pipes are working together?

(A) 20 hours   (B) 25 hours

(C) 30 hours   (D) 12 hours

(E) 18 hours.

63. Ratio of volume of two spheres is 64 : 125 and radius of smaller sphere is 20 cm. If radius of larger sphere is 8 cm less than side of a square, then find the area of that square (in cm²)?

(A) 961   (B) 1369   (C) 1225   (D) 1024

(E) 1089

64. A bag contains 9 red balls and 8 blue balls. Two balls are drawn at random from the bag. Find the probability that both the balls are either red or blue?

(A) 7/15   (B) 8/17   (C) 2/3   (D) 4/9

(E) 1/3

65. In a class, average age of 25 boys is 20 years and average age of 15 girls is 16 years. What is the average age of class?

(A) 18 years   (B) 18.5 years

(C) 17 years   (D) 17.5 years

(E) 19.5 years

DIRECTIONS (66-70): Study the information carefully and answer the questions that follow:

The bar graph shows the percentage distribution of total visitors (male + female) who visited on six different days. Read the data carefully and answer the question accordingly.

Note: Total Visitors (male + female) in all six days together are '100x'.
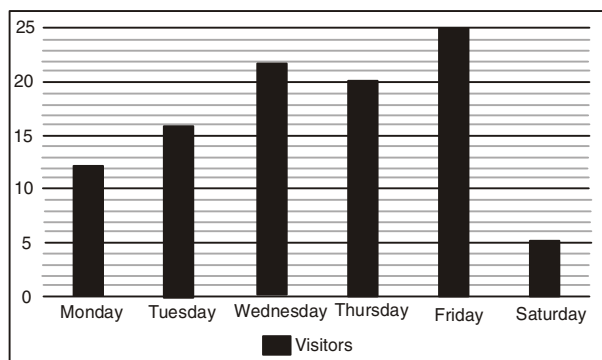
66. If ratio of male to female visitors on Wednesday is 7:5 and number of female visitors who visited on Wednesday are 1100, then find total number of visitors who visited on Monday and Tuesday together?

(A) 3360   (B) 3200   (C) 3000   (D) 3540

(E) 3450

67. If Ratio of male to female on Thursday and Friday are 3:2 and 8:7 respectively and sum of male visitors on these two days are 1900, then find total visitors who visited on Monday?

(A) 950   (B) 900   (C) 1000   (D) 1080

(E) 1200

68. Female visitors on Tuesday are what percent of female visitors on Friday if ratio of male to female visitors on Tuesday and Friday are 9:7 and 8:7 respectively?

(A) 40%   (B) 50%   (C) 60%   (D) 25%

(E) 75%

69. What is the ratio of total visitors who visited on Tuesday and Wednesday together to total visitors who visited on Friday and Saturday together?

(A) 17:15   (B) 13:15   (C) 26:15   (D) 19:15

(E) 23:15

70. If ratio of male to female visitors who visited on Thursday and Saturday are 3:2 and 5:3 respectively and difference between male visitors on these two days are 1420, then find total visitors who visited on Friday?

(A) 5000   (B) 4000   (C) 3000   (D) 3600

(E) 4500

ENGLISH LANGUAGE

DIRECTIONS (71-78): Read the passage given below and then answer the questions given below the passage.

Once upon a time, all the birds - the swans, cranes, parrots, cuckoos, owls, peacocks, doves and the rest of them - decided to meet. They had to discuss a subject of most importance. Unfortunately, no crow had joined yet, but they could not wait any longer. They debated, "Garuda, who is the king of all birds, is always busy in serving his master. He has neither the time, nor the interest to bother about us! There is no point in having a king who does not protect and remains at the position of the king only as a namesake." And so the birds discussed, "Let us choose another king amongst us!" On this, they started looking at each other; suddenly the features of owl attracted everybody. He was powerful, had impressive features, and most importantly he could see at night, when they were most unsafe. They agreed that the owl would be an apt king for themselves. They shouted, "The owl should be our king! Let us prepare for the coronation at once!"

As decided, the birds collected 108 holy roots, water from the holy rivers, and prepared a lavish and highly decorated throne.

They even spread the ground in front of the throne with tiger skin. The Brahmins they had invited, started chanting from holy books, while the birds beat drums, and beautiful maidens blew conches and sang songs of joy. With a map of all the continents and oceans drawn, the owl was prepared to be crowned. At the moment the owl was being accompanied to the throne to be crowned, a crow arrived. He asked curiously, "Please let me know the reason of this great gathering, and lavish celebration!" The crow was indeed known for his smartness, and the birds decided to explain and take his opinion. The birds explained, "O Crow, Garuda has no time to bother about us. So, we have decided to denounce him as our king and have elected the owl to be our new king. Since, you have just joined, please provide us with your opinion also." The crow smiled and replied, "In my opinion, I should advise against crowning the owl as our king!"

He continued to explain, "The owl is blind by the day. And look at him. Why have an ugly king, when the birds are known for their beauty. We have the peacocks, swans, nightingales, pigeons and so many more who look so beautiful. And look at him, he looks so cruel with his crooked nose and squint eyes. How would he look if he was angry? I certainly advise against crowning him." The other birds started considering his points, and the crow continued with his arguments, "And what do we gain from electing him as our king? We already have Garuda as our king. The mere mention of his name would keep our enemies away! It is not necessary at all, for us to elect a new king and denounce Garuda!"

On hearing his logic, the birds started pondering, "His arguments are right. The entire reason of our meeting serves no purpose. Let us think awhile and meet some other time." One by one, the birds started flying away. Even the Brahmins and beautiful maidens started to leave. The crow was still sitting on the branch of a tree. Unable to understand the commotion, the owl and his wife were still waiting to be crowned king and queen. The owl asked his wife, "What is happening? Why is the crowning ceremony yet to begin? Why have all the birds left?" His wife replied, "As I understand, the crow put an obstacle in the crowning ceremony. He persuaded all the other birds to fly away. Only he, with **ulterior motives**, stayed behind. We should return home, too."

On hearing this, the owl shouted at the crow, "You are a wicked bird. I did not harm you in any way, and yet you put obstacle to my crowning ceremony. From today, I end all friendly relationship with you. From now on, our kind and your kind will be nothing but enemies." The owl left dejectedly with his wife, to return to his home. The crow was left alone. With everybody else gone, he decided to leave too. While flying off, he thought, "Why did I speak my mind? My advice to the birds was not required. It is because of my advice, that crows will always have the mighty owls as their enemies."

71. What was the reaction of the owl upon the cancellation of his coronation?
(A) He was disappointed
(B) He was angry
(C) He made the birds fly away
(D) Both 1 and 2
(E) 1, 2 and 3

72. Consider the following statements. Which of these are incorrect?
A. The birds were trying to make the owl as their king.
B. The Garuda had no time to bother about the birds.
C. The crow was missing from the bird's meeting.
(A) Only A   (B) Only B
(C) Both A and B   (D) A, B and C
(E) None of the above

73. Why did the birds collect holy roots and water from the holy rivers?
(A) They were celebrating freedom
(B) They wanted to purify the forest
(C) It was to banish the Garuda
(D) It was for the ceremony of coronation
(E) None of the above

74. Why did the crow not want the owl to be the king?
(A) He hated the owl
(B) He loved the Garuda
(C) He was carelessly expressing his opinion
(D) He wanted to be the king himself
(E) None of the above

75. What was the reason for birds to be unsatisfied with the Garuda?
(A) He was always busy with his master
(B) He had no time for the birds
(C) He was not too interested
(D) All of the above
(E) None of the above

76. Consider the following word from the passage. Choose an option that gives its antonym.
Denounce
(A) Condemn   (B) Reject
(C) Commend   (D) Attack
(E) Criticise

77. Consider the following phrase. Find its meaning from the given options.
To have an ulterior motive
(A) To have a symbolic action for something
(B) To act the opposite of what one wants to do
(C) To wish to be the ultimate winner
(D) To want to beat one's enemy
(E) To have a hidden reason behind a given action

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78. Consider the following statements. Which of these are true?
A. The birds were unhappy with the Garuda for not being a fit king.
B. The crow was unhappy with the owl.
C. The Garuda had sent the crow to stop the coronation.
(A) Only A
(B) Only B
(C) Only C
(D) Both A and B
(E) Both B and C

DIRECTIONS (79-83): In each of the statements given below, four words have been highlighted. One of the words may be incorrectly spelt. Identify the word which has been incorrectly spelt. If all the highlighted words are correct, choose (E), 'no error', as your answer.

79. The crowd at Sujata Cinema was in raptures. There are whistles and catcalls and people were dancing in the aisels.
(A) raptures
(B) whistles
(C) catcalls
(D) aisels
(E) no error

80. Besides decorum, the lawmakers will also be briefed about the government's plan, priorities, the importance of attendance and looking after one's constituency.
(A) decorum
(B) priorities
(C) attendance
(D) constituency
(E) No error

81. On review of the current liquidity and market situation and an **accessment** of the evolving financial conditions, the Reserve Bank has decided to conduct one more simultaneous purchase and sale of **government** securities.
(A) liquidity
(B) accessment
(C) simultaneous
(D) government
(E) No error

82. Novel Lavasa **alleged** that these " **roving** inquiries" were meant to " **humiliate** and **maline** her family's reputation."
(A) alleged
(B) roving
(C) humiliate
(D) maline
(E) No error

83. The police on Wednesday **areigned** 60 Shiite Muslims who are members of the Islamic Movement of Nigeria, on charges of culpable homicide, destruction of public property and **constituting** public disturbance.
(A) areigned
(B) culpable
(C) homicide
(D) constituting
(E) No error

DIRECTIONS (84-88): Below, a passage is given with five blanks labelled (A)-(E). Below the passage, four options are given for each blank. Choose the word that fits each blank appropriately in the context of the passage, and mark the corresponding answer.

I saw a dress in a boutique that I knew my granddaughter would love. I planned on giving it to her as a wedding present. But money was tight, so I asked the store owner if she could hold it for me. "May I buy the dress for you?" asked another customer. "Thank you, but I can't accept such a gracious and (A)_____ gift," I said. Then she told me why it was so

(B)_____ for her to help me. She'd been homeless for three years, she said, and had it not been for the kindness of strangers, she would not have been able to (C)_____. "I'm no longer homeless, and my situation has improved," she said. "I promised myself that I would repay the kindness so many had shown me." She (D)_____ for the dress, and the only payment she would accept in return was a (E)_____ hug.

84. Which word will come in blank A?
(A) Generous
(B) Genial
(C) Genesis
(D) General
(E) Generic

85. Which word will come in blank B?
(A) Irregular
(B) Important
(C) Interest
(D) Intention
(E) Irrelevant

86. Which word will come in blank C?
(A) Survive
(B) Survey
(C) Salient
(D) Savage
(E) Satire

87. Which word will come in blank D?
(A) Paid
(B) Payment
(C) Probate
(D) Poignant
(E) Pretentious

88. Which word will come in blank E?
(A) Hurtful
(B) Heartfelt
(C) Hazard
(D) Homicide
(E) Handful

DIRECTIONS (89-93): The following sentences form a paragraph. Rearrange the following six sentences/ group of sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below.

A. The poor girl was forced out daily to sit by the well and spin cotton.
B. So she made her stepdaughter do all the hard work and live like a kitchen maid.
C. This was because she was her stepdaughter.
D. She behaved most kindly to the ugly one but cruelly to the other.
E. One of them was beautiful and industrious and the other was ugly and lazy.
F. There was once a widow who had two daughters.

89. Which sentence becomes FIRST after rearrangement?
(A) A
(B) F
(C) B
(D) E
(E) C

90. Which sentence becomes SECOND after rearrangement?
(A) A
(B) E
(C) D
(D) B
(E) C

91. Which sentence becomes THIRD after rearrangement?
(A) D
(B) B
(C) C
(D) E
(E) A

92. Which sentence becomes FOURTH after rearrangement?
(A) A
(B) F
(C) C
(D) E
(E) D

93. Which sentence becomes LAST after rearrangement?
(A) A
(B) F
(C) D
(D) B
(E) C

DIRECTIONS (94-97): In the given questions, a statement is given with four bold words. These words may or may not be correct in their corresponding position. Following each statement four options are provided suggesting the possible arrangement of the highlighted words. Option corresponding correct arrangement is your answer.

94. According to the United Nations **active** (A) database, the **fell** (B) of Indians aged between 20 and 59 years - those one would consider to be the most (C) **population** work seekers - actually **proportion** (D) from 46.9 per cent in 1950 to 45.8 per cent in 1990.

(A) DBCA   (B) ADBC   (C) BCAD   (D) CDAB

(E) No rearrangement required.

95. Jharkhand faces the same **malaise** (A) that many other small Indian cities do-a **crippling** (B) lack of **industrial** (C) activities that can **create** (D) jobs.

(A) DBCA   (B) ADBC   (C) BCAD   (D) CABD

(E) No rearrangement required.

96. The **indicator** (A) of Ranchi's economy, representative of a **economic** (B) of India's up-and-coming cities, is also a good **character** (C) for why India's **slew** (D) growth is now down to less than 5%.

(A) DBCA   (B) BCAD   (C) CDAB   (D) ABDC

(E) No rearrangement required.

97. In the 18th **converted** (A), British Judge Tilman Henckell floated the Sunderbans Plan. Under this plan, known as the first land reform **initiative** (B) in the state, the vast wasteland was **century** (C) into agricultural land and the **revenue** (D) was distributed among the people.

(A) CABD   (B) CBAD   (C) BCAD   (D) ACDB

(E) No rearrangement required.

DIRECTIONS (98-100): 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 the sentence has no error select 'No error' as the answer.

98. Developers are on demand from (A)/ government agencies, financial institutions, and (B)/ industries that need more prosaic products (C)/to make their operations run more efficiently.(D)

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

(E) No error

99. There is little doubt (A)/ if man has (B)/ had an impact (C)/ on the Earth's atmosphere. (D)

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

(E) No error

100. Computer systems analysts investigate (A)/ a company's computer systems and (B)/ procedures, then designs or revamps them to (C)/ make the organization operate more efficiently.(D)

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

(E) No error

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HINTS & SOLUTION

DIRECTIONS (1-5)

Boxes
L
N
O
J
R
M
Q
P
S
K

1. **(A)**
2. **(C)**
3. **(B)**
4. **(A)**
5. **(E)**

DIRECTIONS (6-10)
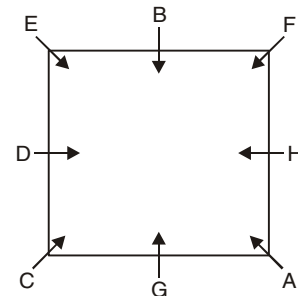
6. **(E)**
7. **(D)**
8. **(D)**
9. **(B)**
10. **(D)**
11. **(E)** After finding such symbols which are followed by a number and preceded by a letter, we get
K 1 2 F I # 6 V J 9 R # G 7 1 3 L $ # 5 9 L & @ N 7 K I #
So, there is 1 such symbol.
Hence, option 5 is correct.

12. (B) After finding such numbers which are preceded by a letter and also succeeded by a letter.

K 1 2 F I # 6 V J 9 R # G 7 1 3 L $ # 5 9 L & @ N 7 K I #
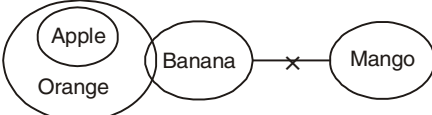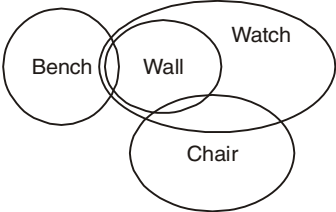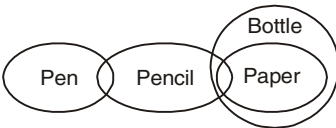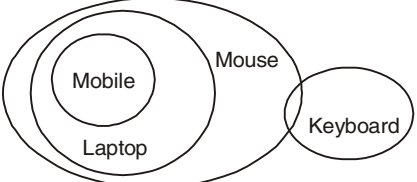
So, there are 2 such numbers.

Hence, option 2 is correct.

13. (C)

DIRECTIONS (14-17)

14. (C) 'has' is coded as 'no'.

15. (C) 'ao' is code for 'save'.

16. (B) Code for 'Passenger' is 'ro',

Code for 'is' is either 'vo' or 'qo' or 'do'

Code for 'inside' is either 'vo' or 'qo' or 'do'

Code for 'the' is 'uo',

Code for 'car' is 'mo'.

Hence, the possible answer is 'vo ro uo mo qo'.

17. (E) Code for 'Air bag' is 'so to',

Code for 'save' is 'ao',

Code for 'passenger inside car' is 'ro qo mo',

Hence, the possible code for 'helps' be either 'jo' or 'co'.

18. (A)

19. (B)

20. (A)

21. (D)

DIRECTIONS (22-24)
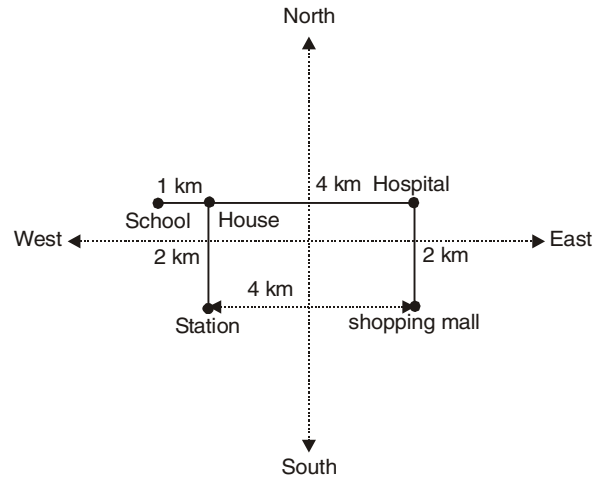
22. (D)   **23. (D)**   **24. (B)**

DIRECTIONS (25-29)

Months	Person
January	N
February	L
March	X
June	K
September	Y
October	Z
November	M
December	J

25. (D)   **26. (C)**   **27. (B)**   **28. (E)**   **29. (A)**

30. (A) Given word: CHRONICLE

The given word is represented as follows,

Letters	C	H	R	O	N	I	C	L	E
Position	3	8	18	15	14	9	3	12	5

Hence, "three" such pairs are there, Forward: CE, Backward: NO, CH

DIRECTIONS (31-34)

Speed	Cost
T	P
Q	Q
P	T
S	S
R	U
U	R

31. (C)   **32. (A)**   **33. (D)**   **34. (B)**

35. (C)

H	Reverse of H → S - 1	R
I	Reverse of I → R - 1	Q
K	Reverse of K → P + 2	R
B	Reverse of B → Y - 1	X
F	Reverse of U → U - 1	T

Hence, 'KPR' is different from the other four.

36. (C) Given expression is,

$\Rightarrow (181.65 + 18.35) \div 4 = 2.4 \times 30 - ?$

$\Rightarrow (200) \div 4 = 2.4 \times 30 - ?$

$\Rightarrow 50 = 72 - ?$

$\Rightarrow ? = 22$

37. (D) $\Rightarrow 20 \times \sqrt[3]{216} + 463.20 - 260.85 = ?$

$\Rightarrow 20 \times 6 + 463.20 - 260.85 = ?$

$\Rightarrow 120 + 463.20 - 260.85 = ?$

$\Rightarrow 583.20 - 260.85 = ?$

$\Rightarrow 322.35 = ?$

38. (D) $\Rightarrow 350\%$ of $? \div 50 + 278 = 1825$

$\Rightarrow [350 \times (?)] / (100 \times 50) + 278 = 1825$

$\Rightarrow 7/100 \times ? = 1547$

$\Rightarrow ? = (1547 \times 100)/7$

$\Rightarrow ? = 221 \times 100 = 22100$

$\therefore ? = 22100$

39. (D) $\Rightarrow 348 \div 29 \times 45 + 468 = 3(?)^3 + 360$

$\Rightarrow 348/29 \times 45 + 468 = 3(?)^3 + 360$

$\Rightarrow 12 \times 45 + 468 = 3(?)^3$

$\Rightarrow 540 + 468 - 360 = 3(?)^3$

$\Rightarrow 1008 - 360 = 3(?)^3$

$\Rightarrow 648 = 3 \times (?)^3$

$\Rightarrow 216 = (?)^3$

$\therefore ? = 6$

40. (C) Given expression is,

$\Rightarrow 15 + (15 \times 2 - 3 \times 3) - 810 \div 54 = 273 \div ?$

$\Rightarrow 15 + (30 - 9) - 810 \div 54 = 273 \div ?$

$\Rightarrow 15 + 21 - 810 \div 54 = 273 \div ?$

$\Rightarrow 15 + 21 - 15 = 273 \div ?$

$\Rightarrow 21 = 273 \div ?$

$\Rightarrow ? = 273 / 21$

$\Rightarrow ? = 13$

41. (A) $? = 53 \times \dfrac{36}{12} \times 16 + 884$

$? = 3428$

42. (B) $? = \dfrac{1}{49} \times 9261 + \dfrac{4}{7} \times 2009 - 293$

$? = 189 + 1148 - 293$

$? = 1044$

43. (C) $? = 1134 + 17 - 479 + 715$

$? = 1387$

44. (D) $? = 7017 + 12114 - 5991 + 695$

$? = 13835$

45. (B) $? = 1011 + 10101 - 1001 + 7707 - 6066$

$? = 11752$

46. (B)

3 → 10 → 31 → 94 → 283 → 850

×3+1, ×3+1, ×3+1, ×3+1, ×3+1

47. (C)

10 → 11 → 20 → 45 → 94 → 175

$+1^2$, $+3^2$, $+5^2$, $+7^2$, $+9^2$

48. (D)

156 → 185 → 212 → 237 → 260 → 281

+29, +27, +25, +23, +21

49. (E)

163 → 452 → 813 → 1342 → 2183 → 3144

$+17^2$, $+19^2$, $+23^2$, $+29^2$, $+31^2$

50. (E)

8 → 15 → 44 → 175 → 874 → 5243

×2−1, ×3−1, ×4−1, ×5−1, ×6−1

51. (E) From pie-chart,

% of professors interested in playing Cricket

$= 35\%$

% of professors interested in playing Volleyball, Hockey and Basketball together $= 7.5 + 8 + 14.5$

$= 30\%$

Difference between them $= 35 - 30 = 5\% = 5\%$ of $7680 = 0.05 \times 7680 = 384$

$\therefore$ The difference $= 384$

52. (B) From pie-chart,

% of professors interested in playing Hockey $= 8\%$

% of professors interested in playing Volleyball $= 7.5\%$

Required % $= (8/7.5) \times 100 \approx 107\%$

$\therefore$ Required % $= 107\%$

53. **(B)** From pie-chart,

% of professors interested in playing Basketball = 14.5%

% of professors interested in playing Volleyball = 7.5%

∴ Required ratio = 14.5 ? 7.5 = 29 : 15

54. **(D)** From pie-chart,

% of professors interested in playing Hockey = 8%

% of professors interested in playing Football, Hockey and Badminton together = 17 + 8 + 18 = 43%

∴ Required % = (8/43) × 100 = 18.6% ≈ 18%

55. **(E)** From pie-chart,

% of professors interested in playing Volleyball = 7.5%

% of professors interested in playing Football = 17%

∴ Required % = (7.5/17) × 100 = 44.12%

56. **(E)** Given,

Total discount for two articles = 1200 × 5/100 + 4500 × 15/100

= 735

Total cost price of two articles = 1200 + 4500 = 5700

Required Discount percentage = (735/5700) × 100

= 12.89%

57. **(E)** Let the money spend on transport be Rs. x, and on Saving is Rs. 6x, on food is Rs. 3x.

Total money spend on food in 3 months = Rs. 9000

Money spend on food in a month = 9000/3 = Rs. 3000 = 3x

⇒ x = Rs. 1000

Money spend on transport = Rs. 1000

Money spend on Saving = Rs. 6000

∴ Total salary = Rs.(3000 + 1000 + 6000) = Rs. 10000

58. **(B)** Volume of mixture = 40 L

% of water = 15%

10 L sold

⇒ 30 L of mixture remaining.

⇒ Water in the remaining mixture = (15/100) × 30 = 4.5l

Now, 12.5 L of water added to the mixture

⇒ New volume of mixture = 30 + 12.5 = 42.5 L

⇒ Water volume = 4.5 + 12.5 = 17 L

⇒ Milk volume = 30 - 4.5 = 25.5 L

∴ Required ratio = 25.5 ? 17 = 3 ? 2

59. **(A)** Assume that the total profit = Rs. P.

Given that, 5% of the total profit goes to charity,

∴ Remaining profit after charity,

= Rs. P - 5% of Rs. P

= Rs. 0.95P

Assuming that the profit is distributed in the ratio of investments made [that is 1 : 2]

∴ B's share = $\frac{2}{3}$ × 0.95P

According to the question, B's share is Rs 760

∴ $\frac{2}{3}$ × 0.95P = 760

⇒ P = 1200

∴ The total profit is Rs. 1200.

60. **(C)** Given,

Let the principal be x

Simple Interest = Rs. 2100

Rate = 12%

Time = 7 years

2100 = (x × 12 × 7)/100

x = 2,500

Calculating simple interest for new values:

Principal = Rs. 2500

Rate = 14%

Time = 7 years

We know that,

⇒ Simple interest=2500×14×7/100

⇒ Simple Interest earned at 14% = Rs. 2450

∴ Increase in Simple Interest = Rs. (2450 - 2100)
= Rs. 350

61. (D) Let downstream speed and upstream speed
be 5x kmph and x kmph respectively

So, speed of boat in still water = $\dfrac{5x+x}{2}$ = 3m kmph

Speed of current = $\dfrac{5x-x}{2}$ = 2x kmph

ATQ, 3x – 2x = 7.5

⇒ x = 7.5

Required total time = $\dfrac{75}{37.5}+\dfrac{30}{7.5}$ 6 hours.

62. (A) Total capacity of tank = 30 units (LCM of 15 and 10)

(A + B)'s 1 hour work = 2 units

C's 1 hour work = 3 units

(A + B + C)'s 1 hour work = 3 – 2 = 1 unit

Time taken to fill $\dfrac{2}{3}rd$ of the tank by all three

pipes together = $\dfrac{2}{3}\times\dfrac{30}{1}$ = 20 hours.

63. (E) Let radius of larger sphere be R cm

ATQ-

$\dfrac{\dfrac{4}{3}\pi\times20\times20\times20}{\dfrac{4}{3}\pi\times R\times R\times R}=\dfrac{64}{125}$

⇒ R³ = $\dfrac{125}{64}\times20\times20\times20$

⇒ R = $\dfrac{5}{4}\times20$

⇒ R = 25 cm

Side of square = 25 + 8 = 33 cm

Area of square = 33 × 33 = 1089 cm²

64. (B) Required Probability = $\dfrac{^9C_2+{}^8C_3}{^{17}C_2}=\dfrac{36+28}{136}=\dfrac{8}{17}$

65. (B) Average age of class = $\dfrac{25\times20+15\times16}{25+15}=\dfrac{740}{40}$

= 18.5 years

66. (A) Total visitors who visited all six days together = 100x

ATQ $100x\times\dfrac{22}{100}\times\dfrac{5}{12}=1100$

x = 120

Total visitors who visited on Monday and

Tuesday togetjer = $100\times120\times\left(\dfrac{12+16}{100}\right)=3360$

67. (B) Male visitors visited on Thursday and Friday

together = $100x\times\left(\dfrac{20}{100}\times\dfrac{3}{5}+\dfrac{25}{100}\times\dfrac{8}{15}\right)=\dfrac{76x}{3}$

ATQ $\dfrac{76x}{3}=1900\Rightarrow x=75$

Total visitor who visited on Monday

= $100\times75\times\dfrac{12}{100}=900$

68. (C) Female visitors visited on Tuesday

= $100x\times\dfrac{16}{100}\times\dfrac{7}{16}=7x$

Female visitors visited on Friday

= $100x\times\dfrac{25}{100}\times\dfrac{7}{15}=\dfrac{35x}{3}$

Required % = $\dfrac{7x}{\dfrac{35x}{3}}\times100=60\%$

69. (D) Total visitors visited on Tuesday and Wednesday
together = $100x\times\dfrac{38}{100}=38x$

Total visitors visited on Friday and Saturday
together = $100x\times\dfrac{30}{100}=30x$

Required Ratio = $\dfrac{38x}{30x}=19:15$

70. (B) Male visitors visited on Thursday

= $100x\times\dfrac{20}{100}\times\dfrac{3}{5}=12x$

Male visitors visited on Saturday = $100x\times\dfrac{5}{100}\times\dfrac{5}{8}$

= $\dfrac{25x}{8}$

ATQ

$$12x - \frac{25x}{8} = 1420$$

$$\Rightarrow x = 160$$

Total visitors visited on Friday = $100 \times 160 \times \frac{25}{100}$

= 4000

71. (D) According to the passage, Option D is correct answer.

72. (E) According to the passage, Option E is correct answer.

73. (D) According to the passage, Option D is correct answer.

74. (C) According to the passage, Option C is correct answer.

75. (D) According to the passage, Option D is correct answer.

76. (C) According to the passage, Option C is correct answer.

77. (E) According to the passage, Option E is correct answer.

78. (A) According to the passage, Option A is correct answer.

79. (D) Word given in Option D is incorrectly spelt as "aisels". The Correct spelling is "aisles".

Aisles - a passage between rows of seats in a building such as a church or theatre, an aircraft, or train

80. (E) All the highlighted words are correctly spelt. So, Option E is correct answer.

81. (B) Word given in Option B is incorrectly spelt as "accessment". The Correct spelling is "assessment".

Assessment - the action of assessing someone or something.

82. (D) Word given in Option D is incorrectly spelt as "maline". The Correct spelling is "malign".

Malign - evil in nature or effect.

83. (A) Word given in Option D is incorrectly spelt as "areigned". The Correct spelling is "arraigned".

Arraigned - call or bring (someone) before a court to answer a criminal charge.

84. (A) Option A contains appropriate word to be filled up in the given blank.

Generous - showing a readiness to give more of something, especially money, than is strictly necessary or expected.

85. (B) Option B contains appropriate word to be filled up in the given blank.

Important - of great significance or value.

86. (A) Option A contains appropriate word to be filled up in the given blank.

Survive - continue to live or exist, especially in spite of danger or hardship.

87. (A) Option A contains appropriate word to be filled up in the given blank.

Paid - (of work or leave) for or during which one receives pay.

88. (B) Option B contains appropriate word to be filled up in the given blank.

Heartfelt - (of a feeling or its expression) deeply and strongly felt; sincere.

89. (B) The Correct Sequence after rearrangement is - FEDCBA. So, the FIRST sentence is F.

90. (B) The Correct Sequence after rearrangement is - FEDCBA. So, the SECOND sentence is E.

91. (A) The Correct Sequence after rearrangement is - FEDCBA. So, the THIRD sentence is D.

92. (C) The Correct Sequence after rearrangement is - FEDCBA. So, the FOURTH sentence is C.

93. (A) The Correct Sequence after rearrangement is - FEDCBA. So, the LAST sentence is A.

94. (D) The correct sequence of the given words is - CDAB. So, Option D is correct answer.

95. (E) No rearrangement is required in the given words. So, Option E is correct answer.

96. (C) The correct sequence of the given words is - CDAB. So, Option C is correct answer.

97. (B) The correct sequence of the given words is - CBAD. So, Option B is correct answer.

98. (A) Error lies in the A part of the given sentence. i.e. the preposition 'on' is incorrect and must be replaced with 'in'.

99. (A) Error lies in the B part of the given sentence. i.e. "if" should be replaced with "that".

100. (C) Error lies in the C part of the given sentence. i.e. "designs or revamps" should be replaced with "design or revamp".

SSC CHSL (TIER-I)
(*Memory Based Paper - Reasoning Ability*)

1. Select the related letters/word/number from the given alternatives.
BDGH : OQTU :: FHKL : ?
(A) JKLM (B) BCDE
(C) SUXY (D) WXYZ

2. A rat runs 20' towards East and turns to right runs 10' and turns to right runs 9' and again turns to left runs 5' and then turns to left runs 12' and finally turns to left and runs 6'. Now, which direction is the rat facing?
(A) East (B) West
(C) North (D) South

3. Which one set of letters, when sequentially placed at the gaps in the given letter series shall complete it?
mnonopqopqrs _ _ _ _ _
(A) mnopq (B) oqrst
(C) pqrst (D) qrstu

4. Select the one which is different from the other three responses.
(A) 4, 12 (B) 8, 16 (C) 14, 24 (D) 6, 14

5. Select the one which is different from the other three responses.
(A) BEH (B) CFI (C) DGJ (D) EHL

6. Select the related word from the given alternatives.
Hirakund : Mahanadi :: Tehri Dam : ?
(A) Damodar (B) Bhagirathi
(C) Yamuna (D) Son

7. Select the related numbers from the given alternatives:
121 : 12 :: 25 : ?
(A) 5 (B) 6 (C) 7 (D) 8

8. Find out the odd number from the given alternatives.
(A) 4246 (B) 8314 (C) 9546 (D) 5306

9. A series is given with one term missing. Choose the correct alternative from the given ones that will complete the series.
5, 7.5, 12.5, 22.5, ?
(A) 42.5 (B) 42 (C) 44 (D) 43.5

10. If HOUSE is written as FQSUC, then how can CHAIR be written in that code?
(A) DIBJS (B) SBJID (C) SHBGD (D) AJYKP

11. Two statements are given below, followed by four conclusions I, II, III and IV. You have to consider the statements to be true if they seem to be at variance from commonly known facts. You have to decide which of the given conclusions, if any, follow from the given statements. Indicate your answer.

Statements:
All students in my class are bright.
Manish is not bright.
Conclusions:
I. Some students are not bright.
II. Manish must work hard.
III. Non-bright ones are not students.
IV. Manish is not a student of my class.
(A) Only I (B) II and III
(C) III and IV (D) Only IV

12. Which one of the following responses would be a meaningful order of the given words?
1. Hut 2. House 3. Palace 4. Bungalow
(A) 4, 3, 1, 2 (B) 2, 1, 4, 3
(C) 1, 4, 3, 2 (D) 1, 2, 4, 3

13. A series is given, with one term/number missing. Choose the correct alternative from the given ones that will complete the series.
0, 2, 6, 12, 20, ?, 42
(A) 34 (B) 30 (C) 32 (D) 28

14. Pointing towards a man a woman said, "his brother's father is the only son of my grandfather" how is the women related to the man?
(A) Aunt (B) Sister (C) Daughter (D) Mother

15. Which interchange of signs will make the following equation correct?
$30 - 6 \div 4 + 2 \times 3 = 7$
(A) + and × (B) - and + (C) - and ÷ (D) + and -

16. Arrange the following words as per order in the dictionary
1. Tortoise, 2. Torrid, 3.Torso, 4.Torque, 5. Tortuous
(A) 4, 2, 3, 1, 5 (B) 3, 2, 4, 1, 5
(C) 2, 3, 1, 5, 4 (D) 4, 3, 2, 1, 5

17. In the question, a word is represented by only one set of numbers as given in any one of the alternatives. The sets of numbers given in the alternatives are represented by two classes of alphabets as in two matrices given below. The columns and rows of Matrix I are numbered from 0 to 4 and that of Matrix II are numbered from 5 to 9. A letter from these matrices can be represented first by its row and next by its column, e.g., 'U' can be represented by 01, 12, etc., and 'L' can be represented by 56, 67, etc. Similarly you have to identify the set for the word '**SPARE**'.

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MATRIX - I				
	0	1	2	3	4
0	S	U	P	E	R
1	R	S	U	P	E
2	E	R	S	U	P
3	P	E	R	S	U
4	U	P	E	R	S

MATRIX - II				
	5	6	7	8	9
5	G	L	A	N	D
6	D	G	L	A	N
7	N	D	G	L	A
8	A	N	D	G	L
9	L	A	N	D	G

(A) 22, 41, 85, 32, 14
(B) 12, 24, 21, 68, 14
(C) 44, 78, 67, 32, 42
(D) 33, 30, 43, 40, 43

18. Which of the following figures correctly represents the relations between: Doctors, Lawyers, Professionals.

(a)   (b)   (c)   (d)
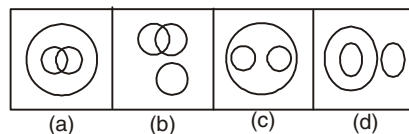
19. Select the missing numbers from the given alternatives.

7	56	8
9	45	?
11	99	9

(A) 6   (B) 9   (C) 5   (D) 4

20. In a class of 180, where girls are twice the number of boys, Ramu [a boy] ranked 34th from the top. If there are 18 girls ahead of Ramu, how many boys are there after him in rank?

(A) 45   (B) 44   (C) 43   (D) 46

21. A mother is five times older than her daughter. After 5 years, she would be three times older than her daughter. Find the mother's present age.

(A) 20 years   (B) 22 years   (C) 25 years   (D) 29 years

22. Consider the given statement/s to be true and decide which of the given conclusions can definitely be drawn from the given statement.

Statement: To achieve economic development, people should work hard.

Conclusions:

I. Economic development is directly related to people's hard work.

II. Hard work, by all the people, is impossible.

(A) Only I follows
(B) Only II follows
(C) Both I and II follow
(D) Neither I nor II follow

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)
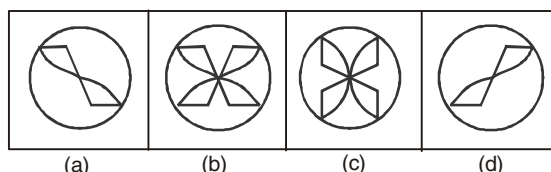
24. Which of the following figure is the correct mirror image of the given figure?

Question Figure:-

Answer Figure:-

(a)   (b)   (c)   (d)
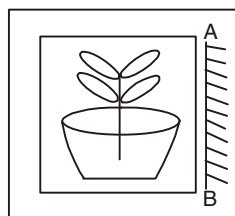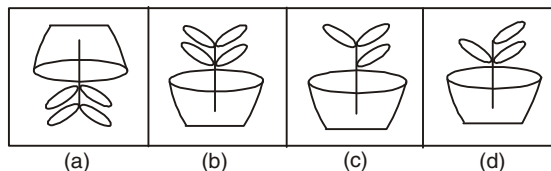
25. Select the answer figure in which the question figure is hidden/embedded.

Question Figure:-

Answer Figure:-

(a)   (b)   (c)   (d)
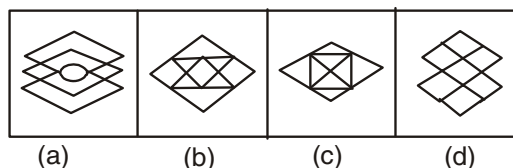
ANSWER KEY

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

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