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MODI GOVT'S MEGA BANK MERGER DRIVE

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+
ALLAHABAD BANK

MERGER 2
Punjab National Bank
+
Oriental Bank of Commerce
+

MERGER 3
Canara Bank
+
SyndicateBank

MERGER 4
Union Bank
+
ANDHRA BANK
+

Inside Story

500+ G.K. One Liner

G.S. Special Questions

Study Notes

Tricky Questions

66th Dadasaheb Phalke Award
24 September, 2019

Minor Planet Named After Pandit Jasraj

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500+
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50+
Final Selection in SBI PO Exam-2018

3500+
Final Selections in SSC CGL Exam

13500+
Selected in FCI/LIC & State Jobs

INSIDE STORY

IMPORTANT RATES (03-10-2019)

Repo Rate	**5.40%**
Reverse Repo Rate	**5.15%**
Marginal Standing Facility Rate	**5.65%**
Statutory Liquidity Ratio	**18.75%**
Cash Reserve Ratio	**4%**
Bank Rate	**5.65%**

New Batches Starting for

IBPS CLERK : 10th & 14th Oct. 19

SSC CGL : 14th Oct. 19

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IMPORTANT DAYS IN OCTOBER

Oct. 01	International Day of Older Persons
Oct. 05	World Teachers Day
Oct. 09	World Post Day
Oct. 10	World Mental Health Day
Oct. 11	International Day of the Girl Child
Oct. 15	International Day of Rural Women
Oct. 16	World Food Day
Oct. 24	World Polio Day

IMPORTANT DAYS IN NOVEMBER

Nov. 09	World Service Day
Nov. 14	Children's Day
Nov. 16	International Day for Endurance
Nov. 17	National Journalism Day
Nov. 18	World Adult Day
Nov. 19	World Citizen Day
Nov. 21	World Television Day
Nov. 26	World Environment Protection Day

Success Story

Name: Sahil

Education: B.Com

Examination Name: IBPS Clerk

Final Selection: IBPS Clerk (Allahabad Bank)

IBT: You proved that you have the caliber to achieve whatever you dream of. You must be feeling proud of yourself and self-assured to rise to your next challenge. You've earned every bit of the success that you're enjoying. I wish you many Congratulations.

Sahil: Thank you, sir.

IBT: Would you like to share how you felt when you got to know that you have been selected for the post?

Sahil: I am really very glad, sir. 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 on your mind about your future before joining the Institute?

Sahil: Sir, I always wanted to join a government job. It was also the dream of my parents. I had taken a few government exams during my graduation; I analysed that I was lacking in one or the other subject. This is the reason I joined IBT Institute which, I think, is the best decision of my life as it is the most prestigious institute in India. The reason I am calling IBT a prestigious Institute is that it provides its students everything which is necessary to qualify the desired exam like Mock Test, Study Notes, Books, Magazines, and most importantly Lifetime Membership Card (LMC).

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

Sahil: Sir, I was determined to attend all the classes regularly so that I can clear the basics of each and every topic. I focused not only on my favorite subjects but also on the subjects which were not clear 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, according to you, is the best strategy while taking any competitive exam?

Sahil: Sir, for any competitive examination, time management is crucial. That's why one ought to allocate appropriate time to each question. One must pay attention not only on speed but also on accuracy of their answers. 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?

Sahil: Sir, I never fixed my study hours. I always used to decide the number of topics that I was going to practise 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?

Sahil: 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 was able to qualify this examination.

IBT: Who would you attribute your success to?

Sahil: 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 the students who are preparing for the competitive exams?

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

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

Sahil: Thank you very much, sir!

PRECIOUS WORDS : *"Successful and unsuccessful people do not vary greatly in their abilities. They vary in their desires to reach their potential."*

Amitabh Bachchan gets

DADASAHEB PHALKE AWARD

Dadasaheb Phalke Award: Amitabh Bachchan has been selected for the highest Indian film honour- Dadasaheb Phalke award for the year 2019. The announcement was made by Union Minister Prakash Javadekar, through a tweet, in which he said that the legendary Amitabh Bachchan, who entertained and inspired for 2 generations, has been selected unanimously for the prestigious Dadasaheb Phalke award.

QUICK PEEK INTO AMITABH BACHCHAN'S CAREER :

- *Debut Film:* Bhuvan Shome
- *First Hit:* Zanjeer
- *First Award:* National Film Award for Best Newcomer
- *First Filmfare Award:* Best Supporting Actor (for 'Anand')
- *First Filmfare for the Best Actor:* In 1976 for 'Kabhi Kabhi'
- *Entry into Politics:* In 1984
- *Semi -Retirement:* After a strings of flops, he took semi-retirement in the year 1992
- *Producing Debut:* In 1996 with 'Tere Mere Sapne'
- *His comeback:* Television quiz show 'Kaun Banega Crorepati' in the year 2000

FACTS ABOUT AMITABH BACHCHAN :

Full Name	Amitabh Harivansh Rai Bachchan
Nick Name	Big B, Munna, Angry Young Man, Bollywood's Shahenshah, Amith, AB Sr., One Man Industry, Superstar of the Millennium, Mahanayak Amitji
Date of Birth	October 11, 1942
Zodiac sign	Libra
Height	6′1″ (1.85 m)
Birth Place	Allahabad, Uttar Pradesh, India
Nationality	Indian
Profession	Actor, producer, singer, television presenter
Father's Name	Harivansh Rai Bachchan
Mother's name	Teji Bachchan (Mother), Shyama (Stepmother)
Marital Status	Married to Jaya Bhaduri (1973-present)
Religion	Hinduism
Residence	Prateeksha, Mumbai, Maharashtra, India
Debug Film	In 1969 as a voice narrator in 'Bhuvan Shome'

Hometown	Mumbai
Family Members	Children (Abhishek Bachchan and Shweta Nanda)
	Ajitabh Bachchan (Brother)
	Aishwarya Rai Bachchan (Daughter-in-law)
	Nikhil Nanda (Son-in-law)
	Aradhya Bachchan (Granddaughter)
Twitter Handle	https://twitter.com/SrBachchan

CIVILIAN AWARD

- 1984 - Padma Shri India's fourth highest civilian award from the Government of India.[42]

- 1991 - Order of Afghanistan by the President of Afghanistan.[43]

- 2001 - Padma Bhushan, India's third highest civilian honour from the Government of India.

- 2007 - Knight of the Legion of Honour, France's highest civilian honour from the Government of France for his "exceptional career in the world of cinema and beyond". Describing Bachchan as a "towering Indian personality" and the "number-one actor of Indian cinema", Ambassador Girard said the award "brings Bachchan into the international legion of world's greatest artistes".[44]

- 2015 - Padma Vibhushan, India's second highest civilian honour from the Government of India.

Amitabh Bachchan has received several prestigious awards to honour his illustrious career including four national awards for best actor and many other international awards.

Amitabh Bachchan is the recipient of India's fourth-highest civilian honour, the Padma Shri in 1984. The legendary actor also received the third-highest civilian honour, the Padma Bhushan in 2001 and the second-highest civilian honour, the Padma Vibhushan in 2015.

Amitabh Bachchan also received the highest French civilian honour, Knight of the Legion of Honour, in 2007.

DADASAHEB PHALKE AWARD

The Dadasaheb Phalke Award is the highest film honour in India. It is conferred annually by the Directorate of Film Festivals, under the Union Ministry of Information and Broadcasting.

The award honours the selected individual for their "outstanding contribution to the growth and development of Indian cinema."

The recipient of the prestigious honour is selected by a committee consisting of eminent film industry personalities. The award comprises a 'swarna kamal' medallion, a shawl and a cash prize worth Rs 1,000,000.

The award was established by the Union Government to honour

Dadasaheb Phalke's immense contribution to Indian cinema. Dadasaheb Phalke, known as the father of Indian cinema, directed India's first full-length feature film, Raja Harishchandra in 1913.

The first Dadasaheb Phalke Award was presented in 1969 and it was conferred to Devika Rani. The Dadasaheb Phalke Award 2018 was conferred posthumously to the late actor, Vinod Khanna at the 65th National Film Awards ceremony.
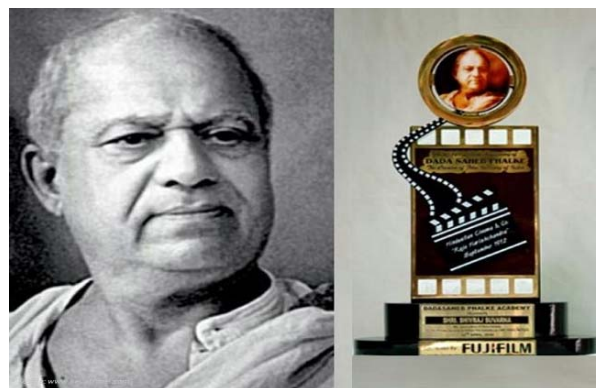
INDIAN SHUTTLERS' GOLDEN RUN IN 10TH ASIA-PACIFIC YOUTH GAMES

FINAL STANDINGS

Rk.	SNo	Team	Games	+	=	-	TB1	TB2	TB3
1	6	India	5	5	0	0	10	17,5	0
2	4	Thailand 1	5	4	0	1	8	13,0	0
3	5	Primorsky krai	5	2	1	2	5	11,0	0
4	3	Khabarovsky krai	5	2	0	3	4	10,0	0
5	2	Primorsky krai 2	5	1	1	3	3	8,5	0
6	1	Thailand 2	5	0	0	5	0	0,0	0

Sports Minister Kiren Rijiju has congratulated Indian contingent for excellent performance in the 10th Asian Pacific Youth Games in Vladivostok. India has won total 16 gold, 13 silver and 5 bronze medals in seven different sports.

Indian Judokas to give strong performances as Mahesh Saini (66 kg), Vishal (81 kg) and Rohit (50 kg) won gold while Siddharth won silver.

Yoshiki won gold in the girl's singles while the girl's doubles team also won gold in Table Tennis.

Assam swimmer Astha Choudhury brought laurels to the State and country by winning five medals including two gold and three silver.

Astha bagged gold medals in 4×50 metre mixed freestyle and 4×50 mixed individual medley relay categories. The gold medals, Astha won silver medals in 100 metre freestyle, 200 metre freestyle and 100 metre individual medley categories.

Sports Authority of India National Cycling Academy won its first medal when Swasti Singh won the bronze medal in junior women's 2 km individual pursuit. Kristina Titovskaya of Kazakhstan won the gold while Yanina Kuskova of Uzbekistan captured silver.

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HINDI DIWAS 2019

Why do we celebrate this day on September 14?

Hindi Divas is an annual day celebrated on 14 September in India to celebrate the popularity of Hindi as an official language of India. Mostly this celebration is a government sponsored event in Central government, but many private organizations and voluntary groups also celebrate the day.

History

Beohar Rajendra Simha, the acclaimed Hindi-stalwart. On his 50th birthday (14-09-1949), Hindi was adopted as the Official Language of Republic of India, celebrating it as "Hindi-Day" since then.

Hindi Divas 2019

On Hindi Diwas 2019, Home Minister Amit Shah would be presenting Rajbhasha Awards to the chiefs of various Ministries, departments and offices for their outstanding performances in promoting the language.

How many people speak Hindi in India?

Hindi is spoken by around 40 percent of people in India. The language is the single largest spoken language among the 22 scheduled languages in the sixth schedule of the Indian constitution.

MODI GOVT'S MEGA BANK MERGER DRIVE
Now there will be only 12 PSU banks

The Union Finance Minister Nirmala Sitharaman announced to merge six public sector banks with four better performing anchor banks. This came as a mega banking realignment by the Narendra Modi government in order to streamline their operation and size.

WHY WERE THESE BANKS MERGED?

Explaining the rationale behind these mergers, Nirmala Sitharaman said these decisions were taken with the objective making them "global-sized banks". Nirmala Sitharaman said the merger will also help in consolidating strong national presence and global reach of these banks.

These mergers come months after the

Modi government announced merger of Dena bank and the Vijaya Bank with the Bank of Baroda. This merger came into effect on April 1 this year.

Prior to this, the government had merged five associate banks of the State Bank of India and Bharatiya Mahila Bank with State Bank of India. These were State Bank of Patiala, State Bank of Bikaner and Jaipur, State Bank of Mysore, State Bank of Travancore and State Bank of Hyderabad and also Bharatiya Mahila Bank effective April 2017.

NEW PICTURE OF PSU BANKS

1) The after the Oriental Bank of Commerce and United Bank are merged into the Punjab National Bank, it will become India's second largest bank. (SBI remains India's largest bank). Once these three banks are merged it will create a bank with a business of Rs 17.95 lakh crore and have 11,437 branches.

2) Once the Syndicate bank is merged into the Canara Bank, the resultant bank will become India's fourth largest public sector bank with Rs 15.20 lakh crore business.
3) Union Bank, Andhra Bank, Corporation Bank to merge to become India's fifth largest public sector bank with Rs 14.59 lakh crore business.
4) The 12 public sector banks that India will have after today's decision are: State Bank of India, Punjab National Bank, Bank of Baroda, Bank of India, Central Bank of India, Canara Bank, Union Bank of India, Indian Overseas Bank, Punjab and Sind Bank, Indian Bank, UCO Bank and Bank of Maharashtra.

Banks to be merged together are:
Punjab National Bank, Oriental Bank of Commerce, United Bank of India will be merged as one
Canara Bank & Syndicate Bank
Union Bank of India, Andhra Bank and Corporation Bank
Indian Bank & Allahabad Bank

MINOR PLANET NAMED AFTER PANDIT JASRAJ
First Indian musician to receive this honour

A minor planet, between Mars and Jupiter, has been named after 'Pandit Jasraj', the doyen of Indian classical vocal music.International Astronomical Union (IAU) has named minor planet 2006 VP32 (number -300128) , discovered on November 11, 2006 , as 'Panditjasraj'.'Panditjasraj' traverses the cosmos between the orbits of Mars and Jupiter.

- It was made official by IAU on September 23, followed by a citation," his daughter Durga Jasraj told PTI.

With this honour, Padma Vibhushan recepient Pandit Jasraj has become the first Indian musician to join the galaxy of immortal composers like Mozart, Beethoven and Tenor Luciano Pavarotti.

- Blessed... in this honour one can experience only god's grace," Pandit Jasraj said from the US.

About Pandit Jasraj
- Pandit Jasraj was born on January 28, 1930, while the number of this planet is 300128.

- This minor planet was discovered by Catalina Sky Survey in the year 2006. It was temporarily named as 2006 VP32 (300128) but now it will be known as 'panditjasraj'.
- International Astronomical Union (IAU) announced to name this planet on September 23 followed by a citation.
- Earlier, other artists like Mozart, Tenor Luciano Pavarottia and Beethoven have been received this honour.

NATIONAL NEWS

KIREN RIJIJU FLAGS OFF 'GREAT GANGA RUN'

- Union Minister for Youth Affairs and Sports, Kiren Rijiju along with Union Minister for Jal Shakti, Gajendra Singh Shekhawat flagged off "Great Ganga Run" at Jawaharlal Nehru Stadium. The marathon was organised to create awareness about 'Ganga'.

- "It is a good initiative by Ministry of Jal Shakti. This marathon has been organised by them. It has a very elaborative message. Ganga is very important for the country and we needed to create awareness.

RAJASTHAN GOVERNMENT LAUNCHES JAN SOOCHNA PORTAL 2019

- The first-ever public information portal launched in Rajasthan promising to provide information about government authorities and departments suo motu to the public in the true spirit of the Right To Information Act. The portal has brought yet another distinction to Rajasthan, where the RTI movement started in 1990s.

KERALA GOVT AND RCC JOINTLY SIGNS MOU WITH MALDIVES ON CANCER CARE

- The govt. of Kerala and the Regional Cancer Centre (RCC) jointly signed Memorandum of Understanding(MoU) with Maldives to strengthen cancer care in the island nation by giving training to doctors.

- Maldivian minister Abdulla Ameen and Kerala's health minister KK Shylaja signed the MoU in presence of Kerala Chief Minister(CM) PinarayiVijayan.Kerala govt and RCC jointly signs MoU with Maldives

DR. HARSH VARDHAN INAUGURATED NCCCR&D AT IISC-BENGALURU

- Union Minister of Science & Technology, Dr. Harsh Vardhan, inaugurated the National Centre for Clean Coal Research and Development (NCCCR&D) at Indian Institute of Science (IISc)-Bengaluru, Karnataka which was set up by the union government through the Department of Science & Technology (DST)

INDIAN RAILWAYS UNDERTAKES "MASSIVE SHRAMDAN" DRIVE

- The Indian Railways has once again carrying out a "Massive Shramdan" drive movement aimed at collecting plastic waste from all railway premises to create awareness for a greater impact against single-use plastic.

EAM AND MHRD LAUNCHED PHD FELLOWSHIP PROGRAMME FOR ASEAN STUDENTS IN IITS

- External Affairs Minister (EAM) of India Dr S Jaishankar and Minister of Human Resource Development (MHRD) Mr Ramesh Pokhriyal 'Nishank' launched the PhD (Doctor of Philosophy) fellowship programme, initially launched by the Ministry of External Affairs (MEA), in Indian Institutes of Technology (IITs) for the students from Association of Southeast Asian Nations (ASEAN).

INDIA'S FIRST NATIONAL ANTIMICROBIAL RESISTANCE HUB INAUGURATED IN KOLKATA, WEST BENGAL

- It was developed by ICMR in association with the United States (US) Department of Health and Human Services.

- ICMR director-general Balram Bhargava, National Institute of Cholera and Enteric Diseases (NICED) director Shanta Dutta and US ambassador to India Kenneth I Juster were among the dignitaries present at the inaugural ceremony.

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THE SUPREME COURT HAS SET DATE OCTOBER 18TH AS THE DEADLINE TO CONCLUDE THE HEARINGS IN AYODHYA LAND DISPUTE CASE

The constitution bench hearing the Ayodhya dispute is headed by CJI Ranjan Gogoi, who is set to retire on November 17, 2019 so the verdict has to be delivered before then or the case will be heard afresh with a new judge in place of Justice Gogoi.

GOOGLE TO LAUNCH AI RESEARCH LAB

- Google Pay has grown more than three times to 67 million monthly active users, driving transactions worth over $110 billion on an annualized basis across offline and online merchants.

- The two-thirds of the transactions are coming from tier-II and -III cities and towns.Google Pay competes with players like Paytm and PhonePe is introducing the Spot platform that will enable merchants to create branded commercial experiences and reach new customers.

- Google already onboarded merchants like UrbanClap, Goibibo, MakeMyTrip, RedBus, Eat.Fit and Oven Story through its early access programme.

NTPC TO BUILD INDIAS BIGGEST SOLAR PARK

- India's largest energy conglomerate NTPC Ltd. has unveiled its plans to set up a 5 gigawatt (GW) solar park in Gujarat. This solar park is expected to be the biggest in the country. The move of the company is toward cleaner energy.

- NTPC has located a spot in Gujarat for the project. The estimated cost for the project is Rs.250 billion. The project will begin in the year 2024. It is also expected that the company might invite bids from developers to set up projects in the park.

- Recently, the Central government has laid regulations to cap emissions from coal-fired power plants. This have also triggered the NTPC to turn to green energy for growth.

GOOGLE PARTNERS WITH BSNL TO BRING PUBLIC WIFI TO VILLAGES

- The search engine giant Google has signed a partnership agreement with the state-owned operator Bharat Sanchar Nigam Ltd. (BSNL). The partnership aims to bring public WiFi to villages in states namely Gujarat, Bihar, and Maharashtra. The agreement will focus on villages that had no Wi-Fi connection previously.

- The announcement comes after the 5th edition of Google for India event which took place in New Delhi on 19th September.

- In July 2019 Google collaborated with Cisco for its gStation to provide free and high-speed WiFi at public locations across India.

ANDHRA PRADESH STATE TO BAN THE PRIVATE PRACTICE BY GOVT. DOCTORS

- The Andhra Pradesh State government has announced that it is to ban the private practice by doctors working in government hospitals. The announcement was made by Chief Minister Y. S. Jagan Mohan Reddy after consulting with the committee on reforms in the health sector.

- Also, as compensation, the govt. has announced to increase their salaries in accordance with the recommendations made by the experts committee on reforms in the health sector headed by former Union Health Secretary K. Sujatha Rao.

- The committee members have been asked to prepare proposals for an increase in doctors' salaries.

HYDERABAD-KARNATAKA REGION HAS BEEN RENAMED AS THE 'KALYANA KARNATAKA' RECENTLY

- Karnataka Chief Minister B.S. Yediyurappa recently announced that Hyderabad-Karnataka Region has been renamed as Kalyana Karnataka Region that comprises six districts of Karnataka: Koppal, Ballari, Bidar, Kalaburagi, Yadgir and Raichur.

CENTRE TO LAUNCH NEAT AI LEARNING SCHEME TO BOOST HIGHER EDUCATION

- The Ministry of Human Resource Development (MHRD) has announced a new National Educational Alliance for Technology (NEAT) Artificial Intelligence (AI) scheme.

- MHRD will start awareness programmes to create awareness of the NEAT solutions to teachers and students. The NEAT AI scheme will be launched and made operationalized in early November 2019.

- The scheme aims to boost better learning outcomes in Higher Education. The scheme will ensure to use Artificial Intelligence which will make learning more personalized and customized as per the requirements of the learner.

AUGUST 2019

LUCKNOW'S ICONIC HAZRATGANJ CHAURAHA RENAMED AS ATAL CHOWK

- Famous 'Hazratganj Chauraha' of Lucknow, Uttar Pradesh has been renamed as 'Atal Chowk' in memory of former Prime Minister of India, Late Atal Bihari Vajpayee on the occasion of his first death anniversary, from August 16, 2019. He was a five-time Member of Parliament (MP) from Lucknow. A memorial named "Atal Smriti Upvan" will also be built on his name.

UP GOVT TO INSTALL 251-METRE-TALL STATUE OF LORD RAM IN AYODHYA

- The Uttar Pradesh (UP) government has decided to install a 251-metre-tall statue of Lord Ram at Ayodhya which will become the world's tallest statue surpassing the record held by Sardar Vallabhbhai Patel's Statue of Unity in Gujarat (182-metre).

- A separate unit of "Rajkiya Nirman Nigam" will be set up for the purpose of installation of the statue.

- UP Chief Minister Yogi Adityanath unveiled the 7-foot tall statue of Lord Ram which depicts Kodamb Ram, one of the five avatars of Lord Ram, during his visit to Ayodhya at the Shodh Sansthan Museum.

- The statue is made of a single block of rosewood and purchased for Rs. 35 lakh from Karnataka.

PARLIAMENT PASSED MUSLIM WOMEN BILL 2019

- On July 30, 2019, Parliament passed the Muslim Women (Protection of Rights on Marriage) Bill 2019. It was passed with 99 votes in favour and 84 opposed against it. The bill criminalizes instant triple talaq among Muslims and attracts a jail term of three years for the husband.

GLORIOUS JAGANNATH RATH YATRA 2019 BEGINS IN PURI, ODISHA

The world famous Jagannath Rath Yatra 2019(also known as Chariot Festival) began at Puri in Odisha. The religious procession commemorates a journey by Hindu god Jagannath, his brother Balabhadra and sister Subhadra, in specially made chariots as they travel to Gundicha temple, their birthplace.

- The Rath Yatra draws lakhs of devotees from across the country.The Jagannath Rath Yatra in puri coincides with Gujarat's Lord Jagannath Rath Yatra where its marks 142nd annual Rath Yatra of Lord Jagannath.

- President Ram Nath Kovind, Vice President Venkaiah Naidu & Prime Minister Narendra Modi have greeted people on the auspicious occasion of Yatra.

PILOT BASIS OF ONE NATION ONE RATION CARD SCHEME

- In order to boost the National Food Security, pilot basis of One Nation One Ration Card scheme was launched by the government in four states namely Telangana , Andhra Pradesh, Maharashtra and Gujarat.

- Families holding this card can buy subsidized rice and wheat from any ration shop in these four states.

INDIA IS THE 46TH HIGHEST RISK COUNTRY IN THE WORLD: WATER STRESS INDEX

- According to the Water Stress Index, formulated by London-based risk analytics firm Verisk Maplecroft, India is the 46th highest risk country in the world. It measured the water consumption rates of households, industries and farm sectors and the available resources in rivers, lakes and streams and plotted the index with projected population growth trends to rank the cities facing the biggest threat to their water resources. Chennai is the "tip of the iceberg" for India's water stressed cities.

FLIPKART LAUNCHED 'SAMARTH' INITIATIVE TO SUPPORT WEAVERS

- Anurag Thakur, Minister of State, Finance and Corporate Affairs and Kalyan Krishnamurthy, Chief Executive Officer (CEO) of Flipkart Group launched 'Samarth', an initiative of Flipkart, to support weavers, artisans and makers of handicrafts to its platform.

- It will help the community to on-board and sell the goods on the internet.

RAJYA SABHA PASSED THE IBC AMENDMENT BILL

- The Rajya Sabha approved the amendments to the Insolvency and Bankruptcy Code (IBC). Insolvency and Bankruptcy Code (Amendment) Bill, 2019 provides clarity about preference to secured lenders over operational creditors.

J&K ADMINISTRATION UDHAMPUR LAUNCHES HELPLINE "JEENE DO"

- Jammu and Kashmir, District Administration Udhampur has launched a helpline, "Jeene Do".
- The objective is to improve sex ratio and deal with defaulters of Pre-Conception and Pre-Natal Diagnostic Techniques PCPNDT Act under the Centrally sponsored Beti Bachao Beti Padhao scheme.
- A Mobile Number 9469793363 has been dedicated to the public to register complaints regarding sex determination during prenatal checkups.

TARUN CHAUDHARY BECOMES FIRST PILOT TO ACCOMPLISH WINGSUIT SKYDIVE JUMP

- Wing commander Tarun Chaudhary became the first pilot of Indian Armed Forces (IAF) to do a wingsuit jump.
- Tarun Chaudhary jumped from a Mi-17 helicopter from an altitude of 8500 feet. He has accomplished this feat in first attempt.
- It was for the first time when wingsuit jump demonstration held before an organised gathering. The jump was a tribute to the heroes of the Kargil.

NITI AAYOG PARTNERS WITH WHATSAPP TO PROMOTE WOMEN ENTREPRENEURS

- NITI Aayog and Facebook-owned WhatsApp, under the aegis of its Women Entrepreneurship Platform (WEP), have announced a partnership to support the growth of a robust ecosystem to promote women entrepreneurs in India.
- WhatsApp, in collaboration with NITI Aayog, will announce an annual calendar of events aimed at capacity building of women entrepreneurs and develop specific programmes aimed at addressing challenges faced by women entrepreneurs.
- The initiative would target the registered users of WEP.

WEST BENGAL LAUNCHED AWARENESS CAMPAIGN

- The Chief Minister of West Bengal Mamata Banerjee launched an awareness campaign 'Save Green, Stay Clean' for preserving the greenery and keeping the environment clean in Kolkata, which will be celebrated every year. She participated in the Padayatra for this purpose.Save Green, Stay Cleani. The percentage of tree plantation increased to 19% from 11% in the past 8 years.
- State Government will also distribute more than 1 lakhs saplings throughout the state for spreading of greenery.

"PINK COACHES" INTRODUCED FOR WOMEN

- As a new initiative that would enhance the security of women, the Northeast Frontier Railway (NRF) zone has introduced pink colored SLRcoach (second Class -cum-Luggage-cum Guard's Coach) for women. NRF Chief Public Relations Officer (CPRO) PranavJyoti announced that these pink coaches will help women passengers to identify their coach during rush hours.
- Railway Police Force (RPF) and ticket checking staff will be deployed by the railway authorities to stabilize the new system. Initially a total of 8 trains in Rangiya district have begun the operations.

  They are-

  i. 6 trains between New Bongaigaon and Guwahati

  ii. 2 trains between Rangiya and Murkongselek.

DOORDARSHAN PRODUCED A PATRIOTIC SONG "WATAN"

- Union Information and Broadcasting Minister has released a patriotic song "Watan" to mark the occasion of Independence Day, 2019.
- The song is sung by singer Javed Ali, penned by lyricist Alok Shrivastav and musically composed by Dushyant. The patriotic song is produced by Doordarshan.
- The song highlights several path-breaking initiatives of the government including the determination and vision behind the recent successful launch of "Chandrayaan 2". The song also pays tribute to the bravery and valour of our armed forces and the martyrs of the country.

JULY 2019

RAJASTHAN GOVT. HAS LAUNCHED STUDENT POLICE CADET SCHEME

- The Rajasthan government has launched Student Police Cadet (SPC) scheme, a Police training program, for class 8 and 9 students on July 18.
- All aspects of public and personal life have been developed for the SPC training.
- It would be imparted at three levels which includes: indoor classes, outdoor activities, visits to relevant places and offices.

HEALTH MINISTRY TO LAUNCH A "JAN JAGRUKTA ABHIYAAN" IN DELHI

- Ministry of Health and Family Welfare will launch a Jan Jagrukta Abhiyaan in Delhi to accelerate measures for prevention and control of Vector Borne Diseases like Malaria, Dengue and Chikungunya.
- It will start from 17th to 19th July, 2019 in Delhi
- Union Minister of Health and Family Welfare: Dr Harsh Vardhan.
- Governor: E.S.L. Narasimhan.

FIRST EVER HIMALAYAN STATES CONCLAVE

- The first-ever Himalayan States Conclave will be hosted by Uttarakhand on July 28, 2019 with the main focus on sustainable development of the Indian Himalayan Region. It will be held at Mussoorie. The event will discuss the common issues pertaining to states located in the Himalayan Region like environmental protection, Himalayan culture and economic development. Himalayan States Conclave.

RAJYA SABHA PASSED THE CENTRAL UNIVERSITIES BILL

- The Rajya Sabha passed the Central Universities (Amendment) Bill, 2019. The Bill aims the establishment of a Central University and Tribal University in Andhra Pradesh.
- The total outlay for the Central University project is Rs 902.07 crore and for Tribal University is Rs 836 crore.
- The Tribal University will offer research facilities in the fields of art, culture and technology to the tribal population.

PAKISTAN TO ALLOW 5,000 SIKH PILGRIMS PER DAY TO VISIT KARTARPUR SAHIB

- After the second meeting of officials of India and Pakistan, the Foreign Office (FO) informed that Pakistan would allow 5,000 Sikh pilgrims per day throughout the year to visit Gurudwara Kartarpur Sahib situated in Kartarpur, Narowal District, Pakistan. It was established in 1522 by Sikh faith founder Guru Nanak Dev. The first meeting was held in Atari, India on March 14, 2019.

KERALA INDIA'S FIRST-EVER ELEPHANT REHABILITATION

- The Kerala government will set up India's first elephant rehabilitation centre named Kottoor Elephant Rehabilitation Centre at Kottoor, The phase 1 of the project was inaugurated by the Chief Minister of Kerala Pinarayi Vijayan in June 2019.

LOK SABHA PASSED THE NATIONAL INVESTIGATION AGENCY BILL, 2019

- Lok Sabha passed the National Investigation Agency (Amendment) Bill, 2019. This bill aims to allow NIA to probe terrorist acts against Indians and Indian interests abroad. The Bill seeks to give more power to the National Investigation Agency (NIA).

PRIME MINISTER TO SHARE HIS THOUGHTS IN MANN KI BAAT ON JULY 28

- Prime Minister Narendra Modi shares his thoughts with the people in the country and in his 'Mann Ki Baat' programme on All India Radio. The second edition of the programme after Mr Modi for the second term.
- Prime Minister invited the people to share their ideas. They can share their views in MyGov Open Forum
- The awareness campaign should focus on water-related problems.

12 BEACHES SELECTED FOR BLUE FLAG CERTIFICATION

The Union Ministry of Environment, Forests and Climate Change (MoEFCC) has selected 12 beaches in India for 'Blue Flag' certification. The 12 beaches : It includes Bhogave (Maharashtra), Shivrajpur (Gujarat), Ghoghla (Diu), Miramar (Goa), Kappad (Kerala), Eden (Puducherry), Kasarkod and Padubidri (Karnataka), Mamallapuram (Tamil Nadu), Golden (Odisha), Rushikonda (Andhra Pradesh) and Radhanagar (Andaman & Nicobar Islands).

INTERNATIONAL NEWS

SEPTEMBER 2019

ROBERT O'BRIEN BECOMES NATIONAL SECURITY ADVISER OF US

• Robert O'Brien has been appointed as the National Security Adviser of United States of America.

• Robert O'Brien will replace John Bolton as the NSA of US.

• Robert O'Brien has had a long career in foreign policy working for both main US parties and currently heading the hostage negotiations at the State Department.

THE US BECOMES THE WORLD'S TOP OIL EXPORTER SURPASSING SAUDI ARABIA AND RUSSIA

• The International Energy Agency (IEA) notified that the United States (US) became the top oil exporter in the world by overtaking Saudi Arabia and Russia. In June 2019, crude exports grew above 3 million barrels per day (bpd) in the US.

• IEA has estimated the growth in global oil demand in 2019 at 1.1 million bpd and 1.3 million bpd for 2020.Non- Organisation of the Petroleum Exporting Countries (OPEC) production growth will grow to 2.3 million bpd in 2020, up 400,000 from 2019.

• The demand for OPEC crude is set to reach 28.3 million bpd in the first half of 2020.

TAIWAN LOSES SECOND ALLY IN A WEEK AS KIRIBATI SWITCHES TO CHINA

• Taiwan has lost its second diplomatic ally in less than a week after the Pacific nation of Kiribati moved to sever diplomatic ties with Taiwan and establish foreign relations with China.

• The decision comes after the Solomon Islands announced it was breaking away from Taiwan, and means that in just a week the number of Taiwan's diplomatic allies has dropped from 17 to 15.

• Taiwan's foreign minister Joseph Wu announced that the country was cutting diplomatic ties with Kiribati and immediately closing its embassy in the country.

UNESCO TO PUBLISH AN ANTHOLOGY OF GURU NANAK DEVS WRITING IN WORLD LANGUAGES

• United Nations Educational, Scientific and Cultural Organization (UNESCO) decided to translate and publish an anthology of the writings of Guru Nanak Dev in world languages to mark his 550th birth anniversary.

• The main aim is to construction of Kartarpur Corridor from Dera Baba Nanak in Gurdaspur district in Punjab to the international border, the development of the historic town of Sultanpur Lodhi as a heritage town on the smart city principle. The upgradation of Sultanpur Lodhi railway station and release of commemorative coins and postage stamps.

INTERNATIONAL DAY FOR THE PRESERVATION OF THE OZONE LAYER: 16 SEPTEMBER

• The United Nations observes 16 September every year as International Day for the Preservation of the Ozone Layer.The ozone layer is a fragile shield of gas which protects the Earth from the harmful portion of the rays of the sun and thus help in preserving life on the planet.

• 32 Years and Healing.The theme for this year celebrates over three decades of remarkable international cooperation to protect the ozone layer and the climate under the Montreal Protocol.

• The Montreal Protocol has led to the phase-out of 99 per cent of ozone-depleting chemicals in refrigerators, air-conditioners and many other products.

PM JOINTLY UNVEILED THE BUDDHA STATUE IN MONGOLIA

• Indian Prime Minister Narendra Modi and Mongolian President H.E. Mr. Khaltmaagiin Battulga jointly unveiled a statue of Lord Buddha and his two disciples. The statue was installed at the historic Gandan Tegchenling Monastery in Ulaanbaatar, Mongolia.

• In 2015, during his visit to Mongolia, Prime Minister had announced to gift a statue of Lord Buddha to the monastery. The gift was announced to honour the common Buddhist heritage and civilizational links between the two countries and peoples.

OVERVIEW OF EAM DR S JAISHANKAR'S VISIT TO FINLAND

- The External Affairs Minister (EAM) of India, Dr S Jaishankar made an official visit to Finland from 19-21 September, 2019. It was his first visit to Finland, after assuming charge as EAM.S Jaishankar's visit to Finland

- He was received by Sauli Niinistö, President of the Republic of Finland.He unveiled the statue of Mahatma Gandhi in Helsinki, sculpted by Gautam Pal. It was gifted by the Indian Council for Cultural Relations (ICCR), Government of India to the Government of Finland to commemorate the 150th birth anniversary of Gandhiji.

- " He also met the Indian community in Finland; Visited the Finnish Institute of International Affairs (FIIA) and delivered a speech on "India and the World - Priorities of Indian Foreign Policy".

US LAWMAKERS HAVE URGED PRESIDENT TRUMP TO REINSTATE INDIA'S PREFERRED TRADE STATUS

- Forty US lawmakers have urged US President Donald Trump to reinstate India's preferential trade treatment under GSP programme.

- The lawmakers stated that the withdrawal of India's preferential trade status has resulted in retaliatory tariffs from India, which are hurting the US industry.

PM HAS BEGUN HIS 3 DAY VISIT TO RUSSIA

" Prime Minister Narendra Modi has begun his three-day trip to Russia on 3 September. PM Modi along with Russian President Vladimir Putin visited the Russian Zvezda shipbuilding complex. He is the first Indian prime minister to visit the Russian Far East Region.

" During his visit, the PM will hold India-Russia 20th Annual Summit talks with President Putin. Also, Mr.Modi has been invited to attend the Eastern Economic Forum. Also, Modi and Putin are expected to discuss a gamut of bilateral and regional issues.

CHINA'S YUTU-2 LUNAR ROVER DISCOVERS 'GEL-LIKE' SUBSTANCE HIDDEN ON THE MOON

- China's Yutu-2 rover has discovered a "gel-like" substance inside a crater on the surface of the Moon. The rover landed on the surface after as part of China's Chang'e 4 mission to the far side of the Moon.

- The gel's shape and color are significantly different from the surrounding lunar soil. The colour of the material has been described as unusual. The material is located on the inner edge of the impact crater. The substance was found during the 8th day of an exploration mission to a region covered in small impact craters.

HEARTLAND INTERNATIO-NAL FILM FESTIVAL AND USA TO EXPLORE SPECIAL FOCUS ON INDIA

- The representatives from the International Film Fraternity of Toronto International Film Festival 2019. The important discussions includes the participation at the Golden Jubilee Edition of IFFI with the Ease of filming in India recent initiatives to promote film facilitation in the form of single window clearance and the growth potential of different verticals under the M&E Sector of India.

- The special focus on India for the Festival commencing from 10th October 2019 under the Foreign Language Category.

6TH INDIA-CHINA STRATEGIC ECONOMIC DIALOGUE 2019

- Three day organised 6th India-China Strategic Economic Dialogue(SED) was held in New Delhi from September 7-9, 2019 between India and China. The Indian delegation was led by Dr. Rajiv Kumar, Vice Chairman(VC) of National Institution of Transforming India Aayog (NITI).

- The delegation from China was led by Mr. He Lifeng, chairman of National Development and Reform Commission (NDRC)

- The dialogue was held among Joint Working Groups (JWG) on Infrastructure, Energy, High-Tech, Resource Conservation, Pharmaceuticals and Policy coordinationSenior representatives of policy making, industry and other fields participated in the dialogue.

AUGUST 2019

LONDON NAMED AS WORLD'S BEST STUDENT CITY

- In the QS Best Student Cities Ranking 2019 compiled by Quacquarelli Symonds (QS), a global education consultancy, London, the capital of United Kingdom (UK), was named as the world's best city for students for the second consecutive year. Tokyo and Melbourne were ranked second and third positions respectively.

- The Ranking was based on each city's performance across 6 categories- the number of top-ranked universities; the proportion of a city's population made up of students; quality of life on offer; job opportunities available after graduation; affordability; and the feedback of the students themselves.

- Indian Students: Student numbers from India going to study in London registered an increase of 20% in 2017-18 from 4,545 in 2016-17 to 5,455 in 2017-18.

U.S. LABELS CHINA A 'CURRENCY MANIPULATOR'

- The United States has officially labeled China a "currency manipulator". The US has accused China of using yuan to gain "unfair competitive advantage" in trade.

- The US took the action as Beijing has allowed its yuan to fall below the politically sensitive level of "seven" to the U.S. dollar for the first time in 11 years.

NAGAR KIRTAN FROM PAKISTAN REACHES INDIA

- To mark the 550th birth anniversary of Guru Nanak Dev , the Sikhism founder, a Nagar Kirtan , a Sikh religious procession was taken out for 1st time after Independence from Nankana Sahib district(birthplace of Guru Nanak Dev) of Pakistan's Punjab province entered into Attari village in Amritsar,Punjab Indian side through the Attari-Wagah land route .

US FINALIZES $670 MILLION FOREIGN MILITARY SALES TO SUPPORT INDIA'S C-17 AIRCRAFT

- The United States (US) approved foreign military sales worth $670 million to support India's C-17 military transport aircraft in order to enhance operational readiness and ability to provide Humanitarian Assistance and Disaster Relief (HA/DR) assistance in the Indo-Pacific region.

- The implementation of the proposed sale requires the assignment of 1 US government representatives and 23 contractor representatives to India

BANGLADESH RECORDS HIGHEST LEVEL OF DENGUE CASES IN 18 YEARS

- According to Directorate General of Health Services (DGHS) of Bangladesh, 10528 patients were infected with dengue and nearly 700 more people were reported with dengue infection across Bangladesh. It is the highest in 18 years. Dengue cases in Bangladesh were first detected in the year 2000.

- 8 people were dead in the current spate of dengue outbreak.Dhaka Medical College and Hospital (DMCH) data revealed that out of 800 beds in the medicine department, 561 were occupied by dengue patients .

- In 2018, a total of 10,138 Dengue patients were hospitalised.72 cases were reported in Dhaka division (except Dhaka city), 142 in Chittagong, 71 in Khulna, 40 in Rajshahi, 35 in Barisal and 13 in Sylhet division accounting for 373 cases.

NORTH KOREA SUCCESSFULLY TEST FIRED TWO SHORT RANGE BALLISTIC MISSILES OFF ITS EAST COAST

- North Korea successfully test fired two short range ballistic missiles off its east Coast. They were fired from mobile launch vehicles.

- The first short-range missile, launched from Wonsan, a coastal town east of the capital, Pyongyang, flew 430 kilometers (267 miles), reaching a height of 50 kilometers (31 miles) before landing in waters between North Korea and Japan.

- The second missile flew 690 kilometers (430 miles).

IRAN LAUNCHED 3 NEW PRECISION-GUIDED MISSILES

- Iran unveiled three precision-guided missiles "Yasin", "Balaban" and a new series of "Ghaem" in Tehran. The air-to-air missiles were developed jointly by the Ministry of Defence of Iran and Sa Iran, also known as Iran Electronics Industries.

- Yasin is a smart, guided missile with folding wings that can be fired from a range of 50 kilometres (30 miles) of its target from manned or unmanned aircraft.

- Balaban is guided by GPS (Global Positioning System) and sensors. It is equipped with folding wings and can be mounted under the aircraft.

- Ghaem is a heat-seeking missile which can hit within 50 centimetres of a target.

ROHINGYA REFUGEES GET IDENTITY CARDS IN BANGLADESH

- 5 lakh Rohingya refugees living in Bangladesh have been issued identity documents by the United Nations High Commissioner for Refugees (UNHCR). UNHCR's Bio-metric Identity Management System (BIMS) fraud-proof cards are being issued jointly by Bangladeshi authorities and UNHCR to all verified refugees over the age of 12.

- These cards will help in establishing and safeguarding the right of Rohingya refugees to return to their homes in Myanmar. UNHCR's (BIMS) captures bio-metric data, including fingerprints and iris scans, which secure each refugee's unique identity as well as other important information such as family links.

HOVERBOARD INVENTOR FRANKY ZAPATA CROSSES ENGLISH CHANNEL IN HIS SECOND ATTEMPT

- 40 year old Jet powered hoverboard inventor and former jet ski champion Franky zapata of France, crossed the English Channel for the first time within 10days after his first failed attempt.

- He Started his 22 mile journey at 715 am from Sangatte, Northern France and landed at Saint Margaret's bay in Dover in around 25 minutes.Franky zapataPrevious attemptFranky Zapata made his first attempt to cross the English Channel on 25th July but failed as he fell into the water half-way when he tried to land on a boat for refuelling.

- Mr. Zapata received widespread attention following the annual Bastille Day parade in Paris on 14th July, as he took part in a military display on his futuristic flyboard (hoverboard). The attempt took place exactly 110 years since Louis Blériot made the first powered flight across the Channel in 1909.

JAPANESE DEFENSE SHIP JS SAZANAMI VISITS KOCHI

- JS Sazanami, the fourth vessel of the Takanami class destroyers of the Japan Maritime Self-Defense Force. The defence force is commanded by Commander Shoji Ishkawa. It is a 2-day goodwill visit from August 13 to19,2019.

- The activities such as the visit of Indian Navy personnel onboard JS Sazanami and professional interaction between the two navies were conducted during the visit. The visiting team provided with a conducted tour of the Anti-Submarine Warfare School and the Naval Offshore Patrol Vessel, INS (Indian Navy Ship) Sunayna.

- Shoji Ishkawa accompanied by Koichiro Maeda , Coast Guard Superintendent, Commanding Officer of the Somalia Dispatch

Team of the Japanese Coast Guard, and Captain Taiko Eda, Resident Defence Attaché of Japan at New Delhi.JS Sazanami have about 25 officers, 156 sailors and 8 Japanese Coast Guard personnel (3 officers and 5 sailors) onboard depart for Bahrain from Kochi.

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BANGLADESH SIGNS URANIUM SUPPLY DEAL WITH RUSSIA

- Bangladesh signed a deal with Russia for the supply of uranium for its 2400 MW Rooppur Nuclear Power Plant (RNPP).

- The deal was signed in Dhaka between the Bangladesh Atomic Energy Commission and Russian Nuclear Fuel Supply Company (TVEL).

- Under this deal, Russia will supply the nuclear fuel needed for the plant during its entire life cycle.

JULY 2019

WORLD BANK PLANNED TO OFFER $250 MILLION TO KERALA

- World Bank would offer a loan of $250 million to the Kerala Government for the Resilient Kerala project
- The main aim is at enhancing the state's resilience against the impacts of natural disasters and climate change in the wake of last year's floods.

CHINA GIFTS WARSHIP 'P625' TO SRI LANKA

- China has gifted warship 'P625' to Sri Lanka. As a new member of the Lankan Navy, the 'P625' frigate will be mainly used for offshore patrol, environment monitoring and anti-piracy combats.
- The Type 053 frigate was commissioned into China's People's Liberation Army Navy in 1994 as the Tongling.

PALAU BECOMES 76TH COUNTRY TO JOIN ISA

- Palau, an archipelago of over 500 islands in Oceania, became the 76th signatory country to join the International Solar Alliance.
- The International Solar Alliance is a group of 121 solar resource-rich countries with headquarters in Gurugram, India.
- " The organisation aims to deploy over 1,000 gigawatts of solar energy and mobilise more than USD 1,000 billion into solar power by 2030, according to the United Nations Framework Convention on Climate Change (UNFCCC).

LI NA, MARY PIERCE & YEVGENY KAFELNIKOV INTO- TENNIS HALL OF FAME

- Chinese tennis great Li Na, France's Mary Pierce and Yevgeny Kafelnikov of Russia were inducted into Tennis Hall of Fame. They all are two-time Grand Slam singles champions.
- Li Na reached the world No. 2 ranking and was a champion at the French Open and the Australian Open. She is the first Asian to be inducted into Tennis Hall of Fame.

WHO DECLARES EBOLA OUTBREAK IN CONGO A GLOBAL HEALTH EMERGENCY

- The World Health Organization (WHO) declared Ebola outbreak in Congo a global health emergency and demanded that the world redouble its efforts to control it.
- This decision came after 2,512 cases of Ebola surfaced in Congo and 1,672 people died since August 1, 2018.

INDIA & ITALY TO ESTABLISH FAST-TRACK MECHANISM TO FACILITATE INVESTMENT

- In a meeting which was held in New Delhi, it was decided by India and Italy to establish a fast-track mechanism for companies and investors of both countries to help the Italian companies and investors in India and Indian companies and investors in Italy.

WORLD'S LARGEST BURN AND PLASTIC SURGERY INSTITUTE INAUGURATED

- On July 4, 2019, The world's largest burn and plastic surgery institute named Sheikh Hasina National Burn and Plastic Surgery Institute started its functioning in Dhaka, Bangladesh. The Outpatient Department (OPD) of the institute was inaugurated by the Health and Family Welfare Minister of Bangladesh Zahid Maleque. World's largest burn and plastic surgery institute.

INDIA, CHINA TO CARRY OUT MAJOR MILITARY EXERCISE

- Continuing to expand military to military engagements, India and China will be carrying out a major military exercise called 'Hand-in-Hand' in Meghalaya this year.
- The planning conference for the exercise will be held next month. The exercise will take place at Umroi, Meghalaya. It is at the company level, meaning around 100-120 infantry troops from both sides will be participating.
- It will be based on counter-terrorism and humanitarian assistance and disaster relief operations.

500+ G.K.
One Liner Questions

Q A

NATIONAL

- Which state has launched the 'Walk to Work' campaign, which is a part of Fit India Movement recently launched in the country by the Prime Minister?   *Meghalaya*

- Which state government has decided to form a Special Tiger Force, which will serve as a second layer of protection for tigers at the Corbett Tiger Reserve?   *Uttarakhand*

- Who is appointed as new governor of Telangana?   *Dr Tamilisai Soundararajan*

- The entire month of September 2019 will be celebrated as the 'Rashtriya Poshan Maah'. This year the theme is-?   *Complementary Feeding*

- The Election Commission has launched new mega EVP across the country. What is the full form of EVP?   *Electors Verification Programme*

- In a unique initiative, the Ambikapur municipal corporation of which state will open a first-of-its-kind 'Garbage Cafe'.   *Chhattisgarh*

- Khadi and Village Industries Commission has recently launched a 'Terracotta Grinder' at Sewapuri in   *Varanasi*

- 72nd Session of the WHO Regional Committee for South-East Asia was held in   *New Delhi*

- Which places hosted the 14th Conference of Parties to the UN Convention to Combat Desertification?   *Greater Noida*

- Prime Minister Narendra Modi recently inaugurated the Garvi Gujarat Bhavan in   *New Delhi*

- Name the cultural event which was jointly organised by the High Commissions of Australia, New Zealand, Papua New Guinea, and Fiji in Delhi, India.   *Namaste Pacific*

- Which state government has launched a new health insurance scheme AB-MGRSBY after merging the Centre's Ayushman Bharat-Pradhan Mantri Jan Arogya Yojna and the state's Bhamashah Swasthya Bima Yojna?   *Rajasthan*

- Which airlines have started the air shuttle service between Hisar and Chandigarh under the UDAN Regional Connectivity Service scheme?   *SpiceJet*

- _____ in Jammu and Kashmir has been adjudged as the "Best Swachh Iconic place" in the country.   *Shri Mata Vaishno Devi Shrine*

- According to the World Gold Council, which country has surpassed the Netherlands to move into the list of top 10 countries of world in terms of total gold reserves?   *India*

- Which company have partnered with the Central Board of Secondary Education to build AI learning for schools?   *Microsoft India*

- Name the state who recently signed a Memorandum of Understanding (MoU) with UNESCO to promote music, art and craft forms, and other intangible cultural heritage of the state?   *Rajasthan*

- What is the theme of 4th Indian Ocean Conference 2019 was recently held in Male, Maldives?   *Securing the Indian Ocean Region: Traditional and Non-Traditional Challenges*

- Central Bureau of Investigation's 1st National Conference on Cyber Crime Investigation and Cyber Forensics was inaugurated in   *New Delhi*

- Who has been unanimously elected as Chairman of the country's premier news agency Press Trust of India?   *Vijay Kumar Chopra*

- How much amount the central government will spend in the next 5 years on 'Jal Jeevan Mission' to deliver potable water at every household across the country?   *Rs 3.5 lakh crore*

- The 68th Plenary session of the North Eastern Council (NEC) was held in.   *Guwahati, Assam*

- The 6th India-China Strategic Economic Dialogue was recently held in   *New Delhi*

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- National Institution for Transforming India has selected McKinsey & Company to set up India's first DCC. DCC stands for? ***Digital Capability Centre***

- National Animal Disease Control Programme was launched by Prime Minister Narendra Modi in which state? ***Uttar Pradesh***

- Skill India gets its first Batch of IES officers to the ISDS cadre. ISDS stands for? ***Indian Skill Development Services***

- Name the place where Minister for Skill Development and Entrepreneurship has laid the foundation stone for Indian Institute of Skills (IIS). ***Mumbai***

- Name the state which has launched "Jan Soochna Portal-2019" ***Rajasthan***

- Name the organisation which has recently constituted a committee to formulate steps to cease illegal groundwater extraction. ***National Green Tribunal***

- Name the place which hosted the 15th Indo-US Economic Summit organized by the Indo-American Chamber of Commerce-North India Council (IACC-NIC). ***New Delhi***

- On the occasion of Hindi Diwas, International Hindi Conference was organised by World Hindi Council in? ***New Delhi***

- PM Modi has inaugurated the first Metro Coachin Mumbai under the 'Make in India' initiative at ___ ***Jio World Centre, Mumbai***

- The Union governmentwill spend 3.5 lakh crorerupees in the next five years on ***Jal Jeevan Mission***

- Ministry of Railwaysis observing 'Swachhta-Hi-Seva Pakhwada' across its entire network from ***11th Sep. to 2nd Oct. 2019***

- Prime Minister Narendra Modihas launched the 'Pradhan Mantri Kisan Maan Dhan Yojana'at ***Ranchi, Jharkhand***

- Union Home Minister Amit Shah chaired the 68th Plenary session of the North Eastern Council(NEC) in ***Guwahati, Assam***

- The most popular annual harvest festival is being celebrated in Kerala ***Onam***

- Odd-even rule tocombat pollution will be applicable in Delhi between ***4 to 15th November 2019***

- The state government has decided to launch an online service to adopta cow and provide sheds to them at across the State ***Madhya Pradesh***

- Chief Ministerof Haryana Manohar Lal Khattarhas launched two insurance schemes Mukhyamantri Vyapari Samuhik Niji Durghatna Beema Yojana'and 'Mukhyamantri Vyapari Kshatipurti Beema Yojana'for ***traders of the sta***

- Union Minister for Agriculture and Farmers Welfare Narendra Singh Tomar launched which mobile app to help farmers ***'Krishi Kisan'***

- President Ram Nath Kovind to launch Swachh Bharat Mission 3.0 in ***Kanpur***

- The Corporate Affairs Ministry and the Central Board of Direct Taxes (CBDT) have now signed a Memorandum of Understanding (MoU) for ***automatic sharing of data and information***

- Prime Minister Narendra Modi inaugurated the world's second biggest dam Sardar Sarovar Dam described as ***Gujarat's lifeline***

- The three-day-long traditional Neermahal Jal Utsav concluded with eye-catching boat race and swimming competitions at _____ ***Rudrasagar lake***

- Karnataka Chief Minister B S Yediyurappa has announced that the Hyderabad-Karnataka regionhas been renamed as ***Kalyana Karnataka***

- Delhi Lieutenant GovernorAnil Baijal has launched a newly integrated one-touchmobile app _____ ***Tatpar***

- The Indian Air Force(IAF) has been inaugurated a resurfaced Advance Landing Ground (ALG) at _____ ***Vijaynagar, Arunachal Pradesh***

- Union HRD Minister Shri Ramesh Pokhriyal 'Nishank' has launched a drive to create awareness about Water Conservation among all school Children in the country. ***Samagra Shiksha-Jal Suraksha.***

- Researchers from the IIT Madras and National Institute of Ocean Technology are developing turbines that can harness the power of ocean waves to. ***generate electricity***

- The e-version of Rozgar Samachar has been launched recently by whom. ***Shri Prakash Javadekar***

- Under the second phase of FAME India scheme. The Union Government has objective to purchase of electric vehicles. ***5595***

- PIBA special postage stamp to be released to commemorate golden jubilee of. ***IFFI***

- Who has signed an agreement with UNIDO to initiate a skill development programme for different levels of beneficiaries in the solar thermal energy sector. ***National Institute of Solar Energy (NISE)***

- Home Minister Amit Shah has released a book titled _____. ***Listening, Learning & Leading***

- CBSE has increased the fees (from Rs 50 to Rs 1,200) of Class 10th and 12th board examinations for. ***SC and ST students***

- Prime Minister Narendra Modi visited which country. Prime Minister also inaugurated a hydropower project and roll out RuPay Cards. ***Bhutan***

- The Union Information and Broadcasting Minister Prakash Javdekar has released a nearly five-minute-long patriotic music video .The patriotic song is produced by Doordarshan. ***Watan***

- The book, titled 'Sridevi: Girl Woman Superstar' will be launched on cinema legend Sridevi's ____. ***56th birth anniversary***

- Prime Minister Narendra Modi has inaugurated the Dynamic Facade Lighting of the . ***Parliament House Estate***

- The Indian Army has launched a mission in Jammu to ensure necessities and essential services are available in the Region. ***Mission Reach Out***

- India has contributed one million US Dollars to the United Nations Special Purpose Trust Fund for. ***the Resident Coordinator System***

- Two newly created Union Territories (Jammu &Kashmir and Ladakh) will officially come into existence on ? ***31st October 2019***

- Jammu and Kashmir government will host a three-day Global Investors Summit 2019 in. ***Srinagar***

- Who has topped the ranking in Breastfeeding and Infant and Young Child Feeding Practices in the country. ***Manipur***

- An expedition team of mountaineers were flagged off by Union Minister of State for Defense Shripad Yesso Naik to. ***Mount Elbrus, Russia.***

- Vice President M Venkaiah Naidu has launched the Jharkhand Govt. ***Mukhya Mantri Krishi Ashirwad Yojana.***

- Thousands of students and members of several social organizations unfurled a 15-km long national flag by forming a human chain in. ***Raipur, Chhattisgarh***

- Who has initiated a massive drive to provide more than 28000 agro-machines/farm equipment to farmers? ***Punjab Agriculture Department***

- Karnataka Government has launched an initiative to empower student start-ups. The programme is specially crafted for students ***E-Step.***

- West Bengal Chief Minister Mamata Banerjee has inaugurated the world's first museum in Kolkata. ***Sri Chaitanya Mahaprabhu***

- Culture and Tourism Minister Mr Prahlad Singh Patel has flagged off mobile library bus service I which state? ***New Delhi***

- Ministry of Information and Broadcasting (I&B) has launched a competition for designing a Postage Stamp along with the First Day Cover to commemorate Golden Jubilee edition of which festival? ***International Film Festival of India (IFFI).***

- The Union Government has launched the One Nation-One Ration Card scheme on a pilot basis in which states? ***Telangana, Andhra Pradesh, Maharashtra and Gujarat.***

- Bureau of Indian Standards (BIS) would set up a Pashmina testing centre in ? ***Leh***

- Delhi Chief Minister Arvind Kejriwal has announced free electricity for people consuming up to 200 units under a domestic connection from ? ***1st August 2019***

- Scientists at IIT Hyderabad have developed low-cost, environment-friendly solar cells by employing an off-the-shelf dye used to make? ***kumkum in India***

- The Union Cabinet has given nod to the setting up of ISRO Technical Liaison Unit (ITLU) at ? ***Moscow, Russia***

- Human Resources Development (HRD) Minister Ramesh Pokhriyal Nishank has inaugurated the Technology Expo at? ***IIT Delhi***

- Indian Space Research Organisation (ISRO) has released the first set of pictures of the earth, captured by? ***Chandrayaan-2***

- India successfully test-fired its all-weather tracked-chassis Quick Reaction Surface-to-Air Missile (QR-SAM) from? ***Integrated Test Range at Chandipur, Odisha.***

- The 3rd edition of India's largest education brainstorming event ScooNews Global Educators Fest (SGEF) held in? ***Udaipur***

- The Ministry of Culture and Tourism Minister has celebrated the Lalit Kala Akademi's 65th Foundation Day in? ***New Delhi***

- ISRO Chairman K Sivan laid the foundation stone for Space Situational Awareness Control Centre at Peenya in? ***Bengaluru.***

- State Government has launched an awareness campaign for preserving the greenery and keeping the environment clean. ***West Bengal***

INTERNATIONAL

- According to a "Global Happiness Survey" by Ipsos,India has been ranked _____ on the happiness index among 28 global markets. **09th**

- Which two countries have tied at the top spot (at 86 percent) and emerged as the happiest nations of the world from market research firm Ipsos?**Australia and Canada**

- According to a report of Economist Intelligence Unit, Which of the following city is the taking the top spot on the Safe Cities Index (SCI) 2019? **Tokyo**

- Which country has signed an agreement with Reliance Power of India and as per the agreement, they will set up a 750 MW gas based power plant in Meghnahat near Dhaka? **Bangladesh**

- Name the marathon which is considered as the highest marathon in the world and held in Leh recently. It is held at over 11,000 feet above the mean sea level. **Ladakh Marathon**

- Which places hosted the 22nd Session of UN Committee on Convention on Rights of Persons with Disabilities? **Geneva**

- Which places hosted the 24th World Energy Congress, global flagship event of the World Energy Council? **Abu Dhabi**

- What was the theme of the 24th World Energy Congress? **Energy for Prosperity**

- Name the place which hosted the Nepal Infrastructure Summit 2019, which focussed on the global and regional mega trends, including climate change and their relevance to the local context. **Kathmandu**

- Which country has become the first Asian country to roll out plain cigarette packaging to reduce the appeal of smoking? **Thailand**

- Nepal Infrastructure Summit 2019 was organized with the theme of "Resilient Infrastructure for which Development". **Sustainable**

- Name the largest flying animal, which was a plane-sized reptile with a wingspan of 10m and weighing 250 kg, according to a study conducted by Queen Mary University in London. **Cryodrakon Boreas**

- With India which country are all set to organize Joint Military Exercise MAITREE-2019 at Foreign Training Node, Umroi (Meghalaya). **Thailand**

- Which country has recently inaugurated Southeast Asia's largestsolar power farm "Dau Tieng Solar Power Complex" which has the capacity to produce 688 million kWh of electricity annually? **Vietnam**

- Which country has flagged off Pulathisi Express, a 'Make In India' train rake which was manufactured in the Integral Coach Factory (ICF) in Chennai? **Sri Lanka**

- Name the university which has topped the World University Rankings 2020 recently published by UK based Times Higher Education. **University of Oxford**

- The Best FIFA Football Awards 2019 were presented at La Scala opera house in **Milan, Italy.**

- Who hostedthe 24th editionof theWorld Energy Congress **UAE**

- Who has decided to re-introduce the two-year post-study Visafor International students **U.K.**

- US Secretary of State Mike Pompeo has blamed whom for drone attacks on Saudi oil facilities. **Iran**

- Who is set to hold its second free presidential poll since the 2011 uprising that toppled ex-president Ben Ali and sparked the Arab Spring. **Tunisia**

- Eighty-two migrants have disembarked on the southern Italian island of_____ after six days at sea. **Lampedusa**

- About 50% of Saudi Arabia's oil production, representing about 5.7 million barrels per day, has been halted for now due, SPA news agency said, citing the kingdom's Energy Minister **Abdulaziz bin Salman**

- Who will operationalise the Sashastra Seema Bal's (SSB) first ever intelligence wing. **Rajnath Singh**

- Who became the 79th country to join the International Solar Alliance (ISA) **Saint Vincent & the Grenadines.**

- President Ram Nath Kovindhas inaugurated a bronze bust of Mahatma Gandhi in **Villeneuve, Switzerland.**

- Sri Lanka has unveiled South Asia's tallest towercalled 'Lotus Tower' in **Colombo.**

- Who is the leading country of origin of international migrantsin 2019 with a 17.5 million-strong diaspor **India**

- North African country will hold the Presidential electionon 12th December this year___ **Algeria**

- Foreign Ministers from South East Asia has attended the 52nd ASEAN summit in. **Bangkok, Thailand**

- India is among 48 countries whose citizens have been exempted from visa fees for tourism purposes by the ____ *Sri Lankan government*

- Who will allow women to obtain passports and travel abroad without approval from a male "guardian"? The regulation will be applicable to women over the age of 21 years. *Saudi Arab*

- The World Skills International Competition 2019 (Olympics for Skills) will be held in? *Kazan, Russia*

- The 4th South Asian Speaker's Summit will be held in? The theme of the event is "Achieving Sustainable Development Goals". *Male, Maldives*

- The Deep Ocean Mission (DOM) led by the Union Earth Sciences Ministry will commence from? The mission has received a go-ahead from the government. *31st October 2019*

- Who banned face-covering cloth (burqa or niqab) in public buildings and on transport as a contentious law on the garment came into force? *the Netherland*

- American carrier rocket Falcon 9 lifts off successfully the Israeli communication satellite into the orbit? *AMOS-17*

- India and Bangladesh have agreed to set up a Joint Technical committee for optimum utilization of ? *Ganges water*

- The US will impose an additional 10% tariff on 300 billion US Dollars in? *Chinese imports*

- Who has created the world's thinnest gold measuring just two atoms thick or million times thinner than a fingernail? *University of Leeds Scientists*

- Indian Railways has cancelled train after Pakistan suspended operations on its side? *Samjhauta Express*

- India and Russia to boost ties to achieve USD 30 billion bilateral trade by ? *2025*

- Iceland commemorated the loss of which glacier lost due to climate change? *"Okjokull"*

- Pakistan Prime Minister Office has announced how much extension of General Qamar Javed Bajwa's tenure as Chief of Army Staff? *3-year*

- President of Sri Lanka has appointed whom as 23rd Lieutenant Commander of the Sri Lankan Army. *General Shavendra Silva*

- Discovery India and World Wild life Fund (WWF) India have partnered with the Forest Directorate, the government of West Bengal and local communities to preserve? *Sundarbans*

- Iran has unveiled which new missile defence system? *"Bavar- 373"*

- Who has launched the world's first floating nuclear reactor? This reactor is loaded with nuclear fuel. *Russia*

- South Korea has decided to remove which country from its preferred trade list because it has failed to uphold international principles while managing its export controls on sensitive materials. *Japan*

- Who is the new has been elected as new president of Guatemala? *Alejandro Giammattei*

- Newly-Discovered Kajin Sara Lake is located in which country? *Nepal*

- The U.S. Embassy in Nepal has organized a South Asia Air Quality Tech Camp to address political, social, and scientific facets of the problem in *Kathmandu*

- The International Cricket Council has named Michael Gough of England and _____ of the West Indies in the Emirates ICC Elite Panel of Umpires for 2019-20 season. *Joel Wilson*

- Name the African country with which India has signed MoUs to strengthen defence cooperation in the field of Hydrography. *Mozambique*

- In which city, Pakistan has opened a 1,000 year old Hindu temple for the first time since partition on the demand of the local Hindu community? *Sialkot*

- Name the Australian all-rounder who have become the first cricketer to reach the milestone of scoring 1000 runs and taking 100 wickets in the T20 format. *Ellyse Perry*

- Name the West African country to which India extended the assistance of USD 500,000 to support the skill development and cottage industry projects in the country. *Gambia*

- Foreign Ministers from South East Asia attended the 52nd ASEAN summit held in- *Bangkok*

- For promoting friendship and partnership between India and Guinea president Ram Nath Kovind has been awarded the National Order of Merit by the President of Guinea. What is the Capital of Guinea? *Conakry*

- French inventor Franky Zapata is 1st person in the history to cross the _____ on the jet-powered hoverboard. *English Channel*

IBT
Institute
Pvt. Ltd

- Which nation has extended ban on selling arms to Myanmar **European Union (EU)**

- Who has emerged as the third largest foreign direct investor in India during 2017-18, with investments pegged at about USD 2.67 billion across sectors. **The Netherlands.**

- Who has become the first national government to declare an environmental and climate emergency. **UK**

- A Japanese aerospace startup funded by a former internet maverick successfully launched a small unmanned rocket into space. **'MOMO-3'**

- According to ISRO, India's second lunar mission Chandrayaan-2 will be launched on between which dates. **9 and 16 July 2019**

- CSC e-Governance Services India Limited has tied up with IIT-Kanpur to upscale **Unnat Bharat Abhiyan**

- Microsoft has launched a software named to help countries ensure secure and verifiable voting. **Election Guard**

- The country has passed laws to combat fake news to order the removal of content despite fierce criticism from tech giants, the media and rights groups. **Singapore**

- The Australian flight carrier has operated the world's first zero-waste commercial flight from Sydney to Adelaide. **Qantas**

- The WTO ministerial meeting of developing countries held in. **New Delhi**

- Developing countries have stressed on working collectively to strengthen the World Trade Organization (WTO) to promote development and inclusivity for the benefits of all members **Seventeen**

- The U.S. FDA has announced to approve the first vaccine for dengue. **Dengvaxia**

- India has been unanimously chosen as co-chair of the Consultative Group (CG) of GFDRR for the fiscal year **2020**

- The Union Government has extended the ban on the Liberation Tigers of Tamil Eelam (LTTE) for another **five years**

- The three-day 'Taiwan Expo 2019' held in **New Delhi**

- US President Donald Trump has declared a national emergency to protect American computer networks from **Foreign adversaries**

- The CDAC in collaboration with **UNESCO**

- Who has broadened its block of online encyclopedia Wikipedia to include all language editions **China**

- Who has become the first country in Asia to legalize same-sex marriage **Tiwan**

- Israel proposes India to be the focus country in Jerusalem Film Festival, 2020 at **Cannes Film Festival**

- Which country has announced tariffs on all goods coming from Mexico in a bid to curb illegal immigration recently. **USA**

- Who has been sworn-in as the President of El Salvador recently. **Nayib Bukele**

- The US will end preferential trade status for next week, President Donald Trump has confirmed amid a deepening row over protectionism. **India**

- The World Health Organization has selected which government's Medical & Health Department for its award this year in recognition of its achievements in the field of tobacco control. **Rajasthan**

- Who has been named the world's first billionaire rapper by Forbes. **Jay-Z**

- Where was the 3rd Asian Leadership Summit held . **Thimphu, Bhutan**

- UAE's Federal Authority for Identity and Citizenship (ICA) has issued the which Golden Residence Permit in Abu Dhabi. **First**

- Which summit of the Organisation of Islamic Cooperation (OIC) held in Mecca, Saudi Arabia was hosted by Saudi King Salman bin Abdul Aziz Al Saud. **14th**

- The Sustainable Development Goals Gender Index has been developed by which based Equal Measures 2030. **UK**

- Which country has topped among 163 countries in the recently released Global Peace Index 2019. **Iceland**

- Who was elected as Prime Minister of Thailand. **Prayuth Chan-ocha**

- Which nation's researchers have developed a new type of cooling vest for sports athletes. **Japan**

- Who has been appointed as India's representative in the council of International Civil Aviation Organisation (ICAO). **Shefali Juneja**

- Ashleigh Barty becomes world No.1 women tennis player after winning the Birmingham Classic. She belongs to which country. **Australia**

- The US space agency has announced to launch a spacecraft in 2026 to explore the richly organic world of Titan. **NASA**

BANKING & FINANCE

- The Central Board of Direct Taxes has announced the creation of a five-member special cell forstartups. Name the cell.
  Startup Cell

- Government has announced a big consolidation ofpublic sector banks under which public sector banks are to be merged into fourbanks. **10**

- As per the recent announcements, how much amounts the government has announced as capitalinfusion into 9 public sector banks?
  Rs 55,000 crore

- Which Bank will introduce two Repo Linked Products- Suvidha Plus Home Loan and Suvidha Plus Auto Loan from 10th September 2019? *IDBI Bank*

- A joint India-New Development Bank workshop was held in
  New Delhi

- Employees' State Insurance Corporation has signed an MoA with which Public Sector Bank for direct transfer of benefits electronically into bank accounts of all stakeholders?
  State Bank of India

- Which bank has signed an agreement with ECL Finance Ltd for priority sector lending to Micro, Small and Medium Enterprise (MSME's) customers?
  Central Bank of India

- Central Board of Direct Taxes will automatically issue Permanent Account Number to all taxpayers who do not have a PAN and are using Aadhaar for filing income tax returns (ITR). Who is the Chairperson of CBDT?
  Pramod Chandra Mody

- Where is the headquarter of IDBI Bank? *Mumbai*

- Employees' State Insurance Corporation has signed Memorandum of Agreement (MoA) with State Bank of India. Who is the Director-General of ESIC?
  Raj Kumar

- Employees' State Insurance Corporation has signed an MoA with which Public Sector Bank for direct transfer of benefits electronically into bank accounts of all stakeholders?
  State Bank of India

- Which bank has signed an agreement with ECL Finance Ltd for priority sector lending to Micro, Small and Medium Enterprise (MSME's) customers?
  Central Bank of India

- Wipro Limited will offer a comprehensive suite of services to which bank for the next 7 years under the strategic contract with the bank valued at $300 million?
  ICICI Bank

- The Reserve Bank of India has made mandatory for banks to link retail and MSME loans to external interest rate benchmarks. This new norm will be effective from?
  1st of October, 2019

- Rating agency CRISIL has lowered India's fiscal year 2020 GDP growth forecast from 6.9% to
  6.3%

- The Finance Ministry has introduced a Code of Conduct for non-official directors of
  Answer: Public Sector Banks

- India and Asian Development Bank has signed loan agreement of how much to upgrade rural roads in 34 districts of Maharashtra to improve road safety. *200 million dollar*

- Which bank will launch a co-branded credit card LIC of India Credit Cards Services, which will be marketed to customers, agents, and employees of the corporation and its subsidiaries? *IDBI Bank*

- Who is the Managing Director and Chief Executive Officer of Karnataka Bank?
  Mahabaleshwara MS

- Name the part of the World Bank Group which has signed an MoU with the Finance Industry Development Council to collaborate on the training of NBFCs in the country.
  International Finance Corporation

- The 'GST Network' has decided to make Aadhaar authenticationor physical verification mandatory for new dealers from *January 2020*

- The Union Govt.waives three-year lock-in period on investments made by NRIs in *IDFs*

- Airtel Payments Bank has launched savings account services *Bharosa*

- Who has developed a Management Information(MIS) for stakeholders of Accessible India campaign
  The Department of Empowerment of Persons with Disabilities

- Who has expanded speed post service to six new foreign destinations in Asia, Europe and South America *India Post*

- Ministry of Labour and Employment has notifiedrate of interest on Employees Provident Fund (EPF) for 2018-19 deposits *8.65%*

- The Union Finance Ministry has proposedto slash the corporate tax rate for *Domestic companies*

- LIC of India has Recently launched a new term non-linked to policyholders in comparison to other insurance plans. What is the name of the Plan? *Jeevan Amar*

- India's central bank will set up a Central Payment Fraud Registry to monitor digital payments related frauds to provide customers with periodic aggregated data of risks associated with individual payments operators. *Reserve Bank of India*

- SBI Life Insurance and Indian Bank have entered into a Bancassurance pact to offer holistic financial planning solutions. *Banks customers*

- Who has launched new cyber insurance scheme for the customers, to safeguard their online bank account or of ATM Fraud *SBI General Insurance*

- Global payment and technology company launched a next-generation, mobile-first authentication solution. *Mastercard*

- Traders body Confederation of All India Traders has launched an initiative to accelerate acceptance of digital payments among merchants across the country. *Digi Vyapari-Safal Vyapari*

- RBL Bank and digital healthcare platform have partnered to launch an industry-first co-branded health credit Card powered by Mastercard. *Practo*

- According to National Payments Corporation of India, Aadhaar enabled Payment System has crossed the milestone transactions during July 2019. *Over 220 million (22 crores)*

- The Postal Department has decided to convert the India Post Payments Bank (IPPB) into. *Small finance bank (SFB).*

- The total gross revenue collected under Goods and Services Tax (GST in the month of July 2019) was. *Rs. 1,02,083 crores.*

- RBI has imposed a penalty ranging between one to two crore rupees on. *Seven public sector banks*

- Who has become the 1st Indian bank to link up with China's National Advance Payment System. *SBI*

- The Reserve Bank of India has announced that the National Electronic Funds Transfer (NEFT) facility will be available for the customers. *round-the-clock*

- India contributed to the UN Palestine refugee agency and called for ensuring sustained fiscal support for the organization work. *USD 5 million*

- RBI cuts repo rate by how much. *35 basis points*

- Private sector bank, RBL Bank and digital healthcare platform Practo have partnered to launch an industry-first co-branded health credit card. This credit card is powered by whom? *Mastercard*

- The transaction count of AePS stood by how much in july 2019? *220 million*

- Business-to-business payments startup EnKash has launched the country's first corporate credit card called? *'Freedom Card'*

- The Department of Economic Affairs will provide government guarantee of up to how much purchased by a bank from a stressed NBFC or HFC. *10% of the fair value of assets*

- Cab aggregator Ola announced acquihiring of Pikup.ai, an Artificial Intelligence startup based in which city? *Bengaluru*

- As per the latest RBI data, India?s forex reserves has reached the highest ever valuation of what? *$430.57 billion*

- India's first health-focused credit card has been launched by which bank? *RBL Bank*

- Reliance Jio has partnered with which tech company to offer cloud infra for businesses? *Microsoft*

- Jyske Bank, which has launched world's first negative interest rate mortgage, is associated to which country? *Denmark*

- RBI has relaxed norms for end-use of money raised through ECBs What does "C" stands for in ECB? *Commercial*

- Name the IT company which has announced the launch of its state-of-the-art Cyber Defence Center in Bucharest, Romania? *Infosys*

- Name the former RBI Deputy Governor and noted economist who passed away recently. He had the distinction of being the youngest RBI Governor. *Subir Vithal Gokarn*

- The postal department has decided to convert the India Post Payments Bank into a SFB What does SFB stands for? *Small Finance Bank*

- Name the first bank of India who recently get the license to do business in local currency. *SBI, Shanghai*

- Who has signed an agreement with Goods and Services Tax Network (GSTN) to facilitate the exchange of data to nab tax evaders and reduce black money generation. *Income tax department*

- India Ratings & Research (A Fitch Group Company) has lowered the country's growth forecast for the current fiscal to. *7.3%*

NEW APPOINTMENT

- Who has been appointed by the Appointments Committee of the Cabinet as "Officer on Special Duty" in the office of the Prime Minister. *P.K.Sinha*

- Who is appointed as the new governor of Rajasthan recently? *Kalraj Mishra*

- Who is appointed as new governor of Kerala? *Arif Mohammed Khan*

- Who is appointed as the new governor of Himachal Pradesh recently? *Bandaru Dattatreya*

- The Government of India has accepted the resignation of State bank of India Managing Director Anshula Kant. Now she has been appointed as the managing director and chief financial officer of-? *World Bank*

- President Ram Nath Kovind has been appointed 5 new governors recently. Who is appointed as new governor of Maharashtra? *Bhagat Singh Koshyari*

- Who is the chairman of Khadi and Village Industries Commission? *Vinai Kumar Saxena*

- Who has assumed the charge of chairman of Association of World Election Bodies for a twoyear term till 2021? *Sunil Arora*

- Who is the Director of Central Bureau of Investigation? *Rishi Kumar Shuk*

- Who is the Managing Director & CEO of Wipro? *Abidali Z. Neemuchwala*

- Name the senior diplomat who was recently appointed as the next Indian Ambassador to Norway. *B Bala Bhaskar*

- Congress Rajya Sabha MP resigned from the membership of the House. *Bhubaneshwar Kalita*

- Who has been concurrently accredited as the next High Commissioner of India to the Kingdom of Lesotho? *Jaideep Sarkar*

- Name the senior diplomat who was recently appointed as the next Indian Ambassador to Norway. *B Bala Bhaskar*

- Who has been appointed as the chief justice of the Gujarat High Court? *Justice Vikram Nath*

- Who has been appointed by the Microsoft as the new managing director of Microsoft India Research and Development Pvt Ltd (MIRPL)? *Rajiv Kumar*

- Name the Tamil Film Director, Actor and Cinematographer who directed films such as Palaivanacholai, Chinnapoove Mella Pesu, Dhooram Adhigamillai and many others, passed away recently. *Raja Sekar*

- Who has been recently appointed as the first Chancellor of Sports University, Rai (Sonepat) by the Haryana Government? *Kapil Dev*

- Name the former England captain who has been appointed as the chairman of the England and Wales Cricket Board's cricket committee. *Andrew Strauss*

- Who has been unanimously elected as the Speaker of the Karnataka Legislative Assembly? *Vishweshwar Hegde Kageri*

- Who has been nominated as a Director on the Central Board of Directors of Reserve Bank of India (RBI)? Currently, he is a Secretary in the Department of Economic Affairs, Ministry of Finance. *Atanu Chakraborty*

- The 22nd National Conference on e-Governance 2019 will be held at. The theme of the Conference is "Digital India: Success to Excellence". *Shillong*

- Former Intelligence Bureau officer was sworn in as the Governor of Nagaland. Acting Chief Justice of Gauhati High Court, Arup Kumar Goswami administered him the oath of office. *R N Ravi*

- Who has been sworn in as the Governor of West Bengal (28th). The Chief Justice of the Calcutta High Court Mr T.B Radhakrishnan administered the oath of office and Secrecy to him. *Mr Jagdeep Dhankar*

- Who has been appointed as interim CEO (Chief Executive Officer) and Director of HSBC. *Noel Quinn*

- Who has assumed charge as Managing Director (MD) and Chief Executive Officer (CEO) of LIC Housing Finance (LIC HFL)? He has replaced Shri Vinay Shah. *Siddhartha Mohanty*

- Who has become new Managing Director (MD) and Chief Executive Officer (CEO) of Mindtree Ltd. *S.N. Subrahmanyan*

- Who has been appointed as Chairman and managing director (MD) of the State-owned Power Grid Corporation of India. Previously he was working as Director (Finance) in the Power Grid Corporation. *Kandikuppa Sreekant*

- Who has been appointed as the brand ambassador for the Chief Minister's Green Manipur Mission. She had planted two Gulmohar trees when she was in class 1 near the bank of a river in her locality. *Valentina Elangbam*

- Right-wing candidate has been elected as the new President of Guatemala. He defeated former First Lady Sandra Torres from the centrist National Unity of Hope party.   *Alejandro Giammattei*

- Who has been appointed as the Finance secretary by the Appointments Committee of Cabinet?   *Rajiv Kumar*

- Who has been appointed as the ombudsman and ethics officer of the Indian Federation of Sports Gaming (IFSG), country's self-regulatory industry body for the online fantasy sports gaming sector?   *Justice Arjan Kumar Sikri*

- Name the theoretical physicist from India who has been appointed as the new director of Abdus Salam International Centre for Theoretical Physics (ICTP) in Trieste, Italy.   *Atish Dabholkar*

- Name the IT Company who recently appoints Debashis Chatterjee as MD and CEO.   *Mindtree*

- RBI has imposed a collective penalty of Rs 11 crore on 7 public sector banks. Which of the following bank are not under this penalty imposed by RBI for violating norms?   *Canara Bank*

- Japan's new emperor has formally ascended the Chrysanthemum Throne (replacing his father) Akihito to whom.   *Naruhito*

- Who has sworn-in as Israel's new Prime Minister.   *Benjamin Netanyahu*

- Which Senior IAS officer has been appointed as the Officer on Special Duty (OSD) in the office of Lokpal.   *Dilip Kumar*

OBITUARIES

- The 4 Times Emmy Award-winning actress who passed away recently.   *Valerie Harper*

- Name the writer who won Sahitya Akademi Award for his novel "Cuckold" (1997), passed away recently.   *Kiran Nagarkar*

- Name the Zimbabwe's former President who passed away recently.   *Robert Mugabe*

- Name the Veteran Congress leader and former MP from Fatehgarh Sahib and Ropar parliamentary constituencies, passed away recently?   *Sukhdev Singh Libra*

- Name the actor and Kathak dancer who was best known for his work in films like Raja Hindustani, Dulhe Raja and Akele Hum Akele Tum, passed away recently.   *Veeru Krishnan*

- Name the six-time Rajya Sabha member and one of India's finest lawyers who passed away recently.   *Ram Jethmal*

- Name the Climate change campaigner and the Prime Minister of Tonga who was also honoured with Defender of Democracy Award in 2013, passed away recently.   *Akilisi Pohiva*

- What is the amount of assistance that will be provided by the World Bank to finance mini and mega food parks across India?*Rs 3,000 crore*

- The renowned Malayalam writer passed away in Kerala   *Sivaraman Cheriyanad*

- The founder of cafe chain Cafe Coffee Day (CCD) has passed away. He served as the Chairman and Managing Director of CCD.   *V G Siddhartha*

- Former legendary left-arm bowler passed away. He was Glamorgan's legendary left-arm bowler who took 993 first-class wickets in career between 1966 and 1983.   *Malcolm Nash.*

- Veteran Gujarati journalist, author and columnist passed away in Mumbai. He worked as journalist, writer, columnist and editor in various Gujarati publications.   *Kanti Bhatt*

- Cricket commentator passed away in Mumbai. He used to draw pictures of the game's progress on airwaves with his fine command of the English language.   *Anant Setalvad*

- Veteran BJP leader and former External Affairs Minister passed away in New Delhi after suffering a massive cardiac Arrest.   *Sushma Swaraj*

- Nobel laureate passed away following a short illness. Her most celebrated works are 'Beloved', 'Song of Solomon' and The Bluest Eye.   *Toni Morrison*

- Recently the former Ethiopian president passed away in Germany.   *Dr Negasso Gidada*

- Bollywood veteran director and actor Hrithik Roshan's grandfather passed away.   *J Om Prakash*

- Singer-songwriter who formed the indie group 'Silver Jews' in the 1990s passed away. He also authored two books of poetry, 'Actual Air,' and 'The Portable February.   *David Berman*

- WWE's professional wrestler passed away due to lung Cancer.   *Harley Race*

- Noted freedom fighter who struggled against the British Government during the Quit India movement passed away.   *Dayanidhi Nayak.*

AWARDS

- Who will be honoured with the prestigious 'Global Goalkeeper Award' by the Bill and Melinda Gates Foundation? *Narendra Modi*

- Nobel Laureate Professor Muhammad Yunus was conferred the 'Lamp of Peace of Saint Francis' award by the Vatican. He belongs to which country? *Bangladesh*

- _____ State Disaster Management Authority (OSDMA) has won the IT Excellence Award, 2019 for using information technology in the field of disaster management. *Odisha*

- Name the award who recently given to the Event Horizon Telescope Team consisting of 347 scientists who produced the world's first image of a black hole. *Oscars of science*

- A Book titled 'Glorious Diaspora-Pride of India' on Pravasi Bharatiya Samman awardees was released by Vice President of India, M. Venkaiah Naidu. On which day Pravasi Bharatiya Diwas is celebrated? *09 January*

- Name India's envoy to United Arab Emirates who has been honoured with the First Class Order of Zayed II recently by UAE President Sheikh Khalifa bin Zayed Al Nahyan. *Navdeep Singh Suri*

- Prime Minister of Bangladesh Sheikh Hasina has been conferred with prestigious award of Global Alliance for Vaccination and Immunisations (GAVI) *'Vaccine Hero'*

- India's transsexual women has won the Miss World Diversity beauty pageant 2019 for third consecutive year? *Naaz Joshi*

- As part of centenary year celebrations of Dr Vikram Sarabhai, the ISRO has announced two categories of awards in? *Journalism*

- A team of researchers at the Indian Institute of Technology, Guwahati (IIT-G) has developed a portable device to detect bacteria without ? *Microbiological assays*

- The policy think tank of the government of India has launched the Fourth Edition of Women Transforming India (WTI) Awards ? *NITI Aayog*

- Indian Air Force's (IAF) Wing Commander has been honoured with Vir Chakra ? *Abhinandan Varthaman*

- India's TV journalists has won the 'Magsaysay award 2019' for his news show 'Prime Time'. *Ravish Kumar.*

- The first Indian chef has been awarded the Chevalier de l'Ordre du Mrite Agricoleto? *Priyam Chatterjee*

- Who has been conferred with the East Bengal's highest honor, 'Bharat Gaurav' ? *Kapil Dev*

- UK's capital has been named as the world's best city for students for the second consecutive year. *London*

- Renowned entrepreneur, co-founder and Director of Einfolge Technologies Pvt Ltd was awarded the prestigious Entrepreneur Award 2019. *Ruhan Rajput*

- According to the World Bank's Report, who has been pushed to the 7th place in the global GDP rankings in 2018. *India*

- Indian statue has been shortlisted for 'The Structural Awards 2019' of the UK-based Institution of Structural Engineers (IStructE). *Statue of Unity*

- Barcelona's Lionel Messi has been awarded which award for his free-kick against Liverpool. *UEFA's Goal of the Season award 2018-19*

- Tamil Nadu government has awarded Indian Space Research Organisation's chairman K. Sivan with which award? *Dr. A.P.J. Abdul Kalam Award*

- The Union Minister for Youth Affairs & Sports (I/C) conferred the National Youth Awards. The awards were conferred to 20 individuals whose age were? *aged between 15- 29 years*

- Who has been honoured with the Vir Chakra on Independence Day? *Abhinandan Varthaman*

- Who became the 1st Indian chef to be awarded the 'Chevalier de l? *Priyam Chatterjee*

- Which state won the "best innovation and initiative leadership award" for its achievements in higher education in the World Education Summit-2019. *Rajasthan*

- East Bengal club will award its highest honour "Bharat Gaurav" to which of the following sports personality on its 100th foundation day celebrations? *Kapil Dev*

- At the Biswa Bangla Convention Centre he has been honoured with the 27th Lifetime PC Chandra Puraskaar 2019. *Dr Devi ShettyPrasad*

- Thailand's King has been crowned with a golden-tiered headpiece, the highlight of an elaborate three-day coronation ceremony two years after he ascended the throne. *Maha Vajiralongkorn*

- Nepali danced dances continuously for 126 hours to set a Guinness World Records on "Longest Dancing Marathon by an Individual" *Bandana Nepal*

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BOOKS & AUTHORS

- A new book named "A Short History of Indian Railways", has been penned by veteran journalist and author-? *Rajendra B Aklekar*

- Who is the author of the book titled "India's Lost Frontier the Story of the North-West Frontier Province of Pakistan"? *Raghvendra Singh*

- A book titled "Savarkar: Echoes from a forgotten past, 1883-1924? on the life of freedom fighter and Philosopher Vinayak Damodar Savarkar, popularly known as Veer Savarkar has been published. It is written by? *Vikram Sampath*

- A Book titled 'Glorious Diaspora-Pride of India' on Pravasi Bharatiya Samman awardees was released by Vice President of India, M. Venkaiah Naidu. On which day Pravasi Bharatiya Diwas is celebrated? *09 January*

- Union Minister of State (Independent Charge) for Culture and Tourism, Shri Prahlad Singh Patel launched the which Book at the function at the Nehru Memorial Museum and Library.
  Book "Diary of Manu Gandhi' (1943-44)

- The Book titled 'Kashmir's untold story: Declassification' The book is published by publishers? *Bloomsbury*

- Penguin Random House India announced a book on the life of the actor, Sridevi titled "Sridevi: Girl Woman Superstar" The book is released on her which birth anniversary? *56th birth anniversary*

- Vice President Shri Venkaiah Naidu released a Which book of his two years in office? *"Listening, Learning and Leading"*

SPORTS

- Who has won the Belgian Grand Prix after defeating Lewis Hamilton by less than a second? *Charles Leclerc*

- Indian pace bowler Jasprit Bumrah has become the third Indian to register a hat-trick in Test cricket.He took 3 wickets in 3 successive balls in the 2nd test against. *West Indies*

- Who won gold in the women's 10meter Air Pistol event at the ISSF World Cup at Rio de Janeiro in Brazil? *Yashaswini Singh Deswal*

- Which country's capital will move from overcrowded, sinking and polluted Jakarta to a site in sparsely populated East Kalimantan province on Borneo Island? *Indonesia*

- Name the Shot put player who recently won a silver medal during an athletic meet at Decin in the Czech Republic.
  Tejinderpal Singh Toor

- Name the Indian women cricketer who has recently announced her retirement from International T-20 Cricket. *Mithali Raj*

- Name the Zimbabwean cricketer who has recently announced to retire from international cricket after conclusion of Zimbabwe-BangladeshAfghanistan T20I Tri-series. *Hamilton Masakadza*

- Name the Indian women cricketer who has recently announced her retirement from International T-20 Cricket. *Mithali Raj*

- Name the Indian cricketer who will launch Rohit4Rhinos campaign in partnership with WWF India and Animal Planet *Rohit Sharma*

- Who won Vietnam Open Super 100 title 2019 *Sourabh Verma.*

- Which country has unveiled the logo of the 2022 FIFA World Cup, constituting stylised Arabic white unisex shawl with maroon patterning with figureof-eight symbolising infinity? *Qata*

- Name the Indian woman athlete who has won the bronze medal in the recently concluded World Martial Arts Mastership Jiu-Jitsu 2Q019. *Anupama Swain*

- Who has been appointed as head coach and chief selector of Pakistan's cricket team by the Pakistan Cricket Board?
  Misbah-ul-Haq

- Who defeated Daniil Medvedev to grab the US Open 2019 men's singles title? *Rafael Nadal*

- Who has become the first bowler to take 100 wickets in the T20 International Cricket?
  Lasith Malinga

- Who defeated Serena Williams by 6-3, 7-5 to grab the US Open 2019 women's singles title?
  Bianca Andreescu

- England cricket greats Geoffrey Boycott and _____ have been honoured with "Knighthoods" by Theresa May in her resignation honours list for their services to sport after outstanding careers for England. *Andrew Strauss*

- Name the Australian fast bowler who has become the first woman to claim two hat-tricks in limited overs cricket. *Megan Schutt*

- Indian shuttler clinched the Myanmar International Series
  Kaushal Dharmamer

- Indian shuttler clinchedmen's singles titleof Belgian International Challenge *Lakshya Sen.*

- The FIFA U-17 Women's World Cup(7th edition) will be held from 2nd to 21st November2020 in_____ ***India.***

- The International Cricket Council(ICC) has banned Sri Lankan player from bowling in international matches for 12 months_____ ***Akila Dananjaya.***

- An American swimmerhas become the first person to swim across the English Channel four timesnon-stop in a 54-hour feat of endurance____ ***Sarah Thomas***

- Who won the Basketball World Cup in Beijing, China____ ***Spain.***

- Name the former Indian player and Andhra Ranji captain who has announced his retirement from all forms of cricket. ***Y. Venugopal Rao***

- The International Cricket Council has named Michael Gough of England and _____ of the West Indies in the Emirates ICC Elite Panel of Umpires for 2019-20 season. ***Joel Wilson***

- Name the Indian cricketer who has been suspended recently by Board of Control for Cricket in India for a doping violation. ***Prithvi Shaw***

- Name the Australianall-rounder who have becomethe first cricketer to reach the milestone of scoring 1000 runs and taking 100 wickets in the T20 format. ***Ellyse Perry***

- East Bengal club will award its highest honour "Bharat Gaurav" to which of the following sports personality on its 100th foundation day celebrations? ***Kapil Dev***

- Name the Soccer player who recently suspended by the Soccer body CONMEBOL for 3 months. ***Lionel Messi***

- Formula One driver Lewis Hamilton hunted down Max Verstappento win the Hungarian Grand Prix. ***Mercedes***

- The International Cricket Council has launched the inaugural World Test Championship thus setting the stagefor a long tournament in red-ball cricket to determine the World Test Champion. The finals of the WorldTest Championship will held in-? ***United Kingdom***

- Name the former Glamorgan's legendary left-arm bowler who passed away recently. ***Malcolm Nash***

- Cricket commentator_____ who usedto draw pictures of the game's progress on airwaves with his fine command of the English language passed away. ***Anant Setalvad***

- Name the South African bowler who has recently announced his retirement from Test cricket. ***Dale Steyn***

- Name the Indian wrestler who has won gold medal in the women's 53kg category event at Poland Open wrestling tournament held in Warsaw. ***Vinesh Phogat***

- Name an Indian off-spinner who has been named as Professional Cricketers Association's Player of the month of July 2019. ***Ravichandran Ashwin***

- Name the German cancer researcher who won the mixed annual Cycling event "Transcontinental Race". ***Fiona Kolbinge***

- Name the tennis star who topped the List Of Highest-Paid Female Athletes 2019 published by Forbes. ***Serena Williams***

- Name the Australian tennis star who defeated Russia's Daniil Medvedevhas to won the ATP Washington Open title. ***Nick Kyrgios***

- Name a professional wrestler who won numerous individual and tag-team titles in the 1960s, 1970s and 1980. ***Harley Race***

- Name the Cricket board which has announced new transgender inclusive policy. ***Cricket Australia***

- Name the South African batsman who has retired from all formats of international cricket and has played 124 Tests, 181 ODIs and 44 T20Is between his 15-year-long cricketing career. ***Hashim Amla***

- Which team defeated Dabang Delhi in the finals by 8-1 to win the Ultimate Table Tennis league? ***Chennai Lions***

- Which player has been been awarded the UEFA's Goal of the Season award for 2018-19? ***Lionel Mess***

- Name the tennis star who defeated Russian Daniil Medvedev by 6-3, 6-0 recently to win in Montreal to win 35th Masters crown. ***Rafael Nadal***

- Name an Indian wrestler who defeated Iran's Peiman Bibyani by 2-0 in the 65 kg final of the men's freestyle competition to win gold. ***Bajrang Punia***

- Name an Indian Badminton star who defeated Singapore's Loh Kean Yew in final clash. ***Sourabh Verma***

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SCIENCE & TECH

- The Central TB Division of the Health Ministry has signed an MoU with which Institute to explore the application of cutting-edge Artificial Intelligence technology in its fight against TB? ***Wadhwani Institute***

- Which country will train four Indian astronauts for India's ambitious manned mission to space, Gaganyaan? ***Russia***

- Who and the Ministry of Electronics and Information Technology have signed a statement of intent to roll-out 'Build for Digital India'. ***Google***

- Name the Galaxy from which the Event Horizon Telescope Team produced the world's first image of a black hole? ***Messier 87 Galaxy***

- Which organisation has successfully flight tested an indigenously-developed low weight, fire and forget Man-Portable Antitank Guided Missile in the ranges of Kurnool, Andhra Pradesh? ***Defence Research and Development Organisation***

- For the first time Astronomers have found water in atmosphere of habitable exoplanet which orbits in its star's "habitable zone" ***K2-18b***

- Tech giant 'Samsung' has introduced two mobile applications name ***'Good Vibes' and 'Relumino'***

- Which country launched life-size humanoid robot called Fedor to International Space Station (ISS)? ***Russia***

- NASA's MMS mission took first high-resolution measurements of an interplanetary shock. These shocks are made of particles and electromagnetic waves launched by? ***Sun***

- Who has finalized India's first National Essential Diagnostics List. ***Indian Council of Medical Research (ICMR)***

- India's first Central Institute of Chemical Engineering & Technology will be set up at? ***Gujarat***

- Researchers from IIT Kharagpur have developed a low-cost diagnostic device which can perform various pathological tests by using blood taken from ? ***Fingerprick***

- ISRO has decided to setup Space Situational Awareness Control Centre in which city? ***Bengaluru***

- Who is set to be the first woman president of the Indian National Science Academy (INSA)? ***Chandrima Shaha***

- SUPRA Scheme, which is in news recently, is associated to which field? ***Science & Technology***

- Name the all-weather tracked-chassis Quick Reaction Surface-to-Air Missile which was recently launched by DRDO of the Integrated Test Range at Chandipur in Odisha.? ***QR-SAM***

- Which will support the ongoing bilateral programmes of cooperation in space technology and will act on behalf of ISRO? ***Moscow, Russia***

- Which technological institution has developed eco-friendly solar cells using with the help of 'kumkum dye'? ***IIT Hyderabad***

- Bureau of Indian Standards (BIS) will set up a Pashmina testing centre in partnership with the Ladakh Autonomous Hill Development Council (LAHDC) in. ***Leh***

- Name the city where Isro has set up a directorate of space situational awareness and management aiming at protecting high valued space assets from space debris close approaches and collisions. ***Bengaluru***

- Name the IIT institute where recently Human Resources Development Minister inaugurating Technology Expo? ***IIT Delhi***

- The Union Government has asked state transport departments to ensure that all battery-operated vehicles (both existing and new) have number plates ***Green***

- The Govt of India has signed a MoU with IIT for setting up a Centre of Excellence for Waste to Wealth Technologies, to commemorate the 150th birth anniversary of Mahatma Gandhi. ***IIT Delhi***

- 'NASA' revealed its plan to hit a small moonlet target in a double asteroid system with a spacecraft in. ***2022***

- What is the name of metro that has became India's 1st Project to Receive Power From Waste-To-Energy. ***Delhi Metro***

- The Hypersonic Technology Demonstrator Vehicle is an unmanned scramjet demonstration vehicle that can cruise up to a speed of mach 6 and rise up to an altitude of how much km in 20 seconds. ***32 km***

- Social networking giant Facebook has picked up a minority stake in which social-commerce company in its first startup investment in India. ***Meeshi***

- As per announcement by ISRO chief K Sivan, in which year India is planning to launch its own Space Station. ***2030***

DEFENCE

- Who has taken charge as the Director General (DG) of the country's largest border guarding force, BSF? *Vivek Kumar Johri*

- Who has assumed charge as Vice Chief of the Indian Army? *Lieutenant General Manoj Mukund Naravane*

- Name the helicopter recently inducted by the Indian Air Force at the Pathankot Air Force station to enhance its combat capabilities. *Apache AH-64E*

- Raksha Mantri Rajnath Singh co-chaired the Japan- India Defence Ministerial Meeting held in *Tokyo*

- Union Minister for Information & Broadcasting has unveiled the new logo and certificate design of the Central Board of Film Certification (CBFC). Who is the Chairman of CBFC? *Prasoon Joshi*

- The Indian Army has announced the commissioning of the first batch of 100 women soldiers in the Army by which year? *2021*

- India will execute a joint military training exercise "Yudh Abhyas 2019" with which of the following nations? *United States of America*

- The first AUMX, a Maritime Exercise between the regional bloc and US will start from the Sattahip Naval Base in Thailand and end in Singapore. What does "A" stands for in AUMX? *ASEAN*

- An Indian Army team has successfully climbed the peak "Mount Leo Pargyil of height 6773 metre. The peak is located in which state? *Himachal Pradesh*

- Indian army will participate in a multilateral exercise _____ to be held in Russia. *TSENTR 2019*

- Which airlines have started the air shuttle service between Hisar and Chandigarh under the UDAN Regional Connectivity Service scheme? *SpiceJet*

- India will execute a joint military training exercise "Yudh Abhyas 2019" with which of the following nations? *United States of America*

- 'SLINEX 2019' the bilateral maritime exercise between India and _____ commenced at Visakhapatnam (Andhra Pradesh). *Sri Lanka*

- The Indian Air Force resurrected the Air Force Station Ambala-based 17 Squadron _____, which will operate the first squadron of Rafale fighter jets in the near future. *Golden Arrows*

- The Defence Research Development Organization has handed over the 2nd airborne warning plane,_____, to the Indian Air Force. *Netra*

- The 2019 Indo Pacific Chiefs of Defence (CHOD) Conference will be held in Thailand's which capital city ? *Bangkok*

- Who delivered the design of the newly innovated Mobile Metallic Ramp (MMR) to the Indian Army at a ceremony held in New Delhi. *DRDO*

- Indian Coast Guard held a High-Level Meeting (HLM) with which countries Coast Guard at Coast Guard Headquarters.Indian side led by Director General, Coast Guard K Natarajan. *Sri Lanka Coast Guard*

- Indian Army team comprehensively won which Competition? *5th Army International Scout Masters Competition*

- Who launched a fifth Fast Patrol Vessel (FPV) for the Indian Coast Guard (ICG)? *Garden Reach Shipbuilders and Engineers (GRSE)*

- Jamia Millia Islamia, the public central university to unveil a model of the Indian naval ship INS Kolkata at the University on 15 August, the Independence day is at which Place? *New Delhi*

- The Prime Minister Narendra Modi has announced the creation of which post on 15 August. *Chief of Defence Staff (CDS)*

- The Indian Army launched which mission in Jammu to ensure basic necessities and essential services are available in the region post the abrogation of the provisions of Article 370 and reorganisation of Jammu and Kashmir. *"Mission Reach Out"*

- Which Shipyard has launched two ro-pax vessels on 8 August? *Cochin Shipyard*

- Which States Home Minister Bamang Felix flagged of Five Anti-Riot police vehicle.It is known as 'Vajra'.This is the first set of anti-riot vehicles introduced in the state police department. *Arunachal Pradesh*

- DRDO successfully test-fired an indigenously developed QRSAM from a mobile truck-based launch unit from the Integrated Test Range (ITR) in? *Chandipur, Odisha*

- The Indian Air Force launched an IAF's facilitation-cum-publicity pavilion in? *Delhi*

- Union Home Ministry has fixed the retirement age of all Central Armed Police Force personnel at how much year? *60 years*

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IMPORTANT DAYS

- The amended provisions of the Motor Vehicle Act, which hike the penalty for traffic rules violation have come into force from-? **01st September 2019**

- On which day the United Nations observes International Day of Charity with the objective of sensitizing and mobilizing people to help others through volunteer and philanthropic activities. **5 September**

- The United Nations observes International Day of Charity to commemorate the death anniversary of Mother Teresa World Health Organisation South-East Asia Region have resolved to eliminate measles and rubella by which year? **2023**

- On which day the United Nations observes "International Literacy Day" every year? **08 September**

- On which day the International Association for Suicide Prevention (IASP) observes World Suicide Prevention Day (WSPD) every year? **10 September**

- Japan surrendered aboard the U.S.S Missouri, anchored in Tokyo Bay and so, Victory over Japan is celebrated on 2nd September. Every year to commemorate the birthday of the famous architect William Can Aien Skyscraper Day is observed on **3rd September**

- Brazilian Independence Day is celebrated on every year to commemorate the birth of the nation. **7 September**

- World Physical Therapy Day is observed on **8 September**

- World Suicide Prevention Day (WSPD) is observed on **10 September**

- World First Aid Day is observed on what date to raise awareness among public about how first aid can save lives in case of crises **14 September**

- International Day of Democracy is observed on what date to remind people that democracy is about people. **15 September**

- International Day of Peace and Non-Violence (UN) is observed on what date around the world. **21 September**

- World Alzheimer's Day is observed on what date **21 September**

- World Maritime Day is observed annually on what date to raise awareness about the importance of gender equality. **26 September**

- World Rabies Day is observed on what date every year to make people aware about the prevention regarding rabies and to highlight the progress in defeating this horrifying disease. **28 September**

- On which day India observes Hindi Diwas every year to mark the popularity of Hindi as an official language of India? **14 September**

- Freedom fighter and the designer of the flag on which the Indian national flag was based was born on this day in 1876. **Pingali Venkaiah**

- The "Aadi Perukku" festival (or Aadi monsoon festival) was celebrated in. **Tamil Nadu**

- Japan marked the 74th anniversary (6th August) of the atomic bombing of. **Hiroshima**

- The Women and Child Development Ministry are observing the World Breastfeeding Week on. **1-7th August**

- The International Day of the World's Indigenous People is being observed each year on. The theme of this year is 'Indigenous Languages'. **9th August**

- The National Handloom Day (5th) is being observed annually on. **7th August**

- World Biofuel Day is observed every year on. **10th August**

- The World Elephant Day (WED) is celebrated every year on. **12th August**

- The International Youth Day (IYD) is observed every year on. **12th August**

- The festival of sacrifice is being celebrated with religious fervour and gaiety across the country. The faithful will offer Eid prayers in Eidgahs and mosques. The festival is an ode to the virtues of devotion, faith and sacrifice and inspires feelings of brotherhood,compassion and unity. **Eid-ul-Azha.**

- What is the theme of the 2019 edition of International Youth Day (IYD)? **Transforming education**

- Lalit Kala Akademi celebrates which edition of his Foundation Day in this year? **65th**

- First Sunday of August is celebrated as: **Friendship Day**

- 4 August is observed to honour the establishment of the Revenue Marine on U.S .It is celebrated as **Coast Guard Day**

- Hiroshima Day is the day when atomic bomb was dropped on the Japanese city of Hiroshima.It is observed on **6 August**

- International Youth Day is celebrated on_____around the globe to focus on the development and protection of youth in the society. **12 August**

GS SPECIAL

INDIAN POLITY

- Which one of the following is not mentioned in the Indian constitution? *Planning Commission*
- Who is legally competent to declare war? *The President*
- Who has the right to convince the joint session of the two houses of Parliament in India? *The President*
- The Chief source of political power in India is. *the constitution*
- Who will act as the President of India when the offices of both the President and the Vice-President are vacant? *The Chief Justice of India*
- Indian constitution is often called. *Enacted constitution*
- Freedom of religion is included in articles? *25-28*

ECONMICS

- The concept of Goods and Services Tax (GST) is originated in……….. *Canada*
- In which year, first new industrial policy was declared in India? *April 1948*
- Which Ministries publishes the Economic Survey of India? *Ministry of Finance*
- The National Automated Clearing House (NACH) is operated by - *NPCI*
- A closed economy is an economy in which *neither exports nor imports take place*
- The Ngultrum is the currency of *Republic of Bhutan*
- Inflation is measured by which index in India? *CPL (Consumer Price Index)*

AGRICULTURE

- India's main rival in tea export is *Sri Lanka*
- Who announced the introduction of National Food Security Act? *Pranab Mukherjee*
- Which sector is the backbone of Indian economy? *Agriculture Sector*
- "Isabgol" is an important cash crop in which of the following States? *Gujarat*
- Preening is associated with the cultivation of *tea*
- Who was the first Indian agricultural scientist to receive Einstein World Science Award? *Dr. MS. Swaminathan*
- Remains of salt over soil after evaporation of water is known as *Salivation*

HISTORY& CULTURE OF INDIA

- In the battle of 'Venni' which Chola king defeated the Pandya and Chera kings? *Pallavas*
- The official of the language of the Delhi Sultane was Persian
- The archaeological material relating to the period of the Sangam literature have been unearthed at *Thanjavur*
- Which of the following places were the centres of Mathura School of art production? *Sarnath and Kosambi*
- The people of Harappa and Mohenjo-Daro culture belonged to the *Chalcolithic Age*
- The Kailasha temple is located in the caves of *Ellora*

GEOGRAPHY

- Which major latitude passes at the south of the southernmost point of peninsular India, that is kanyakumari? *Equator*
- The Radcliffe line is boundary between? *India and Pakistan*
- Which year is called a Great Divide in the demographic history in India? *1921*
- Which is the only state in India that produces saffron? *Jammu and Kashmir*
- The oldest rocks in India are reported from *Dharwar region, Karnataka*
- In which state do the Mansoon arrives first ? *Kerala*
- The Yarlung Zangbo River, in India, is known as *Brahmaputra*

ENVIRONMENT

- The use of microorganism metabolism to remove pollutants such as oil spills in the water bodies is known as : *Bioremediation*
- In the context to India's wild life, the flying fox is a __? *Bat*
- World Wildlife Day is celebrated at: *3rd March*
- World creature day is celebrated at: *4th October*
- Full form of COD is: *Chemical Oxygen Demand*
- Which was the first book to set the stage for society to change in becoming more environmentally aware? *Silent Spring by Rachel Carson*
- The 'thickness' of Stratospheric Ozone layer is measured in? *Donson Units*

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AWARDS

SEPTEMBER 2019

OVERVIEW OF 71ST PRIMETIME CREATIVE ARTS EMMY AWARDS FOR 2019

- The 71st annual Primetime Creative Arts Emmy Awards ceremony for 2019 was held over two nights on September 14- 15, 2019 at the Microsoft Theater in Los Angeles, United States.

- They were presented in technical and acting categories. They were given away before 71st Emmy Awards (Primetime Emmy Awards) scheduled to be held on September 22, 2019.

BANGLADESH PM SHEIKH HASINA WAS CONFERRED 2019 DR. KALAMSMRITI INTERNATIONAL EXCELLENCE AWARD IN DHAKA

- Bangladesh Prime Minister(PM) Sheik Hasina was awarded DrKalamSmriti International Excellence Award for the year 2019 in Dhaka, Bangladesh.

- She was awarded by T.P. Sreenivasan, Chief Adviser of the DrKalamSmriti International Advisory Council former ambassador , for her contribution in holding a healthy relation between India and Bangladesh,International peace and cooperation.

- With this award, Hasina has so far received 37 international accolades.

SECUNDERABAD STATION RECEIVED THE FIRST GREEN PLATINUM RATING

- Indian Green Building Council (IGBC) has awarded Secunderabad junction station of Indian Railways with a green Platinum rating. The biggest rail hub is the first Indian Railways to be awarded so.

Various initiatives:

- Air-conditioned waiting halls equipped with CO_2 sensors

- Installation of solar panels and LED lights

- Solid waste management system

- It has been awarded ISO 14001-2015 Certificate- Environmental Management system. It has also received the National Tourism Award 2016-2017.

SPY THRILLER 'RAAZI' STEALS SHOW AT BOLLYWOOD'S OSCARS

- Spy thriller Raazi stole the night at Bollywood's answer to the Oscars, taking best film and best actress for its young star Alia Bhatt in Mumbai where the glitzy awards gala was held for the first time since being established two decades ago.

- Megastar Ranveer Singh won best actor for his role in the controversial Padmaavat, a historical action movie that enraged Hindu radicals but was an international success.

- The International Indian Film Academy (IIFA) awards went on into the early hours of today and Indian-British star Bhatt said it had been worth the wait as she received her prize.

SWEDISH ENVIRONMENTAL ACTIVIST GRETA THUNBERG WINS 2019 AMNESTY'S AWARD
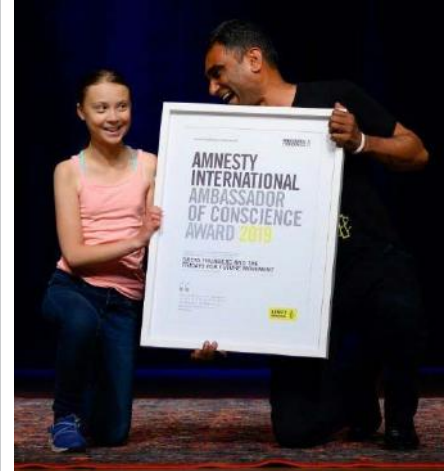
- Swedish environmental activist Greta Thunberg(16 years) and the 'Fridays for Future youth movement' won the Amnesty International's 'Ambassadors of Conscience' award for the year 2019. The award ceremony which was held at the George Washington University, Washington D.C, America, is the highest human rights award constituted by the Amnesty International.

INDIAN DOCUMENTARY MOTI BAGH HAS BEEN NOMINATED FOR THE OSCARS

- Moti Bagh, a documentary based on the life of an Uttarakhand farmer Vidya dutt has been nominated for the Oscars.

- The documentary film has been directed by Nirmal Chander.

- The film shows how the 83-year-old struggles to keep his farm alive and till the uninhabited hilly lands.

AUGUST 2019

MISS DEAF WORLD 2019 TITLE

- 21 year old VidishaBaliyan from Muzaffarnagar,Uttar Pradesh became the firstIndian, crowned Miss Deaf World 2019 which was held in Mbombela, South Africa. S

- he is a former International tennis player who represented India in the Deaflympics.

- Vidisha Balyan from Uttar Pradesh wins Miss Deaf World 2019 title Mr. Deaf World 2019 was won by South Africa's Phumelela Mapukata

"CHAMPIONS OF EMPATHY AWARD" FOR SPREADING AWARENESS ABOUT HEPATITIS

- DD News(Doordarshan), a 24*7 terrestrial cum satellite News Channel of India has awarded "Champions of Empathy Award" for spreading awareness about hepatitis.

- Mayank Agrawal, Director General of DD News has received the Award from Lok Sabha Speaker Om Birla.

- Agrawal stated that it is the responsibility of DD News to aware people about various diseases and preventives by showing health-related programs, reports, and policies that help to spread awareness towards health in society.

DINESH TIWARI CONFERRED WITH SOCIETY GLOBAL INDIAN ICON AWARD 2019

- Bollywood's Advocate Dinesh Tiwari was conferred with 'The Society Global Indian Icon Award 2019?, for his excellence in the field of law at an event hosted in London by the Society Magazine. He was presented the award by Gopichand Hinduja in presence of Shabana Azmi and Javed Akhtar who were the Chief Guests of the event.

2019 RAMON MAGSAYSAY AWARD WON BY RAVISH KUMAR FOR JOURNALISM

- India's senior executive editor of NDTV was awarded 2019 Raman Magsaysay Award which is regarded as the Asian version of the Nobel Prize. Five other individuals were declared winners of this award along with Ravish Kumar.

- The winners will be awarded with a certificate and a medallion with the image of Ramon Magsaysay on August 31,2019

ISRO CHAIRMAN K.SIVAN CONFERRED WITH A.P.J. ABDUL KALAM AWARD

- Indian Space Research Organisation (ISRO) Chairman K Sivan awarded the Dr APJ Abdul Kalam Award by the Tamil Nadu government. Kailasavadivoo Sivan, who led ISRO's successful launch of Chandrayaan-2 mission receive the award in person receive it from Chief Minister K Palaniswami.

- The award is given in recognition of his stellar work in promotion of science and technology.The Kalam award is to honour those who work for promoting scientific growth, humanities and students' welfare. The award carries 8 gm gold medal, Rs. five lakh in cash and a citation.Mr Sivan's leadership led to the historical achievement of most successful GSLV flight with indigenous cryogenic stage.

- Mr Sivan to receive the award at the Independence Day celebrations at Fort St George in Chennai.The Kalam's birthday (October 15) will be observed as "Youth Renaissance Day." The first Kalam award was presented by Jayalalithaa in 2015 to ISRO scientist N Valarmathi and it is given on Independence Day every year.

PRIYA JAIN FACILITATED WITH "INDIAN WOMEN OF INFLUENCE" AWARD

- Social entrepreneur philanthropist and eminent fashionista Priya Priyadarshini Jain was conferred with the prestigious "Indian Women of Influence" award at the House of Lords, The United Kingdom Parliament, London. Priya Priyadarshini Jaini.

- She was also one among the others featured in the coffee table book on '50 most influential Indian women worldwide' featuring top indian women like former Indian president PartibhaPatil, Nita Ambani, MP Caroline, HemaMalini, Shilpashetty.

JULY 2019

TOURISM MINISTRY WINS PATA GOLD AWARD 2019

- The Ministry of Tourism's campaign, "Find the Incredible you" has won the Pacific Asia Travel Association (PATA) Gold Award 2019 under the "Marketing - Primary Government Destination" category.
- Aim: The campaign which focuses on digital and social media and the promotion of niche tourism products of the country won the award among 198 entries from 78 organizations and individuals worldwide.

GULLY BOY' WINS HEARTS IN SOUTH KOREA, AWARDED AT BUCHEON FILM FESTIVAL

- Film-maker Zoya Akhtar's directorial 'Gully Boy' has won the Network for the Promotion of Asian Cinema (NETPAC) Award at the 23rd Bucheon International Fantastic Film Festival (BIFAN) in South Korea.
- NETPAC Jury Committee, comprised of NETPAC members and film professionals, select the best Asian Film from World Fantastic Blue section, which features newer genres and varied stories of comedy, fantasy and drama, read a statement.
- 'Gully Boy', which features actors Ranveer Singh and Alia Bhatt, is based on the lives of street rappers. The film has performed well in the Indian and overseas market.

NALCO TO GET PRESIDENT'S AWARD FOR EXCELLENT CSR

- National Aluminium Company Limited has been selected for President's award for utilisation of Corporate Social Responsibility fund in social development.
- NALCO started a scheme "Aliali Jhia" in 2015 to promote the education of Girls of BPL families. NALCO is an Odisha based Navaratna Company.

SANGITA KALANIDHI AWARD: CARNATIC VOCA- LIST S. SOWMYA WINS.

- Noted Carnatic vocalist S. Sowmya won the 2019 Sangita Kalanidhi award of Music Academy. She will preside over 93rd annual conference of Academy to be held between 12 December 2019 and 1 January 2020. She along with other awardees will be conferred with the awards during the Sadas of Madras Music Academy on 1 January 2020.

MARK TULLY PRESENTED THE LIFETIME ACHIEVEMENT AWARD

- Veteran British journalist Sir Mark Tully awarded as the Lifetime Achievement Award
- The award was provided in order to recognize his contributions to the IJK-India relationship.
- The annual UK-India Awards honors special talents and organizations which are worldwide influenced. The 2019 UK-India Awards marked the conclusion of the annual LJK-India Week in London.

SUDARSAN PATTNAIK WINS PEOPLE'S CHOICE AWARD IN U.S.

- Renowned Indian sand artist and Padma Awardee Sudarsan Pattnaik has won People's Choice Award at a prestigious sand sculpting festival in United State.

TIFF 2019: MERYL STREEP WINS TRIBUTE ACTOR WARD.

- Veteran actor Meryl Streep will be honoured with Tribute Actor award at 2019 Toronto International Film Festival (TIFF). She will receive award in person on 9 September 2019 during TIFF's Tribute Gala, a festival fundraiser. She will be 1st-ever recipient of TIFF Tribute Actor Award.

USTAD BISMILLAH KHAN YUVA PURASKARS FOR 2018 ANNOUNCED

- Sangeet Natak Akademi,National Academy of Music dance & Drama,has announced 2018 Ustad Bismillah Khan Yuva Puraskars for artists below 40 years age.
- The Artist selected for Yuva Puraskar 2018 in field of :

  Music : 8 recepints

  Dance : 8 recepints

  Theatre :7 recepints

  Traditional/Folk/Tribal Music and Puppetry : 8 recepints

NEW APPOINTMENTS

SEPTEMBER 2019

SITHARAMAN HANDS OVER 12TH CENTURY BUDDHA STATUE

• Almost a month after a 12th century was Buddha statue stolen from the ASI Museum at Nalanda in 1961 was returned to the Indian High Commission by the London Met. Police, Union Finance and Corporate Affairs Minister Nirmala Sitharaman handed over the statue.

• The 12th Century AD Bronze image of Buddha seated in the Bhumipasara mudra was amongst the 19 bronze statues stolen from the Archaeological Survey of India's (ASI) Nalanda site museum in August 1961. After a gap of nearly 57 years, in early 2018, the image was spotted by Art enthusiasts at an auction organised by a London based dealer.

JUSTICE P LAKSHMAN REDDY SWORN IN AS FIRST LOKAYUKTA OF ANDHRA

• Justice P Lakshmana Reddy, a retired judge of the erstwhile Andhra Pradesh High Court sworn-in as the first Lokayukta of the state after its bifurcation in 2014.

• Governor Biswabhusan Hairchandan administered the oath of office to Justice Reddy at a function in Vijayawada.

• Chief Minister Y S Jagan Mohan Reddy, judges of the High Court and senior state government officials attended the event.

MAYANK VAID BECOMES FIRST INDIAN TO COMPLETE ENDUROMAN TRIATHLON

• Mayank Vaid becomes the first Indian to complete the Enduroman. It is a triathlon from England to France which is considered to be one of the toughest endurance competitions in the world. He is the 44th person in the world to have completed this triathlon. He is also the first Asian person to complete this triathlon in solo capacity.

• He also broken the record for the shortest time taken to complete the Enduroman Arch to Arc triathlon. He completed the triathlon involving running, swimming and cycling. The time duration is around in 50 hours and 24 minutes.

• The previous record for this triathlon was 52 hours and 30 minutes. It is held by Julien Deneyer of Belgium.

ANURAG KASHYAP'S 'GANGS OF WASSEYPUR' IN THE GUARDIAN BEST 100 LIST

• Filmmaker Anurag Kashyap's Gangs Of Wasseypur has become the only Indian film to feature in "The Guardian" list of 100 Best Films of the 21st century. The film has bagged the 59th position.

• The two film Gangs Of Wasseypur series was released in 2012 and narrated the saga of a coal mafia family in the town of Wasseypur in Dhanbad district of Jharkhand.

• Both films were loved by the masses for their drama and rawness and acclaimed by the classes for cinematic aesthetics.

OLEKSIY HONCHARUK NAMED AS A NEW PRIME MINISTER OF UKRAINE

• Ukrainian parliament of the 9th convocation appointed Oleksiy Honcharuk, a 35-year-old practicing lawyer, of the political party Servant of the People, as the 17th Prime Minister of Ukraine.

• His nomination was presented to the Ukrainian Parliament by its President Volodymyr Zelenskiy. Mr Honcharuk, Ukraine's youngest ever head of government, succeeded Volodymyr Borysovych Groysman.

## SANJIV RANJAN NEXT INDIAN AMBASSADOR TO THE REPUBLIC OF ECUADOR

• Shri Sanjiv Ranjan, who is the present Indian Ambassador to the Republic of Colombia, has been concurrently accredited as the next Ambassador of India to the Republic of Ecuador, with residence in Bogota(high altitude capital of Columbia).

• Sanjiv who is a 1993 batch Indian Forest Service (IFS) officer, previously served as Deputy high commissioner of India to Mauritius from 2006 till 2009.

DR. B. BALA BHASKAR IS THE NEXT NEWLY APPOINTED AMBASSADOR OF INDIA TO THE KINGDOM OF NORWAY

• The Ministry of External Affairs (MEA) of the Government of India, appointed Dr. B. Bala Bhaskar as the next Ambassador of India to the Kingdom of Norway.

• He is the Indian Foreign Service (IFS) officer of 1993 batch. He succeeds Mr. Krishan Kumar.

I B T Institute Pvt. Ltd

AUGUST 2019

ATISH DABHOLKAR, APPOINTED AS NEW DIRECTOR OF ICTP, ITALY
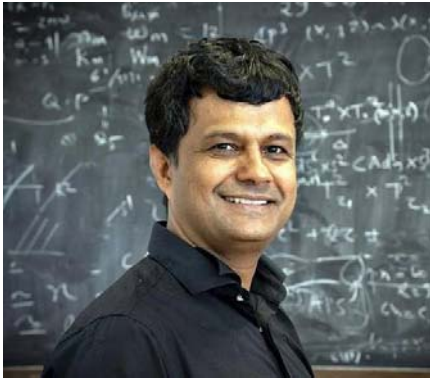
- Atish Dabholkar(56), an Indian theoretical physicist fromKolhapur, Maharashtra has been appointed as the new director of Italy based International Centre for Theoretical Physics (ICTP) for a five year term starting in November 2019 with the rank of Assistant Director-General of the United Nations Educational, Scientific and Cultural Organization (UNESCO). He succeeds Fernando Quevedo, who has led the centre since 2009.

GURUPRASAD MOHAPATRA TAKES CHARGE AS SECRETARY OF DPIIT

- Guruprasad Mohapatra(an IAS Officer of 1986 batch) assumed charge of the office of Secretary, Department for Promotion of Industry and Internal Trade (DPIIT) in New Delhi. He served as chairman of the Airports Authority of India (AAI), a statutory body working under the Ministry of Civil Aviation, where he brought many changes in AAI's strategic operations.

R N RAVI TOOK CHARGE AS 20TH GOVERNOR OF NAGALAND

- On August 1, 2019, RN Ravi(A 1976-batch Indian Police Service officer of the Kerala cadre,), a former Intelligence Bureau(IB) officer was sworn in as the 20th governor of Nagaland.
- Ravi, who is the interlocutor for the central government for the Centre-Naga peace talks.
- He played a key role in the signing of the Framework Agreement between the Indian government and the National Socialist Council of Nagalim Isak-Muivah(NSCN-IM).
- Ravi was appointed as Nagaland Governor by President Ram Nath Kovind on July 20, 2019.
- He was worked closely with National Security Advisor Ajit Doval during the Doval's stint in the Intelligence Bureau(IB).

JAGDEEP DHANKAR TAKES OATH AS WEST BENGAL GOVERNOR

- Jagdeep Dhankhar a former Lok Sabha Member of Parliament (MP) from Jhunjhunu, Rajasthan. He is a supreme court lawyer sworn in as the 28th governor of West Bengal.
- The function carried out at the Raj Bhavan, Kolkata.The function in the presence of Chief Minister Mamata Banerjee, state ministers, including urban development minister Firhad Hakim and finance minister Amit Mitra, and other dignitaries. He was administered oath by the Chief Justice of Calcutta High Court TBN Radhakrishnan. He succeeded Keshari Nath Tripathy.

IAS RAJIV KUMAR APPOINTED AS NEW FINANCE SECRETARY

- A 1984-batch IAS officer from Jharkhand cadre, Rajiv Kumar was appointed as the new Finance Secretary.

INDIA SIGNS MOUS WITH BENIN

- India and Benin signed four MoUs on education, health and e-visa facilities.
- The signing of the agreement on mutual exemption of visa requirement for holders of diplomatic and official passports and agreement on the fresh line of credit of 100 million US dollars by India to finance development projects in Benin.
- Benin also extended its support for India's candidature for permanent membership of UN Security Council.

INDIA'S NAAZ JOSHI WON MISS WORLD DIVERSITY 2019

- Naaz Joshi made the country proud with a third successive victory in the beauty pageant Miss World Diversity. She competed against 14 other international co ntestants in Mauritius.
- She dressed up in blue lehenga and choli and portrayed herself as the powerful Indian Goddess, who stands for 'shakti' - the feminine source of power and women empowerment.
- She is a resident of Malviya Nagar, New Delhi. She was sent to her relative's house in Mumbai.

KALRAJ MISHRA APPOINTED THE GOVERNOR OF HIMACHAL PRADESH

- President Ram Nath Kovind has appointed Kalraj Mishra as the Governor of Himachal Pradesh.
- Acharya Devvrat has been transferred from Himachal Pradesh and appointed as the governor of Gujarat.

CHANDRAKANT KAVLEKAR SWORN IN AS THE NEW DEPUTY CM OF GOA

- Chandrakant Kavlekar to be the new Deputy Chief Minister of Goa. He will replace Vijai Sardesai as the deputy chief minister of Goa.
- Kavlekar is also known as Chandrakant 'Babu' Kavlekar. He is an Indian Politician from the state of Goa. He is a four term member of the Goa Legislative Assembly. On 11 July 2019 he left Indian National Congress and joined Bharatiya Janata Party.

SHAH RUKH KHAN WILL BE FELICITATED WITH AN HONORARY DOCTORATE

- In recognition of the contributions and efforts towards underprivileged children, women's empowerment through Meer Foundation and for the achievements in the Indian entertainment industry, Shah Rukh Khan, the Bollywood actor, will be felicitated with an Honorary Degree, Doctor of Letters (honoris causa) from Melbourne-based La Trobe University at the 10th edition of Indian Film Festival of Melbourne (IFFM) at Bundoora, Australia.

JUSTICE AK SIKRI APPOINTED AS THE JUDGE OF SICC

- The President of the Republic of Singapore Halimah Yacob appointed Justice AK Sikri, the former judge of the Supreme Court, as an international judge of the Singapore International Commercial Court (SICC) with effect from August 1, 2019. His term will expire on January 4, 2021. At present, SICC has 16 international judges.AK Sikri.
- He retired as a Supreme Court judge on March 6, 2019.He also served as Chief Justice of the Punjab & Haryana High Court, and Acting Chief Justice of the Delhi High Court. He was appointed as a judge of the Delhi High Court in 1999.
- Recently, he was appointed as the Chairperson of the News Broadcasting Standards Authority NBSA) by the News Broadcasters Association (NBA).

KRISHNA SAKSENA IS THE AUTHOR OF THE BOOK 'WHISPERS OF TIME'

- The book titled 'Whispers of Time' has been authored by Dr Krishna Saksena. The story witnesses three generations in the author's long life of 90 years in which she found a great difference.
- The series of events are developed in a powerful manner that makes the novel both real and revealing.
- The book has recently unveiled by Smriti Zubin Irani, the Union Minister of Textiles & Minister of Women and Child Development (WCD), at India International Centre (IIC) in New Delhi.

SHAILESH TINAIKAR ASSUMES CHARGE AS FORCE COMMANDER OF UN MISSION

- Newly appointed Force Commander of the UN mission in South Sudan, Lieutenant General Shailesh Sadashiv Tinaikar assumed charge in Juba last Saturday. UN Secretary-General Antonio Guterres had announced the appointment of Tinaikar in May. In a tweet, the UN mission said Tinaikar was officially welcomed by a guard of honour.
- Lieutenant General Shailesh Tinaikar of India assumes charge as Force Commander of United Nations Mission in South Sudan.
- Shailesh Tinaikar has been awarded the Sena Medal and the Vishisht Seva Medal for Distinguished Service.

BHUPESH BAGHEL THE INDIAN CM INAUGURATED 'JAN CHOUPAL' PROGRAM
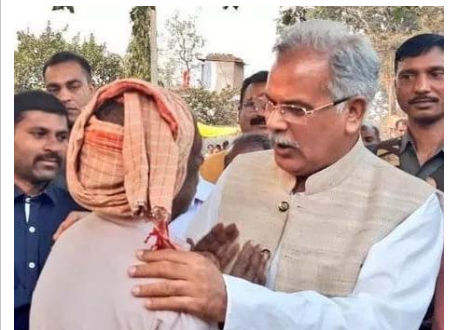
- The Chief Minister of Chhattisgarh, Bhupesh Baghel has inaugurated the 'Jan Choupal' program in Raipur, Chhattisgarh for holding public meetings once every week to discuss the issues of the people.
- In order to resolve the issues of people, the concept of this program has been taken from the practices of ancestors in the village. So that people can come and discuss their issues in the meeting.

SPORTS

SEPTEMBER 2019

ANURAG THAKUR ANNOUNCES CRICKET AND SPORTS ACADEMY FOR LEH

- Union Minister of State for Finance and Corporate Affairs Anurag Thakur announced that a cricket and sports academy will be set up in Leh, Ladakh.

- This cricket and sports academy will ensure that talented athletes of the region get the required training to excel. He also joined Army personnel in Leh to carry out a cleanliness drive to mark Prime Minister Narendra Modi's 69th birthday.

US OPEN 2019: WINNERS LIST

- Rafael Nadal clinched his 19th Gram Slam title by defeating Daniil Medvedev 7-5, 6-3, 5-7, 4-6, 6-4 in US Open 2019 final match. Now, Rafael Nadal closes the gap to just one on Roger Federer's 20 Grand Slam triumphs. Rafael Nadal won his 5th grand slam title since turning 30, surpassing Federer, Novak Djokovic, Rod Laver and Ken Rosewall, who all won four titles.

- On the other hand, in women's championship, Bianca Andreescu (19) captured the title, defeating 23-time major champion Serena Williams. Bianca defeated her with a rollercoaster 6-3, 7-5 win.

- Now, Bianca Andreescu has become the youngest Grand Slam winner since Maria Sharapova at the 2006 US Open.

INDIA, US TO CARRY OUT JOINT MILITARY EXERCISE "YUDH ABHYAS 2019"

- Indo-US defence cooperation, a joint military training, Exercise "Yudh Abhyas 2019". This exercise is being conducted at Joint Base Lewis Mc Chord, Washington, the USA from 05-18 September 2019.

- Exercise Yudh Abhyas is one of the largest joint running military training and defence corporation endeavours between India and USA. This will be the 15th edition of the joint exercise hosted alternately between the two countries.

- The exercise is also an ideal platform to learn from each other's expertise and experiences of planning and execution of operations.

ARUNACHAL PRADESH WILL HOST 25TH SENIOR WOMEN'S NATIONAL FOOTBALL CHAMPIONSHIP

- For the 1st time, The 25th Senior Women's National Football Championship 2019 will be held in Pasighat, East Siang district of Arunachal Pradesh (AP)from September 10 - 24,2019. The tournament will be hosted by Arunachal Pradesh Football Association (APFA).

- 30 teams from across the country including AP, are expected to participate for the championship. Arunachal Chief Minister Pema Khandu will be the chief guest of the event.

PARALYMPIC COMMITTEE OF INDIA DE-RECOGNISED FOR SPORTS CODE VIOLATION

- The Sports Ministry of India has de-recognised the Paralympic Committee of India. The ministry has de-recognised the committee for violation of the National Sports Code. The committee violated the code by removing its elected president Rao Inderjit Singh.

- The Committee has been penalised for misgovernance and has been directed to comply with the Sports Code and ensure good governance practices in its internal functioning.

LASITHMALINGA BECOMES HIGHEST T20I WICKET-TAKER SURPASSING AFRIDI

- Srilankan paceman (fast bowler) SeparamaduLasithMalinga on August 31, 2019 became the highest T20I(Twenty-Twenty International) wicket taker surpassing Pakistan's all-rounder ShahidAfridi, during the tri-match series of T20I between Srilanka and New Zealand.

- Malinga took a total of 99 wickets from 74 matches surpassing Afridi's 98 wickets in 99 matches.

QATAR UNVEILS 2022 FIFA WORLD CUP LOGO ROUND THE GLOBE

- Qatar unveiled the logo for the 2022 World Cup. It will hosted by the Gulf emirate displaying it in public spaces in Doha and cities around the world.

- The design is a stylised Arabic white unisex shawl with maroon patterning. It displayed in a figure-of-eight symbolising infinity while creating a heart shape above the words FIFA WORLD CUP Qatar 2022

AUGUST 2019

PV SINDHU AND SAINA NEHWAL RETAINED THEIR TOP 10 PLACE

- In the recently released women's singles ranking by Badminton World Federation, India's star players PVSindhu and Saina Nehwal have retained 5th spot and 8th spot respectively. The ranking is topped by Japan's Akane Yamaguchi.
- Chinese Taipei's Tai Tzu Ying was overtaken by Akane Yamaguchi to become the new world no.1 champion.
- Japan's Nozomi Okuhara is ranked second and Tai Tzu Ying is ranked third in the BWF rankings.
- In BWF men's ranking japan's Kento Momota is ranked first whereas India's Kidambi Srikanth and Sameer Verma are ranked 10th and 13th respectively.

NEW TRANSGENDER INCLUSIVE POLICY TO INCLUDE TRANSGENDER PLAYER IN CRICKET

- Cricket Australia took a revolutionary move announcing new guidelines with the International Cricket Council's (ICC) gender recognition policy to include transgender players to play cricket.
- The transgender players willing to play for the state and national women's team will have to undergo a test to verify testosterone level limit set out in the policy. The testosterone concentration should be less than 10 nanomoles per litre over at least for 12 months and players should demonstrate consistency in their elected gender on a daily basis.

- Cricket Australia's chief executive, Kevin Roberts announced that this initiative was taken to support the players to participate in elite cricket irrespective of gender identity allowing the players to experience Australian Cricket's inclusive culture.

AMLA RETIRES FROM INTERNATIONAL CRICKET

- South African batsman Hashim Amla has retired from all formats of international cricket.
- Amla played 124 Tests, 181 ODIs and 44 T20Is between his 15-year-long cricketing career.
- Scoring more than 18,000 runs, including 55 centuries and 88 other scores in excess of 50.

RAVI SHASTRI RE-APPOINTED AS HEAD COACH

- Cricket Advisory Committee (CAC) headed by Kapil Dev, former Indian cricketer, unanimously re-appointed Ravi Shastri as the head coach of the Indian men's cricket team for 2 years, ending with the 2021 T20 (Twenty 20) World Cup in India.
- It will be Shastri's fourth stint with the national team, earlier, having served as the Cricket Manager (2007 tour of Bangladesh), Team Director (2014-2016) and head coach (2017-2019).

ICC OFFICIALLY LAUNCHES WORLD TEST CHAMPIONSHIP

- International` Cricket Council (ICC) officially launched the inaugural World Test Championship (WTC). It will begin from August 1, 2019 where Australia and England will face each other in the Ashes. It will bring relevance and context to bilateral Test cricket over the next 2 years (2021).

- WTC will comprise of the top 9 Test teams of the world- Australia, Bangladesh, England, India, New Zealand, Pakistan, South Africa, Sri Lanka and the West Indies.71 Test matches will be played across 27 series over two years. The top two teams will contest in the ICC World Test Championship final from June 14-20, 2021 in the United Kingdom (UK).
- Points will be given for grabs during each match. Each team will play three home and three away series.Each series will count for 120 points, distributed over the number of matches in a series.
- The matches will be played in the same format as bilateral series.The number of matches in each series can vary between a minimum of two matches to a maximum of five matches.The first cycle of the WTC consists of only five-day matches and will include day-night matches.

KIRAN MORE APPOINTED AS USA CRICKET TEAM'S INTERIM COACH

- Kiran Shankar More (56), Indian former cricketer & wicket-keeper has been appointed as the interim coach of the USA (United States of America) cricket team. He replaces the head coach Pubudu Dassanayake of Sri Lanka, whose contract was to end by March 2019 but was extended to December 2019 resigned due to differences with USA Cricket Board. Kiran More appointed as USA cricket team's interim coach.

ARCHER DEEPIKA KUMARI WON SILVER IN TOKYO OLYMPIC TEST EVENT

- Indian archer Deepika Kumari won silver at the Ready Steady Tokyo test event for the 2020 Olympic Games held in Tokyo, Japan. She lost to Korean An San in straight sets 6-0. She was ranked 4th in the qualification round.

PV SINDHU TO SPEARHEAD INDIAN CAMPAIGN OPEN BADMINTON

- PV Sindhu won the Indian campaign at the Indonesia Open Badminton tournament beginning. The tournament took place at Jakarta.
- Sindhu will play her opening game against Japan's Aya Ohori. Saina Nehwal will not take part in the tournament.
- B. Sai Praneeth and HS Prannoy are other Indians seen in action in the Singles. Srikanth face Japan's Kenta Nishimoto, Praneeth take on Wong Wing Ki of Hong Kong. Prannoy meet second-seeded Chinese Shi Yuqi. Ashwini Ponnappa, N. Sikki Reddy, Satwiksairaj Rankireddy and Chirag Shetty are among those will figure in the Doubles.

DJOKOVIC BEATS FEDERER TO WIN FIFTH WIMBLEDON TITLE 2019

- Serbian Novak Djokovic won his fifth Wimbledon title after defeating Swiss tennis ace Roger Federer.
- This is Djokovic's 16th Grand Slam and 5th Wimbledon title. He is now level with Bjorn Borg as a five-time Wimbledon winner.
- Here is the Complete List of Winners of the Wimbledon 2019 (with their Respective Countries)

Sr. No.	Category	Winner	Runner Up
1	Men's Singles	N. Djokovic (Serbia)	R. Federer (Switzerland)
2	Women's Singles	S. Halep (Romania)	Serena Williams(USA)
3	Men's Doubles	Juan Sebastian Cabal (Colombia) and Robert Farah (Colombia)	Nicolas Mahut (France) and Edouard Roger Vasselin (France)
4	Women's Doubles	S W. Hsieh (Taiwan) and B. Strycova (Czech Republic)	G. Dabrowski (Canada) and Y. Xu (China)
5.	Mixed Doubles	I.Dodig (Croatia) and L.Chan (Taiwan)	R. Lindstedt (Sweden) and J. Ostapenko (Latvia)

- Hima Das sprints to 3rd international gold within two weeks
- Star Indian sprinter Hima Das(24) from Assam clinched her 3rd international gold within two weeks in women's 200m race with a time of 23.43 seconds and Muhammed Anas Yahiya (Kerala) also won gold in the men's 400m with the time of 45.21 seconds at the Kladno Memorial Athletics Meet 2019 in Czech Republic.

BANKING & FINANCIAL AWARENESS

EPFO TO CREDIT 8.65% INTEREST IN OVER 6 CRORE ACCOUNTS FOR 2018-19

- Minister of State (Independent Charge) of the Ministry of Labour and Employment Santosh Kumar Gangwar notified that over 6 crore members of the Employees' Provident Fund Organisation (EPFO) will get 8.65% interest on deposits, which will be credited to the accounts, for 2018-19 after the approval from the Ministry of Finance. The decision was made on February 21, 2019.

VISA IN PARTNERSHIP WITH BILLDESK TO LAUNCH INTERFACE

- Visa Inc, the world's leader in digital payments technology and BillDesk, an Indian online payment gateway company have partnered for the launch of SI(standing instructions)-Hub which is a smooth and secure way to make recurring payments using cards with a one-time enrollment.
- This comes after the introduction of guidelines for e-mandate on cards for recurring transactions by RBI(Reserve Bank of India).

RBI ALLOWS ALL RECURRING BILL PAYMENTS THROUGH BBPS

- The Reserve Bank of India(RBI) has extended the use of the Bharat Bill Payment System(BBPS) for all recurring(repetitive) payments such as school fees, insurance premiums and municipal taxes, Equated Monthly Installments (EMI) on a voluntary basis except for prepaid recharges to extend the scope and coverage of BBPS.

AIRTEL PAYMENTS BANK LAUNCHED 'BHAROSA' SAVINGS ACCOUNT

- Airtel Payments Bank, a public limited company with its headquarters in New Delhi has launched "Bharosa" savings account services with the aim of deepening the financial inclusion in India.

ECGC INTRODUCES 'NIRVIK' SCHEME TO PROVIDE 90% INSURANCE COVER ON THE LOAN AMOUNT OF EXPORTERS

- The Export Credit Guarantee Corporation (ECGC) has released a new Export Credit Insurance Scheme (ECIS) called NIRVIK to ease the lending of loan to exporters so that they can get loans easily from banks.
- The details of the scheme were shared by Union Minister of Commerce and Industry and Railways, Piyush Goyal during a press conference at New Delhi.

MAX BUPA AND INDIAN BANK SIGNED BANCASSURANCE CORPORATE AGENCY

- A state-owned financial services company, Indian Bank has signed a bancassurance agreement with a standalone health insurance player, Max Bupa to provide Max bupa's suite of health insurance products to its customers.Max Bupa and Indian Bank signed
- The product portfolio comprises Max Bupa's both retail & group health insurance products besides Indemnity and Fixed Benefit products.
- In South India, Indian Bank has a strong presence. Through this partnership, Max Bupa will deepen the penetration of its wide range of product offers and enable more customers to access their risk solutions anytime, anywhere.

SABKAVISHWAS - LEGACY DISPUTE RESOLUTION SCHEME OPERATIONALISED FROM 1ST SEPTEMBER 2019

- SabkaVishwas, which is a legacy dispute resolution scheme for tax payers announced by finance minister NirmlaSitharaman in the 2019-20 union budget, has started off with its operation from September 1, 2019 and will be operational till December 31, 2019.
- Aim: The scheme aims to free taxpayers in closing their pending disputes related to legacy Service Tax and Central Excise cases which are now included under Goods and Service Tax(GST).
- Two components: The two main components of the scheme are Dispute resolution and Amnesty (pardoning of cancelling offence).

US FEDERAL TRADE COMM-ISSION FINES YOUTUBE WITH $170 MILLION

- The US's Federal Trade Commission has fined Google's YouTube with $170 million. YouTube will have to pay $170 million to settle allegations of collecting personal information about children.

- YouTube has been accused of tracking viewers of children's channels using cookies without parental consent. YouTube also used those cookies to deliver millions of dollars in targeted advertisements to those viewers.

- The penalty on YouTube is the largest since a law came into effect in 1998 which banned the collection of information about children aged below 13. The law was revised in 2013 to include "cookies," which can be used to track a person's internet viewing habits.

ECL FINANCE LTD AND CENTRAL BANK OF INDIA ENTERED INTO AN AGREEMENT TO CO-LEND TO MSMES

- A leading Non-Banking Finance Company (NBFC)& a subsidiary of Edelweiss Financial Services, ECL Finance Limited and Central Bank of India (CBI) have entered into an agreement for priority sector lending to Micro, Small and Medium Enterprises (MSME).

- This is the first such partnership and was made following the announcement of a progressive co-origination policy issued by the RBI (Reserve Bank of India)in September 2018.

ESIC TIES UP WITH SBI FOR DBT FACILITY

- Employees State Insurance Corporation partnered with State Bank of India for direct transfer of benefits electronically into bank accounts of all stakeholders.

- The agreement signed between the two departments SBI Mill provide e-payment services directly to bank accounts of all ESIC beneficiaries and payees Without any manual intervention as an integrated and automated process. The bank would provide e-payment integration with the enterprise resource planning processes of ESIC through its cash management product e- payment technology platform.

- The e-payment integration would affect statutory benefit payments to ESIC beneficiaries The new system will benefit all stakeholders of ESIC.

STANDARD CHARTERED BANK LAUNCHES NEW "DIGISMART" CREDIT CARD

- The Standard Chartered Bank, a British multinational banking and financial services company has launched its "DigiSmart" credit card primarily focused on the ever-growing segment of millennials.

- The new credit card is available for a nominal monthly fee of only Rs 49. However, this fee will be waived off if the spends of the customer are Rs 5,000 or above in the previous month.

- Instant discounts and other benefits make this card special. key e-commerce portals, travel, entertainment, fashion, grocery and food delivery can be discounted on various categories of products.

PAYTM MONEY PROMOTES PRAVEEN JADHAV AS ITS MD AND CEO

- Paytm Money has promoted Praveen Jadhav to its Managing Director (MD) and Chief Executive Officer (CEO). Prior to this, Jadhav was in the position of full-time director.

- Praveen has made Paytm Money as the largest mutual fund investment platform in India. Prior to Paytm Money, he has worked with Rivify and Rediff.com.

- Paytm Money is a wholly-owned subsidiary of 197 Communications, the company operating Paytm.

CRISIL REVISES INDIA'S GDP GROWTH TO 6.3% IN FISCAL

- Rating agency CRISIL has revised India's fiscal year 2020 GDP growth forecast to 6.3%. CRISIL has lowered the GDP growth forecast from 6.9% to 6.3%. The growth was revised as the first-quarter growth rate of India reduced to a 25-quarter low of 5%.

- It also acts as a platform to share good practices to learn from experiences of various State police and Law Enforcement Agencies.

WIPRO BAGS $300-MILLION DEAL FROM ICICI BANK

- IT services major Wipro Limited has bagged a strategic contract valued at $300 million from the ICICI Bank. Under the contract, Wipro will offer a comprehensive suite of services to ICICI Bank for the next seven years, starting September 2019.

- Currently, Mumbai-based IT services firm Vara infotech provides these services to the ICICI Bank.

MASTERCARD LAUNCHES 'IDENTITY CHECK EXPRESS'

- On August 6, 2019, American multinational financial services corporation, Mastercard has launched a next-generation, mobile-first authentication solution, called "Identity Check Express" that will help customers to do uninterrupted secured transactions while shopping online.

- The new card payment feature was showcased in New Delhi at the Global Mastercard Cybersecurity Summit 2019, held for the 1st time in India.

- As per the Mastercard's analysis, up to 20% of mobile e-commerce transactions are interrupted mid-way. The present rules to verify an identity online are time-consuming which led to the shoppers away from a merchant's website due to the issues such as consumers being redirected to a third website to complete the payment process or mobile network fluctuations.

N S VISHWANATHAN GETS EXTENSION BY ONE YEAR AS RBI DEPUTY GOVERNOR

- The government and the RBI started looking for a replacement of Vishwanathan and a few internal candidates were identified.

- The portfolios got reshuffled based on the availability and seniority of deputy governors for the past 15 years.

- Acharya's resignation complicated the matter because two deputy governors would be leaving the central bank in a month's intervalAcharya set to leave on July 23.The central bank refused for power sector loans The Supreme Court turned down the RBI's objections.

RESERVE BANK TIGHTENS FIT AND PROPER GUIDELINES FOR THE POSITION OF ELECTED DIRECTORS ON THE BOARD OF PSBS

- To keep out political appointees, the Reserve Bankof India (RBI) has released a new master direction called 'Fit and Proper' Criteria for Elected Directors on the Boards of PSBs(Public Sector Banks)) Directions, 2019 to determine 'fit and proper' status of person to be eligible to be elected as a director . These Directions are applicable to all PSBs &separate norms for private banks and Non-Banking Financial Companies (NBFCs) will be issued soon.

INDIA IS THE 7TH LARGEST ECONOMY IN THE WORLD IN 2018: WORLD BANK

- The World Bank data for 2018 showed that India is the 7th largest economy in the world at $2.73 trillion.

- India's GDP rose from $2.65 trillion in 2017 to $2.73 trillion in 2018.

- In 2017, India had emerged as the sixth largest economy.

- It still remains the fastest-growing major economy in the world.

- The growth is estimated to slow to 7% in the current fiscal year that ends in March 2020.

RBI TO SET UP "CENTRAL PAYMENT FRAUD REGISTRY"

- The Reserve Bank of India has decided to set up a "Central Payment Fraud Registry". The registry will track frauds in the payment systems.

- Under this registry, payment system participants will be provided access to it for near-real time fraud monitoring. The aggregated fraud data will be published to educate customers on emerging risks.

- Currently, banks report all banking frauds to the Central Fraud Monitoring Cell of the Reserve Bank of India.

GOOGLE BACKED FIRM - FYND'S MAJORITY STAKE ACQUIRED BY RELIANCE INDUSTRIES

- 7 year old Mumbai startup Fynd, which is a Google backed firm that connects retailers with online stores and consumers, is now acquired by Reliance industries.

- Fynd's majority stake acquired by Reliance industries The acquisition announcement was made by Fynd's co-founder Harsh Shah.Reliance industries will now be owning 87.6% stake in Fynd.

- The acquisition has been made at a cost of 2.95 Billion Indian rupees($42.33 million).

ABIPBL TO SHUT DOWN WITHIN 18 MONTHS

- Aditya Birla Idea Payments Bank (ABIPBL) which had started its operation on February 22, 2018, will shut down its operations within 18 months of launch due to "unanticipated developments in the business landscape that have made the economic model unviable". ABIPBL is a joint venture by Aditya Birla Nuvo Ltd (51% stake) and Idea Cellular (49%).

- The bank has made full and complete arrangements for the return of deposits to the customers. It will restrict further credit to the accounts from July 26, 2019.

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DEFENCE & TECH. ■

RAJNATH SINGH, THE FIRST DEFENCE MINISTER TO FLY INDIGENOUSLY-BUILT FIGHTER AIRCRAFT TEJAS

- Union minister Rajnath Singh became the first defence minister to fly in the indigenously-built light combat aircraft -Tejas- from the HAL airport in Bengaluru.
- He was accompanied by Air Vice Marshal N Tiwari, who is also the Project Director, National Flight Test Centre, ADA (Aeronautical Development Agency) in Bengaluru. The minister flew a sortie in the twin-seater version of Tejas. Rajnath Singh was wearing a G-suite, a white helmet and an oxygen mask.
- Rajnath Singh would also be attending an exhibition of DRDO in Bengaluru.

FIRST-EVER 'ARRESTED LANDING' OF NAVAL TEJAS SUCCESSFULLY EXECUTED

- DRDO and the Aeronautical Development Agency successfully executed the first-ever arrested landing of Light Combat Aircraft(LCA) Tejas (Navy) at the shore-based test facility in Goa.

- This is a step towards the aircraft getting operational on aircraft carrier INS Vikramaditya.
- This arrested landing heralds the arrival of true indigenous capability and displays the professional prowess of our scientific community Aeronautical Development Agency (ADA) embedded with design plus build the capability of HAL(ARDC), Defence Research and Development Organisation (DRDO).

CHANDRAYAAN-2 IS 98% SUCCESSFUL, GAGANYAAN OUR NEXT PRIORITY: ISRO CHIEF K SIVAN

- K Sivan said that while they were trying to establish contact with 'Vikram', the orbiter's life had increased to 7.5 years due to the optimal mission operation though its designed life was one year.
- Chandryaan-2 has achieved 98 per cent of mission objectives and India's next space priority is the launch of crewed orbital spacecraft Gaganyaan by end of next year, chairman of Indian Space Research Organisation (ISRO) K Sivan said.
- The ISRO chairman advised IIT students to take a risk and be innovative to achieve success in life. Innovation comes with a high level of risk and failure. It may sound crazy, but initial outcomes of innovation could be imperfect. In fact, most of the successful innovations of the world come from crazy ideas, he said.

FIRST EDITION OF SITMEX-TRILATERAL MARITIME EXERCISE OF SINGAPORE, INDIA AND THAILAND OF 2019 BEGINS IN PORT BLAIR

- 5 day organised maiden trilateral exercise of Singapore, India and Thailand named SITMEX was commenced on September 16, 2019 at Port Blair, the capital of Andaman and Nicobar islands to strengthen the maritime relationships of the three countries and to enhance security.
- The maiden IN-RSN-RTN Trilateral exercise will conclude on September 20, 2019.

DRDO SUCCESSFULLY TEST FLIGHTED ASTRA

- Defence Research and Development Organisation (DRDO) successfully flight tested Astra, the Beyond Visual Range Air-to-Air Missile (BVRAAM). It was launched from Sukhoi Su-30 MKI platform off the coast of Chandipur, Odisha. Indian Air Force (IAF) has completed the user trial phase of the weapon system of Astra successfully.
- The state-of-the-art BVRAAM was built by DRDO along with IAF. Hindustan Aeronautics Limited (HAL) has modified the aircraft for weapon integration.
- Apart from this, more than 50 public and private industries have contributed to building the Astra weapon system.

ISRO HAS SIGNED MOU WITH DRDO TO PROCURE CRITICAL TECHNOLOGIES

- ISRO has signed an agreement with DRDO to develop human-centric systems for the Human Space Mission to demonstrate India's human space flight capabilities. DRDO will be providing critical technologies to ISRO such as space crew health monitoring and emergency survival kit, space food and parachutes for the crew module's safe recovery.

MANOJ MUKUND NARAVANE TAKES CHARGE AS VC OF ARMY STAFF

- Lieutenant General ManojMukundNaravane took over as the new Vice chief of Army staff (VCOAS) replacing Lieutenant General Devraj Anbu who was superannuated on August 31, 2019.

- Naravane, the senior-most army officer once Chief of Army Staff General BipinRawat retires by the end of December, is expected to succeed him.

IRANIAN ARMY INTRODUCES A NEW HOMEGROWN JET-PROPELLED DRONE CALLED "KIAN"

- Iranian Army has unveiled a high-precision jet-propelled drone called "Kian", which has the capacity of carrying long-time surveillance missions and attack the targets far from the country's borders.

- The unmanned military drone has been developed in two models & was fully developed by Iranian technicians of the Army within about a year.

JAPANESE WOMAN GETS WORLDS 1ST STEM CELL CORNEAL TRANSPLANT

- Japan woman becomes the first person in the world to receive a corneal transplant made from induced pluripotent stem cells (iPS). The treatment was successfully carried out by a team of researchers led by ophthalmologist Kohji Nishida at Osaka University.

- Generally, the damaged or diseased corneas are treated using tissue from donors who have died. But in this case, the researchers created sheets of corneal cells from induced pluripotent stem (iPS) cells. These IPS cells were made by reprogramming adult skin cells from a donor into an embryonic-like state from which they can transform into other cell types, such as corneal cells. After the transplant, the woman's cornea remained clear and her vision had improved.

SIXTEEN MEMBERS OF CISF SUCCESSFULLY SUMMITTED MT. SATOPANTH PEAK

- A team of 16 members of the Central Industrial Security Force (CISF) successfully completed Mount Satopanth's peak climbing. The CISF members committed the expedition to Fit India Movement and Women Empowerment which were initiated by the Prime Minister of India.

- The aim of the expedition was to unfold the message of empowering girls through mountain climbing to stay spirit of journey alive in effect.

- The team pushed their limit and achieved their goal by exposing themselves to the very best order of mental and physical challenges, including exposure to low atmospheric pressure, thin air, sub-zero temperatures, incessant snow blizzards and lots of alternative harsh climatic conditions.

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'SAMUDRAYAAN'- DEEP OCEAN MINING PROJECT TO BE UNDERTAKEN BY INDIA

- India's deep sea project "Samudrayaan" undertaken by National Institute of Ocean Technology, Chennai (NIOT) is proposed to be launched in 2021-22. The proposed project announced by NIOT Director MA Atmanand, is a part of Ministry of Earth Sciences' pilot project, and plans to send three persons to depth in a submersible vehicle of 6000mtrs for underwater studies related to deep sea mining of rare minerals.

- The International Sea-Bed Authority has allocated 75,000sq.km to India in the Central Indian Ocean Basin (CIOB) for exploring Polymetallic nodules which are rock concretions on the sea bottom formed of concentric layers of iron and manganese hydroxides around a core which are also called as manganese nodules weighing 380million tonnes.

CHANDRAYAAN 2: ISRO LOST CONTACT WITH VIKRAM LANDER BEFORE ITS LANDING

- Indian Space Research Organisation has announced that it lost contact with the Moon lander "Vikram" which was scheduled to land on the moon between 1.30 a.m. and 2.30 a.m. (IST). Further the roll out of the rover "Pragyan" was scheduled between 5.30 a.m and 6.30 a.m. Lander "Vikram" started its descent at about 1.38 a.m. from an altitude of 30 km at a velocity of 1,680 metres per second, but lost its communication with the Chandrayaan-2 Orbiter when it was at an altitude of 2.1 Km from Moon's surface.

- According to ISRO, the performance of the lander was as per the plan till it was 2.1 km from the moon surface. Although, the 2,379 kg Chandrayaan-2 orbiter continues to fly around the moon. Its mission life is of one year.

- ISRO launched the Chandrayaan-2 (on July 22, 2019) into the space from India's heavy lift rocket Geosynchronous Satellite Launch Vehicle-Mark III (GSLV Mk III). The Chandrayaan-2 spacecraft comprised three segments: the Orbiter, lander 'Vikram' and rover 'Pragyan'.

9TH SLINEX 2019- INDO-LANKA MARITIME FLEET EXERCISE COMMENCED

- The 9th edition of weeklong joint maritime naval exercise between India and Srilanka(SL) named SLINEX for the year 2019 has commenced in the port of Visakhapatnam in Andhra Pradesh. Two Sri Lanka Navy Ships(SLNS) namely Sindurala and Suranimala that are offshore patrol vehicles left the Trincomalee port of Srilanka to participate in the exercise.

- The exercise will conclude on september 14, 2019.The first SLINEX was held in the year 2005 and the the previous/8th edition took place in Trincomalee, Srilanka.

## INDIAN ARMY TO PARTICIPATE IN JOINT EXERCISE "TSENTR 2019"

- Indian army will participate in a multilateral exercise "TSENTR 2019" to be held in Russia. Armies of Pakistan, China, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan and Russia will also participate in the exercise.

- This will be the first time that forces from India and Pakistan will participate in a multilateral exercise together since the Balakot airstrikes conducted by Indian forces.

- The exercise is a part of the annual series of large scale exercises that form part of the Russian Armed Forces' annual training cycle. The exercise rotates between the four main Russian operational strategic commands.

ARMY TO COMMISSION 1ST BATCH OF WOMEN SOLDIERS IN 2021

- The Indian Army has announced that the first batch of 100 women soldiers in the Army is likely to be commissioned by March 2021.

- The women soldiers will be commissioned into the Corps of Military Police of the Indian Army. In the Corps of Military Police, women soldiers will take up duties of policing cantonments and other Army establishments.

- They will also work in co-operation with civil police of various state governments as well as the Centre and will also investigate cases of crime.At present, women in the Army work only in engineering, medical, legal, signals and educational wings.

WATER FOUND ON A POTENTIALLY LIFE-FRIENDLY ALIEN PLANET

- Water has been found by scientists in the atmosphere of a potentially habitable super-Earth. The exoplanet, named K2-18b, is twice the size and eight times the mass of Earth. K2-18b is the first planet outside the solar system in the habitable zone of its star.

- The discovery was published in a paper in a scientific journal, Nature Astronomy by researchers from University College London (UCL).

- The paper revealed that scientists studied the atmosphere of K2-18b, a distant super-Earth and for the first time discovered water vapor in its atmosphere and temperature that could potentially support life.

STUDY NOTES
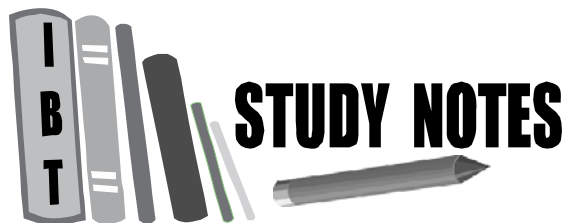
Quantitative Aptitude

PROFIT AND LOSS

- Profit and loss are the terms related to monetary transactions in business.

- **Different terms used in profit and loss are as follow:-**

  Cost price (CP)- This is the price at which an article is purchased.

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

- **Profit (SP > CP):-** When an article is sold at a price more than its cost price, then profit is earned.

- **loss (CP > SP):-** When an article is sold at a price lower than its CP, then loss is incurred.

  BASIC FORMULAS:-

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

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

  P% = (P/CP) × 100 = [(SP - CP)/CP] × 100

  L% = (L/CP) × 100 = [(CP - SP)/CP] × 100

  SP = CP + P% of CP = CP (1 + P/100) [P is expressed as a percentage]

  MP = CP + U% of CP = CP (1 + U/100) [U is expressed as a percentage]

  Also, SP = MP – D% of MP = MP (1 – D/100) [D is expressed as a percentage]

  1. When there is a profit : $C.P. = \left(\dfrac{100 + profit\%}{100}\right) \times S.P.$

  2. When there is a loss : $C.P. = \left(\dfrac{100 + profit\%}{100}\right) \times C.P.$

  3. When there is a profit : $S.P. = \left(\dfrac{100 + profit\%}{100}\right) \times C.P.$

  4. When there is a loss : $S.P. = \left(\dfrac{100}{100 + profit\%}\right) \times S.P.$

Ex 1. **Cost price of an article is Rs.2000.find the following terms.**
(a) SP when sold at 20% profit
(b) SP when sold at 30% loss

Sol. (a)We know that every value itself 100%.so according to question CP of an article is 100% itself.

Now,100% ---------- 2000

And when their is 20% profit then it became 120% of itself.

So if we have to find the SP at 20% profit we calculate it in very easy way

100 % ------ 2000

120 % ------ ?

$? = \dfrac{120\% \times 2000}{100\%} = 2400$

(b) similarly for 30% loss it becomes 70% of its original value.

100% -------- 2000

70% ---------- ?

$? = \dfrac{70\% \times 2000}{100\%} = 1400$

Ex 2. **The cost price of an article is 4000 and it is marked up by 40%.Then find**
(a) Mark price of article.
(b) SP when 20% discount is allowed.

Sol. (a) similarly to the previous example when cost price is marked by 40% then it becomes 140% of its original value.

Now, 100% ------------- 4000

140% -------------- ?

$? = \dfrac{140\% \times 4000}{100\%} = 5600$

(b) Discount is always calculate on marked price and when 20% discount is given.

MP=5600,D%=20

100% ------------ 5600

80% ------------- 4480

Ex 3. **A man sold two articles for Rs.4000. One one he he gains 25% and the other he losses 25%.Find the gain or loss percentage on whole transaction?**

Sol. In this type of question always loss occurred and TRICK to solve this question is

$L\% = \left(\dfrac{a}{10}\right)^2$

a = profit or loss percent

ATQ, $L\% = \left(\dfrac{25}{10}\right)^2 = 6.25\%$

Ex 4. **A dishonest dealer professes to sell his goods at the cost price of but he uses a weight of 900 gm instead of 1 kg weight .Find his gain percent?**

Sol. The gain percent on 900 gm,

Trick

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

$$= \frac{100}{1000 - 100} \times 100 = \frac{100}{900} \times 100 = 11\frac{1}{9}\%$$

Ex 5. **By selling a watch on Rs.1440 , a man losses 10% if it is sold at 480 more there is gain% is ?**

Sol. We know that there is 10% loss

90% ----------- 1440

?% ----------- 1920

? % = 120 %

EXAMPLES

1. Shehnaz Hussain announces a discount of 10% on her beauty products and she still makes a profit of 25%. What is the actual profit made by Shehnaz if one product is marked at Rs. 350?
   (a) Rs. 110   (b) Rs. 63
   (c) Rs. 88   (d) Rs. 75.5
   (d) None

2. Komal purchases three books at same price and she sells one at 20% profit, other at 5% loss and the third at 30% profit. The person, who buys the third book, sells it at a 20% higher price that that he bought at to Gulshan. If Komal had directly sold the book to Gulshan at the price the mediator sold to him, how much profit or loss she would have earned?
   (a) 55% profit   (b) 55% loss
   (c) 35% profit   (d) 23.67% profit
   (e) None

3. Amazon announced Amazon India Festival from 1st to 20th Oct in which it announced flat 40% off on marked price and then on this discounted price, it announced a further 25% discount for its prime members. From Somewhere, Ana came to know that the marked price was 90% above the cost price. How much percent profit or loss, did Amazon make if the products were bought by the prime members only?
   (a) 14.5% loss   (b) 5% profit
   (c) 15% profit   (d) 17% profit
   (e) None

4. Flipkart offers the following discount plans for buyers of electronic goods
   Plan 1: successive discount of 30% and 15%
   Plan 2: discount of 14% followed by other discount of 21%
   Plan 3: two successive discount of 25% and 10%
   Plan 4: two successive discount of 18%
   The selling price will be least under which Plan?
   (a) Plan 1   (b) Plan 2
   (c) Plan 3   (d) Plan 4
   (e) None

5. Suman buys 15 balloons from a shopkeeper at a rate of Rs. 4 per balloon. She sells it to Sunaina at a profit of 20%. However Sunaina mistakenly bursts five of the balloons. Still after selling those balloons, she gains a profit of 10%. For how much does Sunaina sell each balloon?
   (a) Rs. 6.6   (b) Rs. 7.92
   (c) Rs. 5.55 (d) Rs. 6
   (e) None

6. Supreme % discount that Jatin can provide on his marked price such that Jatin ends up vending at no gain or loss, if he had at beginning tagged his articles up by 40% is ?
   (a) 28.56   (b) 35.76
   (c) 17.67   (d) 27.86
   (e) 19.07

7. Mr. 'X' purchased two shops 'A' and 'B' in total 80,000. He sold shop 'A' at 32% profit and shop 'B' at 64% profit thereby gaining 40% profit on whole transaction. Find the Selling Price of shop 'A'?
   (a) 60,000   (b) 72,800
   (c) 79,400   (d) 76,500
   (e) 79,200

8. Two items A and B are sold at a profit of 100% and 3% respectively. If the amount of profit received is the same, then the cost price A and B may be in ratio?
   (a) 97:100   (b) 3:100
   (c) 3:97   (d) 3:103
   (e) None of these

9. Jitesh labelled the price of an article in such a way that the ratio of Cost price and Selling Price of the article is in ratio of 4:5 .While selling he offered 6% discount on the labelled price. If the sold it for Rs.10340, what was the cost price of the article?
   (a) Rs.9200   (b) Rs.8000
   (c) Rs.8800   (d) Rs.8600
   (e) None

10. A wholesaler sells a watch to a retailer at gain of 72% and the retailer sells it to a customer at a profit 50%. if the customer pays Rs. 4998, what had it cost the wholesaler?
    (a) Rs. 2548   (b) Rs. 2450
    (c) Rs. 3123   (d) Rs. 2352
    (e) None

SOLUTIONS

1. (b) MP = RS. 350

SP after discount of 10% = Rs. 350 × 0.9 = Rs. 315

$$CP = \frac{SP}{1 + Profit\%} = \frac{315}{1 + 0.25}$$

$\Rightarrow$ Rs. 252

Profit made = SP - CP = Rs. 63

2. (d)

Book	CP	SP
1st	100x	115x
2nd	100x	95x
3rd	100x	130x

Net SP of 3rd book = 130x*6/5 = 156x

So Overall SP = 115x+95x + 156x = 371x

Overall profit = 71x/300*100 = 23.67%

3. (a) Let CP = x

MP = x + 0.9x = Rs. 1.9x

for prime number

Actual SP = Rs. (1.9x – 0.75 × 0.60 × 1.9x)

= Rs 0.855x

Loss = x – 0.855x = 0.145x

$$L\% = \frac{0.145x}{x}*100 \Rightarrow 14.5\%$$

4. (a) Let MP be = x

SP = MP (1 – D%)

Plan 1 = (1 – 0.15) × (1 – 0.30) × x $\Rightarrow$ 0.5950x

Plan 2 = (1 – 0.14) × (1 – 0.21) × x $\Rightarrow$ 0.6794x

Plan 3 = (1 – 0.10) × (1 – 0.25) × x $\Rightarrow$ 0.6750 x

Plan 4 = (1 – 0.18) × (1 – 0.18) x = 0.62x

5. (b) For Suman, CP = 15 × 4 = Rs. 60

P = 20%

SP = 60 × 1.2 = Rs. 72 for 15 balloons for Sunaina,

CP = Rs. 72 for 15 balloons

she burst 5 balloons, So Now 10 balloons

P% = 10%

SP = 72 (1 + 0.1)

$\Rightarrow$ Rs. 79.2 for 10 balloons

SP of 1 balloon is 7.92

6. (a) Let CP = 100

MP = 140

He finally sold on so gain no loss which is 100.

At the end the offers a discount of 40 on 140.

$$D\% = \frac{40}{140}*100 = 28.56\%$$

7. (e)

A 32%   A 32%

40%

24%   8%

$\Rightarrow$ 3 : 1

Let total Quantity

3x + 1x = 4x = 80,000

x = 20,000

CP of shop 'A' = 60,000

SP of Shop 'A' = 60000 × 132/100 = 79200

8. (b) Let CP of A and B be A and B respectively.

$$ATQ, A \times \frac{100}{100} = B \times \frac{3}{100}$$

$$\frac{A}{B} = \frac{3}{100}$$

9. (c) Let CP of the article = x

$$SP = \frac{5}{4}x = 1.25x$$

$\therefore$ SP of the article = 0.94 × 1.25 x

0.94 × 1.25x = 10340

$$x = \frac{10340}{0.94 \times 1.25} = 8800$$

10. (b) CP of watch be x for wholesaler.

$$\frac{x \times 150}{100} \times \frac{136}{100} = 4998$$

x = Rs 2450

Reasoning Ability

Introduction : Alphabet and number test is one of the important and easiest concept of Reasoning Ability Section.

It Consist of -

- Alphabets, number and symbols in a particular sequence.
- The sequence is formulated according to a definite rule.
- Students have to detect that rule and answer the asked questions.
- In this chapter, questions are asked to find the place of an alphabet/number/symbol based on the different type of arrangement.

IMPORTANT TERMS REGARDING ALPHABET AND NUMBER TEST:

1. If 'X' is preceded by 'Y' then it means 'Y' will be towards the left of 'X'.
2. If 'Y' is preceded by 'X' then it means 'X' will be towards the left of 'Y'.
3. If 'X' is followed by 'Y' then it means 'Y' will be towards the right of 'X'.
4. If 'Y' is followed by 'X' then it means 'X' will be towards the right of 'Y'.

TYPES OF ALPHABET AND NUMBER TEST:

(A) Alphabet Test

(B) Words in alphabetical order

(C) Problems of word formation

(D) Problems of letter gap

(E) Number Test

(F) Logical Alphabet Test

(A) **Alphabet test:** It consist of set of words or letters where we have to apply the given rules/conditions.

There are following types of Alphabet Test:

1. Place of letter in forward direction

2. Place of letter in backward direction

3. Number of Letter in the Middle of Two Letters

4. Same Position of Alphabet after Arranging Alphabetically

1. **Place of letter in forward direction -** In this type alphabet series is written forward direction and questions are solved with the help of the given series.

For e.g:

Q. **Find the 9th letter to the left of 18th letter from left in the English alphabet series?**

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Sol. I

A B C D E F G H I J K L M N O P Q **R** S T U V W X Y Z

2. **Place of letter in backward direction:** In this type alphabet series is written in reverse order and questions are solved with the help of this alphabet series.

For e.g:

Q. **If English alphabet is written in backward order then what will be 16th letter to the right of the 23rd letter from right end?**

Z Y X W V U T S R Q P O N M L K J I H G F E D C B A

Sol. G

Z Y X **W** V U T S R Q P O N M L K J I H G F E D C B A

3. **Number of Letter in the Middle of Two Letters:** In this type an alphabetical series is given and questions are solved with the help of this alphabet series.

For E. g.

Q. **How many letters are there between 18th letter from left and 13th letter right in the English alphabet?**

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Sol. 3

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

4. **Same Position of Alphabet after Arranging Alphabetically:** In this type a word is given and if all the letters of the word are arranged alphabetically then we have to find the position of how many letters remain unchanged.

For e.g:

Q. **How many such letters are there in the word 'REASONING' which remain same in their position, if they are arranged in alphabetical order?**

Sol. two

N O T I F I C A T I O N

A C F I I I N N O O T T

(B) **Words in alphabetical order:** In this type some words are given, you have to answer the questions by applying conditions on these words given in the questions.

For e.g.

STAR FLAT PARK FLAG DRAG

Q. If the third alphabet in each of the word is changed to the next alphabet in English alphabetical order, how many words thus formed have less than two different vowels?

Sol. three

STAR FLAT PARK FLAG DRAG

TUBS GMBU QBSL GMBH ESBH

Q. If in each of the words, all the alphabets are arranged in ascending order according to the alphabetical series then which of the following word is third from right end?

Sol. FLAT

STAR FLAT PARK FLAG DRAG

DRAG FLAG FLAT PARK STAR

(C) **Problems of word formation:** In this type of questions a word is given and you have to find the number of words which can be formed out of some letters drawn from that particular word.

For e.g:

Q. How many meaningful words can be formed from the 2nd, 4th, 6th and 7th letter of the word 'STRATEGY'?

Sol. STRATEGY = T,A,E,G = Gate,

Only one meaningful word can be formed by using these alphabets only once.

Q. If the name of a city is formed by rearranging the letters of the word "IRTMASAR", than what will be the fourth letter of the name?

Sol. IRTMASAR = AMRITSAR, so the fourth letter is 'I'.

(D) Problems of letter gap: In this type of questions, you have to find out the no. of pairs of letters are there in a particular word which have as many letters between them as in the English alphabetical series.

For e.g:

Q. How many pairs of letters are there in the word 'INTERPRETATION' which have the same number of letters between them as in the English alphabet in the same sequence (only in forward direction)?

Sol. two

INTERPRETATION

Q. How many pairs of letters are there in the word 'INTERPRETATION' which have the same number of letters between them as in the English alphabet in the same sequence (only in backward direction)?

Sol. two

Q. How many pairs of letters are there in the word 'INFRASTRUCTURE' which have the same number of letters between them as in the English alphabet in the same sequence (both in forward or backward direction)?

Sol. four

(E) Number Test: It consist of set of numbers or digits where you have to apply the given rules/conditions as per the requirement of the questions.

For E.g:

Q (1-2):

4 7 8 4 5 2 9 4 2 8 1 4 7 2 8 5 4 3 5 7 4 6 7 3 6 7 0 3 9 4 7 6 9 8 4 7 8 2 1 6 9

Q. Which of the following is 8th to the right of the 21st digit from the right end of the above arrangement?

Sol. 9

4 7 8 4 5 2 9 4 2 8 1 4 7 2 8 5 4 3 5 7 4 6 7 3 6 7 0 3 9 4 7 6 9 8 4 7 8 2 1 6 9

Q. How many 4's are there in the given arrangement each of which is immediately followed by an odd number?

Sol. Six

4 7 8 4 5 2 9 4 2 8 1 4 7 2 8 5 4 3 5 7 4 6 7 3 6 7 0 3 9 4 9 6 9 8 4 1 8 2 1 6 9

Q. How many letters of the number "49826423798" remains unchanged when all the digits of the number are arranged in ascending order from left to right?

Sol. one

49826423798

22344678899

(F) Logical Alphabet Test: It consist of Alphanumeric Series. Alphanumeric series is a series having symbols, letters and numbers. Few questions are asked on that series.

For e.g:

Q (1-3):

P 1 * H G 2 & M Z + N 4 Q L 9 3 # F O 5 @ J D A ^ 0 S L F

Q. If all alphabet are dropped in above arrangement which element will be 10th from left end?

Sol. 5

1 * 2 & + 4 9 3 # 5 @ ^ 0

Q. If all symbols are dropped in above arrangement which element will be 4th to right of 10th from left end?

Sol. F

P 1 H G 2 M Z N 4 Q L 9 3 F O 5 J D A 0 S L F

Q. What should come in place of question mark in the following series based on the order arrangement?
P*G, &ZN, Q9#, ?

Sol. O@D

ENGLISH LANGUAGE

IMPORTANT TIPS FOR CLOZE TEST

Tackling a Cloze Test with wits can turn it into a scoring topic for you. The wits required for approaching a Cloze Test have been discussed below.

Content always has a context and a tone in which it is written. It is important to pay attention to these factors to be able to judge the correct option. Let's discuss each of these factors.

CONTEXT

In the banking examinations, the passage or the paragraph is mostly based on three themes i.e. financial, environmental and technological. Financial paragraphs can be based on contemporary trends in the economy, tax reforms, GST, etc. The environmental paragraphs can be related to global warming, seasonal changes, any recent calamity, etc. The technological paragraphs can be based on new inventions, the importance of technology in daily life, etc. It is important that one has an idea about these themes to be able to judge the kind of words that can fit in these contexts.

TONES

The three basic tones observed in the paragraphs chosen for the Cloze Tests are critical, analytical and descriptive. A critical tone is used by the author to express adverse or disapproving comments or judgements. An analytical tone is used by the author to present an analysis of an issue, attempts to discuss the pros and cons or compare two or more things and finally presents expresses which one is better than the other. A descriptive tone is said to be adopted by the author when he/she gives details about a topic and provides informative content on a topic, say pros and cons, statistics etc.

APPROACH TO SOLVE CLOZE TEST QUESTIONS

You must keep in mind the five key approaches given below while solving any Cloze Test:

1. **Read the passage:** Go through the passage once and highlight the keywords to get an idea of the topic.
2. **Analyse the theme of the passage:** Once you highlight the keywords, it becomes easier to understand the theme of the paragraph.
3. **Be mindful of the supporting/contradicting connectors:** Connectors play a key role in choosing the correct word. Supporting connectors indicate that the context of the two statements or clauses is similar, it helps

you to select a word that brings out the desired meaning. Contradicting connectors show that the context of the two statements or clauses is of opposite or contrasting nature and the word chosen as the answer should correspond with the same.

Supporting connectors: and, like, likewise, similarly

Contradicting connectors: but, however, unlike, although, though

4. **Eliminate Options:** Once you have analysed the context of the entire paragraph and the connectors of the specific question, eliminate the options which do not abide by them.

5. **Choose the correct contextual meaning:** A word may have multiple meanings; hence it is important to understand the contextual usage of the word.

   E.g.: Let's take the word 'cell'. The cell is the basic structural and functional unit of life. The cell is the basic unit of a battery. The cell is used to refer to cell phones. The cell is also used to refer to a prison. A container is also called a cell.

If you go step by step, keeping in mind these five key approaches you will surely be able to solve the Cloze Test quickly and accurately. Try and solve the new pattern Cloze Test using these five approaches. Scroll down for answers and solution.

PRACTICE EXERCISE

Direction (1-20): In each question below, a part of the sentence is bold. Below are given alternatives to the bold part which may improve the sentence. Choose the correct alternative. In case no improvement is needed; choose 'No correction is required' as your answer.

A while back, I ___(1)___ that students get to know their professors. I realize, though, that many students are ___(2)___ or put off by their professors. This is especially when students need something — a favor, special help with an assignment, a second chance on a test.

It doesn't need to be that way. Professors are people, just like everyone else, and if you approach your professors with the same basic respect and ___(3)___ you offer everyone else you interact with, you'll probably find that they react with the same.

There are, though, a few things you should keep in mind when you talk to your professors, especially if you're going to ask for a particular favor:

___(4)___ them by the right title. A "Doctor" is someone with a PhD; not all professors have a PhD. "Professor" is usually

appropriate, unless you've been told otherwise. I prefer to be called by my first name, and I make that point clearly on the first day of class; if your professor hasn't said anything about this, you're better not using their first name. If you're totally ___(5)___, a "Mr." or "Ms." ,is usually fine. Do not use "Mrs." unless the professor herself uses it; after 30 years of women making this point, it's time to recognize that not all adult women are or want to be married.

"Tell the truth" – after the first couple of semesters of teaching, your average professor has pretty much heard it all. It's a sad fact, but true, nonetheless, that we grow pretty ___(6)___ and take all student excuses with a grain of salt. If a professor thinks s/he's being played, they're not going to respond very well to whatever request you have to make, so you might well be honest. If you feel, you ___(7)___ must lie, at least make it a huge flaming whopper of a lie, so the professor can get a good laugh when they share it at the next faculty meeting.

Be prepared to do the work. If you've missed an assignment or a test or are falling behind in your reading, and you are seeking help to get caught up or a special ___(8)___ to make up the assignment, you'd better be prepared to do the work — and generally under more difficult circumstances. I get the impression that a lot of students imagine I might just say "don't worry about it, I'll give you the points anyway" which, of course, is not going to happen.

Be clear and concise. Unless you're paying a "social call", get to the point ___(9)___: tell your proof what you need or want and be done with it. Don't spend 30 minutes explaining your childhood and family background and how hard it is getting a job with a few felony convictions on your record for a 10-point assignment. Simply say "Professor, I missed an assignment, can I make it up? Can I do something else?"

Pay social calls. Your professor is ---___(10)___ required by school policy to be in his or her office and available to students for a set number of hours per week. On top of that, most professors like talking to students. Pay your professor a visit just to talk. Tell him or her about the work you're interested in or about problems you're having. Build relationships with your professors. Do not, under any ___(11)___, flirt. Nowadays, even the hint of favoritism can ruin a professor's career — let alone any actual relationship-type behavior. Unless your professor is a total ___(12)___, any sign of flirtation will make him or her shut down immediately. They simply cannot risk it.

This ___(13)___ may cost them their jobs and the careers they've worked ___(14)___ to build. And in the end, all

crushes pass; professors, who seem so competent and intriguing in their classrooms, turn out to be normal people with normal people's faults outside the classroom, and the attraction ___(15)___. So give it a pass; keep your relationship with your professors friendly but not too friendly.

1. Which of the following words can appropriately fill the **blank 1**?

   (a) recommended   (b) commission

   (c) advocated   (d) Both (a) and (c)

   (e) None of the above

2. Which of the following words can appropriately fill the **blank 2**?

   (a) comfort   (b) intimidated

   (c) console   (d) soothe

   (e) None of the above

3. Which of the following words can appropriately fill the **blank 3**?

   (a) decency   (b) impropriety

   (c) sneer   (d) indiscretion

   (e) None of the above

4. Which of the following words can appropriately fill the **blank 4**?

   (a) Treat   (b) Call

   (c) serve   (d) Both (a) and (b)

   (e) None of the above

5. Which of the following words can appropriately fill the **blank 5**?

   (a) sure   (b) assured

   (c) unsure   (d) Both (a) and (b)

   (e) None of the above

6. Which of the following words can appropriately fill the **blank 6**?

   (a) soporific   (b) drowsy

   (c) jaded   (d) numb

   (e) None of the above

7. Which of the following words can appropriately fill the **blank 7**?

   (a) partially   (b) partly

   (c) devilishly   (d) absolutely

   (e) None of the above

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8. Which of the following words can appropriately fill the **blank 8**?
   (a) remission (b) dispensation
   (c) revocation (d) Both (a) and (b)
   (e) None of the above

9. Which of the following words can appropriately fill the **blank 9**?
   (a) quickly (b) larghetto
   (c) steadily (d) lento
   (e) None of the above

10. Which of the following words can appropriately fill the **blank 10**?
    (a) probably (b) possibly
    (c) feasibly (d) All of the above
    (e) None of the above

11. Which of the following words can appropriately fill the **blank 11**?
    (a) atmosphere (b) circumstances
    (c) decorum (d) ambience
    (e) No error

12. Which of the following words can appropriately fill the **blank 12**?
    (a) sleazebag (b) despicable
    (c) disgusting (d) All of the above
    (e) No error

13. Which of the following words can appropriately fill the **blank 13**?
    (a) transgression (b) obedience
    (c) compliance (d) consent
    (e) No error

14. Which of the following words can appropriately fill the **blank 14**?
    (a) hard (b) hardly
    (c) barely (d) scarcely
    (e) No error

15. Which of the following words can appropriately fill the **blank 15**?
    (a) leaps (b) grow
    (c) fades (d) disappear
    (e) No error

ANSWER KEY

1. (d)	2. (b)	3. (a)	4. (b)	5. (c)
6. (c)	7. (d)	8. (b)	9. (a)	10. (d)
11. (b)	12. (d)	13. (a)	14. (a)	15. (c)
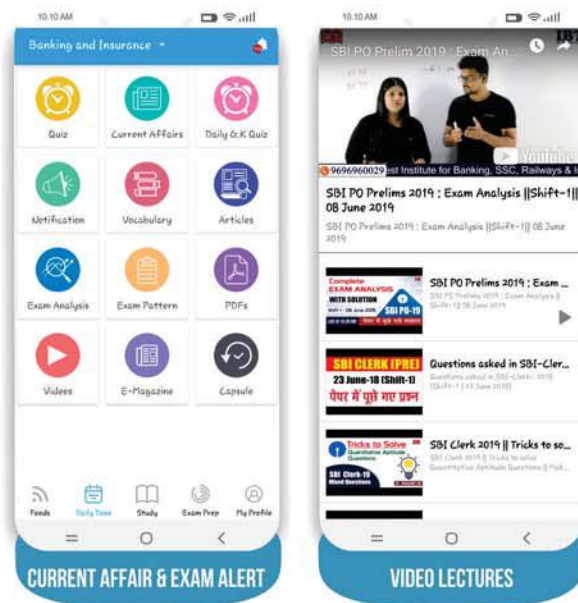
BANKING AWARENESS

GST (Goods & Service Tax)

What is GST in India? Goods & Services Tax (GST) Law Explained

GST is an Indirect Tax which has replaced many Indirect Taxes in India. The Goods and Service Tax Act was passed in the Parliament on **29th March 2017.** The Act came into effect on 1st July 2017; Goods & Services Tax Law in India is a comprehensive, multi-stage, destination-based tax that is levied on every value addition.

In simple words, Goods and Service Tax (GST) is an indirect tax levied on the supply of goods and services. This law has replaced many indirect tax laws that previously existed in India.

Journey of GST in India

The GST journey began in the year 2000 when a committee was set up to draft law. It took 17 years from then for the Law to evolve. In 2017 the GST Bill was passed in the Lok Sabha and Rajya Sabha. On 1st July 2017 the GST Law came into force.

Advantages of GST

GST has mainly removed the Cascading effect on the sale of goods and services. Removal of cascading effect has impacted the cost of goods. Since the GST regime eliminates the tax on tax, the cost of goods decreases. GST is also mainly technologically driven. All activities like registration, return filing, application for refund and response to notice needs to be done online on the GST Portal; this accelerates the processes.

Tax Laws before GST

In the earlier indirect tax regime, there were many indirect taxes levied by both state and centre. States mainly collected taxes in the form of Value Added Tax (VAT). Every state had a different set of rules and regulations. Interstate sale of goods was taxed by the Centre. CST (Central State Tax) was applicable in case of interstate sale of goods. Other than above there were many indirect taxes like entertainment tax, octroi and local tax that was levied by state and centre. This led to a lot of overlapping of taxes levied by both state and centre. For example, when goods were manufactured and sold, excise duty was charged by the centre. Over and above Excise Duty, VAT was also charged by the State. This lead to a tax on tax also known as the cascading effect of taxes. The following is the list of indirect taxes in the pre-GST regime:

- Central Excise Duty
- Duties of Excise
- Additional Duties of Excise
- Additional Duties of Customs

- Special Additional Duty of Customs
- Cess
- State VAT
- Central Sales Tax
- Purchase Tax
- Luxury Tax
- Entertainment Tax
- Entry Tax
- Taxes on advertisements
- Taxes on lotteries, betting, and gambling

CGST, SGST, and IGST has replaced all the above taxes. However, the chargeability of CST for Inter-state purchase at a concessional rate of 2%, by issue and utilisation of c-Form is still prevalent for certain Non-GST goods such as: (i) Petroleum crude; (ii) High-speed diesel; (iii) Motor spirit (commonly known as petrol); (iv) Natural gas; (v) Aviation turbine fuel; and (vi) Alcoholic liquor for human consumption. in respect of following transactions only:

- Resale
- Use in manufacturing or processing
- Use in the telecommunication network or in mining or in the generation or distribution of electricity or any other power

Offshore Banking

Offshore Banking refers to the banking business related to borrowing and lending funds abroad and meeting the special needs of international enterprises and international investors. An offshore bank is a bank located outside the resident country of the depositor. These banks are not subject to domestic monetary and fiscal regulations. Moreover offshore banks are also exempted from the regulations which govern the branches of foreign banks. Rather they are situated in a low tax jurisdiction that provides financial and legal advantages. These advantages may include strong privacy, low or no taxation protection against local political or financial instability.

SERVICES / FUNCTIONS

The important functions or financial services which offshore banking units can provide are:

- Deposit taking
- Project financing
- Syndication of Loans
- Issuing short term instruments like negotiable certificates to deposits
- Carry Merchant banking activities in foreign currency denominated bonds.

- Electronic fund transfers
- Foreign Exchange
- Letters of credit and trade finance
- Investment management and investment custody
- Trustee services
- Corporate administration

Although every bank does not provide each service. Banks try to polarize between retail services and private banking.

BENEFITS OF OFFSHORE BANKING

- Offshore banking provides economically politically stable jurisdictions especially for that resident in areas where there is risk of political turmoil.
- Some of these banks which function at a lower cost base can provide higher interest rates than the legal rates prevailing in their home countries.
- Generally the interests paid by offshore banks are without tax deduction.
- Certain offshore banks offer special banking services not offered elsewhere such as anonymous bank accounts, higher or lower rate loans based on risk and investment opportunities.
- Offshore banking helps even geographically remote nations to generate investment and create growth in their economics.

DISADVANTAGES OF OFFSHORE BANKING

- Off-shore banking has been found associated with the underground economy and organized crime through money laundering.
- Off- shore banks encourages tax evasion by giving people seeking tax evasion an attractive place to deposit their hidden income.
- As offshore banks are often remotely situated therefore the physical access is difficult.
- Sometimes developing countries may face problems due to the speed at which money can be transferred in and out of their economy.

QUESTIONS

1. The concept of Goods and Services Tax (GST) is originated in………..
   (a) Canada   (b) USA
   (c) Britain   (d) Germany

2. Which of the following is statement is not correct about GST?
   (a) GST is like a last-point retail tax. GST is going to be collected at point of Sale.
   (b) GST will abolish all the direct tax levied in India
   (c) It will be implemented from 1 July, 2017 throughout the country.
   (d) It will unified the tax structure in India

3. Which of the following tax will be abolished by the GST?
   (a) Service Tax   (b) Corporation tax
   (c) Income Tax   (d) Wealth Tax

4. Which of the following tax rate is not applicable under the GST?
   (a) 5   (b) 12   (c) 18   (d) 25

5. GST will be levied on………………..
   (a) Manufacturers   (b) Retailers
   (c) Consumers   (d) All of the above

6. What kind of Tax is GST?
   (a) Direct Tax
   (b) Indirect Tax
   (c) Depends on the type of goods and services
   (d) None of the above

7. Who is the head of the GST council?
   (a) Shashi Kant Das   (b) Amit Mitra
   (c) Arun Jaitley   (d) Hasmukh Adhia

8. Which constitutional amendment is done to pass the GST bill?
   (a) 101st   (b) 120th   (c) 122nd   (d)115th

9. Which of the following good will not be covered under the GST bill?
   (a) Cooking gas   (b) Liquor
   (c) Petrol   (d) All of the above

10. Which of the following is the main motive of the government behind the introduction of the Goods and Services Tax
    (a) To bring tax uniformity in the country
    (b) To increase government revenue
    (c) To replace all the indirect tax
    (d) All of the above

ANSWER KEY

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

TRICKY QUESTIONS

Quantitative Aptitude

1. In an examination result, it was found that the average marks scored by the top 15 students is 60. Out of these, the average marks of the top ten students is 50, while that of the last four is 55. How many marks did the 11th student scored?

   (a) 181   (b) 182   (c) 183   (d) 184

   (e) 180

2. 20% of the days of a year were declared holidays. Gulshan visited his office on 75% of the remaining days. He took a sick leave for 25% of the remaining days and was on vacation for the remaining days. What percentage of the days of the year he spent on vacation?

   (a) 5%   (b) 10%   (c) 15%   (d) 20%

   (e) 25%

3. Three persons A, B and C running in a race. The probability of completing the race by them is 1/3, 2/5 and 4/5 respectively. Find the probability that no person complete the race.

   (a) 12/25   (b) 38/75   (c) 17/35   (d) 26/49

   (e) 37/75

4. A decided to take out his 10-day expense for "evening snacks", which he decided to spend equally on each day. It went as per his plan for 2 days but on third day, his girlfriend visited him, and he spent 154% more than his per day budget. Find what % that he must reduce in his daily budget, so that he doesn't spent extra money other than he separated.

   (a) 22%   (b) 64%   (c) 36%   (d) 48%

   (e) None of these

6. B' is 50% less efficient than 'A' and 'C' is 25% more efficient than 'B'. 'B' alone can complete the work in 60 days. If 'A', 'B', 'C' together started the work, 'A' left 1 day before and 'B' left 6 days before completion of work, then find number of days for which 'B' worked?

   (a) 15 days   (b) 5 days   (c) 10 days (d) 20 days

   (e) None of these

7. A dealer marked up his goods 20% above its cost price and sold 80% of the goods at 25% gain and remaining at marked price. Find his overall gain percentage.

   (a) 25%   (b) 24%   (c) 26%   (d) 30%

   (e) 22%

8. Tarun invested Rs X in scheme I for three years at the rate of 12% p.a. at simple interest while Khushi invested Rs (X + 4000) in scheme II for 2 years on C.I. at 20% p.a. rate. Find sum invested by Khushi if total interest earned by them is Rs. 3360.

   (a) 4400   (b) 4500   (c) 4000   (d) 4600

   (e) None of these

9. A milkman made a mixture by mixing milk and water in the ratio 2 : 3 and sold 37.5% of the mixture. If he added 62.5 ? water in the remaining mixture, ratio of milk to water becomes 2 : 5, then Find the initial quantity of mixture?

   (a) 250 λ (b) 200 λ (c) 450 λ (d) 350 λ

   (e) 500 λ

10. CI on a certain sum for 2 years is Rs. 80.80 and SI is Rs. 80 for same years. What will be the rate of interest?

    (a) 2%   (b) 4%   (c) 6%   (d) 5%

    (e) 2%

11. The semicircle having the area of 308 m2. If the circumference of a semicircle is equal to the length of rectangle and the width of the rectangle is equal to the perimeter of equilateral triangle with side value of 20 m. The area of the rectangle is ...

    (a) 4320   (b) 4420   (c) 4220   (d) 4310

    (e) None of these

12. A, B and C can do a work in 24, 30 and 40 days respectively. A and B work together for first 6 days together .in how C complete the remaining work if he work alone for rest of the days?

    (a) 23 days   (b) 20 days

    (c) 27 days   (d) 22 days

    (e) None of these

13. A box contains 3 black and 5 white balls. A ball is drawn at random from the box. probability that the ball is black?

    (a) 5/8   (b) 3/8   (c) 1/8   (d) 5/8

    (e) 7/8

14. Average age of 45 students of a class is 30. if the age of teacher is added than average increase by 1. find the age of the son of the teacher , age of son is half of that of his mother ?

    (a) 40 years   (b) 42 years   (c) 38 years (d) 44 years

    (e) 35 years

15. Profit earn on selling an article at Rs.750 is equal to the loss occurred on selling it at 600. Find the cost price of the article?
    (a) 720   (b) 620   (c) 640   (d) 675
    (e) None of these

16. If n is natural number, then $(6n^2 + 6n)$ is always divisible by?
    (a) 6 only   (b) 6 and 12 both
    (c) 12 only   (d) 18 only
    (e) None of these

17. In a partnership, A invests 1/6 of the capital for 1/6 of the time, B invests 1/3 of the capital for 1/3 of the time and C, the rest of the capital for whole time. Find A's share of the total profit of Rs. 2,300.
    (a) Rs. 100   (b) Rs. 200   (c) Rs. 300   (d) Rs. 400
    (e) None of these

18. Two men A and B are walking in a circular path, whose circumference is 560 meters. Both A and B start from the same point and walk in opposite directions at 9 m/s and 5 m/s respectively. When will they meet for the first time?
    (a) 40   (b) 60   (c) 52   (d) 49
    (e) 62

19. Aron, Brooke and Canny can do a piece of work in 24, 30 and 40 days respectively. They start the work together but Canny leaves 4 days before the completion of the work. In how many days is the work done?
    (a) 15 days   (b) 14 days   (c) 9 days   (d) 11 days
    (e) 7 days

20. A can hit a target 2 times out of 3, B 3 times out of 7, and C 4 times out of 9. What is the probability that a target will be hit by 2 persons when all three fire together?
    (a) 149/189   (b) 164/250   (c) 74/189   (d) 81/189
    (e) 146/189

SOLUTIONS

1. **(e)** Required answer $= 15 \times 60 - (10 \times 50 + 4 \times 55)$
   $900 - 720 = 180$

2. **(c)** Let the total number of days in a year = 100
   Holidays = 20
   Remaining days = 80
   Number of days Gulshan visited the office = 60
   Holidays of Gulshan = 20
   Number of days he took sick leave = 5
   Days spent by him on vacation = 15
   Required percentage $= \dfrac{15}{100} \times 100 = 15\%$

3. **(b)** $= \dfrac{1}{3} \times \dfrac{2}{5} \times \dfrac{1}{5} + \dfrac{2}{5} \times \dfrac{4}{5} \times \dfrac{2}{3} + \dfrac{1}{3} \times \dfrac{3}{5} \times \dfrac{4}{5} + \dfrac{1}{3} \times \dfrac{2}{5} \times \dfrac{4}{5}$
   $= \dfrac{2 + 16 + 12 + 8}{75} = \dfrac{38}{75}$

4. **(a)** Let he plan to spend 100x daily for 10 days
   Money spent on first 2 day = 200x
   Money spend on 3rd day $= \dfrac{100 + 154}{100} \times 100x$
   $= 254\,x$
   Remaining amount with him $= 1000x - (254x + 200x)$
   $= 546x$
   Hence amount must be spend per day to complete his remaining 7 days.
   $= \dfrac{546x}{7} = 78x/\text{day}$
   % reduction $= \dfrac{100x - 78x}{100x} \times 100 = 22\%$

6. **(c)** Ratio of their efficiencies A:B:C = 8 :4:5
   B alone complete in = 60 days
   Total number of units = 240
   A alone complete in = 30 days
   C alone complete in = 48 days
   Let total work complete in x days.
   $8(x-1) + 4(x-6) + 5x = 240$
   $x = 16$
   B worked for = 16 − 6 = 10 days

7. **(b)** Let CP of on item be = Rs.100
   Total quantity of item = 100
   Then total CP = 100 × 100 = 10000
   SP of items which sold at 25% gain = 80 × 125 = 10000
   SP of items which sold at MP = 20 × 120 = 2400
   Profit percentage $= \dfrac{2400}{10000} \times 100 = 24\%$

8. **(e)** Let amount invested in scheme be = x
   $= \dfrac{(x \times 12 \times 3)}{100} + \left[(x + 4000)\left(\dfrac{6}{5} \times \dfrac{6}{5} \right) - 1 \right] = 3360$
   $x = 2000$
   Amount invested by Khushi = 2000 + 4000 = 6000

9. **(a)** As given in the question 37.5% $= \dfrac{3}{8}$ part is sold. so
   remaining part is $\dfrac{5}{8}$.

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ATQ, $\dfrac{2x \times \dfrac{5}{8}}{3x \times \dfrac{5}{8} - 62.5} = \dfrac{2}{5}$

$x = 50$

So initial quantity of mixture $= 5 \times 50 = 250\,\lambda$

10. (b) SI for one year $= \dfrac{80}{2} = 40$

Difference between CI and SI $= .80$

$R = \dfrac{.80}{40} \times 100 = 2\%$

11. (a) Area of a semicircle $= \dfrac{1}{2}\pi r^2$

$= \dfrac{1}{2} \times \dfrac{22}{7} \times r^2 = 308$

$r = 14$

length of rectangle = circumference of a semicircle

$= \pi r + 2r$

$= \dfrac{22}{7} \times 14 + 2 \times 14 = 72$

Breadth of rectangle $= 60$

Area of rectangle $= 72 \times 60 = 4320$

12. (d) Let total work be 120 units.

A, B and C per day unit 5, 4 and 3 respectively.

Work done by A and B for 6 days $= (5 + 4) \times 6 = 54$

Remaining units $= 120 - 54 = 66$

Time taken by C $= \dfrac{66}{3} = 22$ days

13. (b) Total number of balls in the box $= 3 + 5 = 8$

$\therefore$ A ball is drawn, Sample space $= n(S) = {}^8C_1 = 8$

$n(A)/n(S) = \dfrac{3C1}{8} = \dfrac{3}{8}$

14. (c) Sum of the age of class $= 45 * 30 = 1350$

Sum of age when the age of teacher is added

$= 46 * 31 = 1426$

Age of teacher $= 1426 - 1350 = 76$

Age of son $= 1/2 \times 76 = 38$ years

15. (d) Required answer $= \dfrac{750 + 600}{2} = 675$

16. (b) $6n^2 + 6n = 6n\,(n + 1)$

$n\,(n + 1)$ will always be even

$\therefore$ $6n^2 + 6n$ will be divisible by both 6 and 12.

17. (a) A's Profit $= \dfrac{x}{6} \times \dfrac{1}{6} = \dfrac{x}{36}$

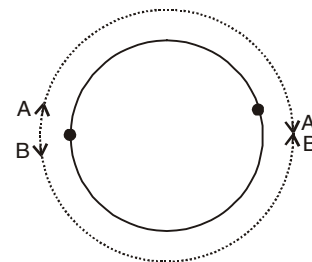B's Profit $= \dfrac{x}{3} \times \dfrac{1}{3} = \dfrac{x}{9}$

C's Profit $= \dfrac{x}{2}$

Total Profit of all three $= \dfrac{x}{36} + \dfrac{x}{9} + \dfrac{x}{2} = \dfrac{23x}{36}$
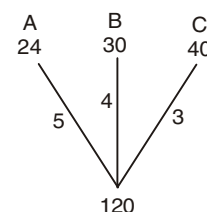
$\therefore \dfrac{23x}{36} = 2300$

$x = 3600$

A's Profit $= \dfrac{x}{36} = $ Rs. 100

18. (a)

Time Taken to cover 560 meters $= \dfrac{560}{14} = 40 = 40$ sec

19. (d)

If canny have worked for another 4 days $= 3 \times 4$

$= 124 m/s$

Now total work $= 120 + 12 = 132$ unit

Time required to complete work $= \dfrac{132}{12} = 11$ days

20. (c) $P\,(1) = \dfrac{2}{3}$

$P\,(2) = \dfrac{3}{7}$

$P\,(3) = \dfrac{4}{9}$

At least two person hit target

$= \dfrac{2}{3} \times \dfrac{3}{7} \times \dfrac{5}{9} + \dfrac{3}{7} \times \dfrac{4}{9} \times \dfrac{1}{3} + \dfrac{2}{3} \times \dfrac{4}{9} \times \dfrac{4}{7} = \dfrac{74}{189}$

Reasoning Ability

Questions for IBPS PO/Clerk

Direction (1-5): Read the following information carefully. And answer the following questions given below.

In a certain code language,

'physical fitness necessary thing' is written as '10O 7T 13H 9B',

'everybody are gym lover' is written as '7I 9N 9B 9V',

'daily exercise become routine' is written as '9V 7B 13V 10V',

'healthy diet should taken' is written as '7M 3B 7G 9W'.

1. What is the code for the word "routine"?
   (a) 9V (b) 7B (c) 13V (d) 10V
   (e) None of these

2. What is the code for the word "healthy fitness become"?
   (a) 13B 13H 9N (b) 13B 13H 9W
   (c) 13B 13B 9V (d) 13B 13H 9B
   (e) 13B 13H 9V

3. Which of the following word represent the code "10O 9B"?
   (a) Physical necessary (b) Fitness necessary
   (c) Necessary thing (e) Physical everybody
   (d) Either (1) or (4)

4. What is the code for the word "should"?
   (a) 13B (b) 7G (c) 9W (d) 7M
   (e) None of these

5. Which of the following should be the code for the word "7G"?
   (a) Healthy (b) routine (c) diet (d) should
   (e) taken

Direction (6-10): Read the following information carefully. And answer the following questions given below.

There are EF axis in such a way that E is in north and F is in south direction. There is SV axis in such a way that S is in west direction and V is in east direction. EF axis and SV axis intersect at a point D in such a way that ED is 30m, DF is 34m, DS is 28m, DV is 52m.

Vikas starts walking from point N, which is 8m north of point S and walks for 14m in the east direction and takes a right turn and walks for 4m to reach point O from there takes a left turn and walks for 8m and takes a left and walks for 4m to reach point Q. Peehu starts walking from point L, which is 12m east of point E and walks for 12m in east direction and takes a right

turn and walks for 22m to reach point M and finally takes a right turn and walks for 6m to reach point J. Riya starts from point F in the west direction and walks for 6m and takes a right turn and walks for 8m to reach point G and again takes a right turn and walks for 30m to reach point H and finally takes a left turn and walks for 16m to reach point K.

6. Point Q is how far and in which direction with respect to Peehu's final position?
   (a) 24m, south (b) 24m, east
   (c) 24m, west (d) 26m, north
   (e) 26m, west

7. What is the shortest distance between Vikas's final position and point D?
   (a) 10m (b) 12m (c) 8m (d) 1m
   (e) None of these

8. Point Q is in which direction with respect to Riya's final position?
   (a) north (b) east (c) north-east
   (d) north-west (e) souths

9. What is the distance between Riya's final position and point M?
   (a) 14m (b) 16m (c) 18m (d) 20m
   (e) 22m

10. What is the shortest distance between Riya's final position and point D?
    (a) 28m (b) 22m (c) 26m (d) 30m
    (e) None of these

Direction (11-13): In each question below are given some statements followed by some 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.

11. **Statement:**
    Some garlic are not ginger.
    Some garlic are ginger.
    All ginger is vegetables.
    Conclusion:
    I. All ginger can be garlic.
    II. Some garlic can be vegetable.
    (a) Only I follow
    (b) Only II follow
    (c) Either I or II follow
    (d) Neither I nor II follow
    (e) Both I and II follows

12. Statement:

Some vehicle are cheaper.

No superior is inferior.

No brand are cheaper.

Some brand are superior.

Conclusion:

I. Some brand are inferior.

II. Some brand are not inferior.

(a) Only I follow.

(b) Only II follow.

(c) Either I or II follow.

(d) Neither I nor II follow.

(e) Both I and II follows.

13. Statement:

All good is bad.

Some better are worst.

Some better are bad.

All better are average.

Conclusion:

I. Some worst can be average.

II. Some good are not average.

(a) Only I follow

(b) Only II follow

(c) Either I or II follow

(d) Neither I nor II follow

(e) Both I and II follows

14. Statements:

Some Zinc are Potassium.

No Zinc is Magnesium.

All Magnesium is Rithium.

Conclusion:

I. Some potassium are not Magnesium.

II. Some Rithium are magnesium.

(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.

15. Statement:

All Bombs are dangerous.

All dangerous are science.

Some science are success.

Conclusion:

I. Some success are dangerous.

II. All science are dangerous.

(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.

16. A sportsman ranked 49th from the bottom and 8th from the top among those who passed a practice test. Seven sportsman did not participate in the practice test and five failed in it. How many sportsman were there in the group?

(a) 67　　　　(b) 68　　　　(c) 69　　　　(d) 65

(e) Can't be determined

17. In a group of 105 pilot, numbers of male pilots are twice the number of female pilots. Dr. Riya who is a female doctor, is 68th from the left end and there are 20 male pilots to the right of Dr. Riya, then the number of female pilots to the left of Dr. Riya?

(a) 25　　　　(b) 26　　　　(c) 22　　　　(d) 19

(e) None of these

18. In a railway track line, Train 1 is 11th from the left and Train 2 is 18th from the right. Both the trains interchange their positions and thus Train 1 becomes 15th from the left. How many trains are there in the railway track line?

(a) 30　　　　(b) 35　　　　(c) 32　　　　(d) 36

(e) None of these

19. Which of the following symbols should replace the sign (#) and (*) respectively in the given expression in order to make the expression O ? F and I > Q definitely true?

O ? P ? K = M = Q # F ? Z * I

(a) ?, =　　　(b) ?, ?　　　(c) >, ?　　　(d) =, <

(e) ?, <

20. Which of the following will be definitely true if the given expression G?F?N=M<Q=K<J?I is definitely true?

(a) G < Q　　(b) F > N　　(c) I > M　　(d) I ? N

(e) G < K

SOLUTIONS

1. **(c)** 13V

2. **(e)** 13B 13H 9V

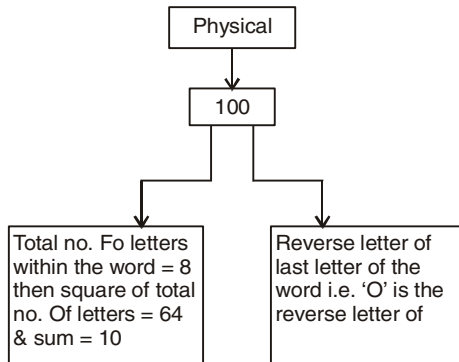3. **(e)** Either (1) or (4)

4. **(c)** 9W

5. (c) diet

Explanation (1-5):

**Pattern:** (i) Numeral Coding = sum of the digits of the square of the total no. of letters within the word.

(ii) Letter Coding = reverse letter of the last letter of th word.
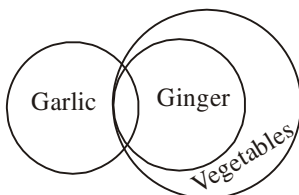
For example: The coding of the word "physical"

Physical

100

Total no. Fo letters within the word = 8 then square of total no. Of letters = 64 & sum = 10	Reverse letter of last letter of the word i.e. 'O' is the reverse letter of

6. (c) 24m, west

7. (a) 10m

8. (d) north-west
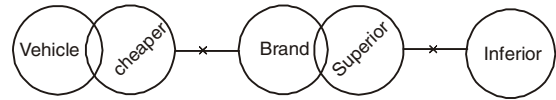
9. (c) 18m

10. (c) 26m
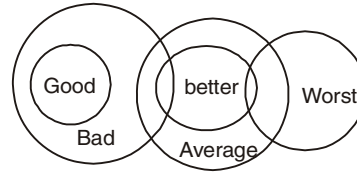
Explanation (6-10):
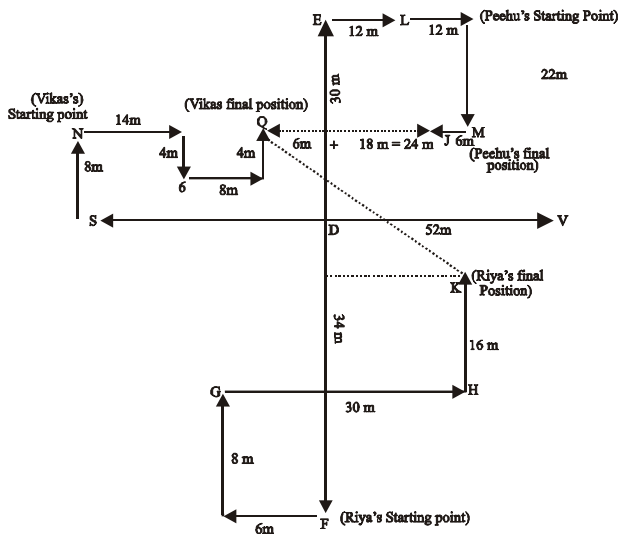
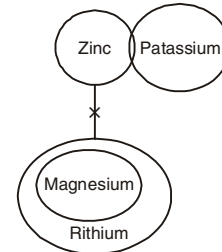

11. (a) Only I follow

12. (b) Only II follow.

13. (d) Neither I nor II follow

14. (e) If both conclusions I and II follow.

15. (d) If neither conclusion I nor II follows.
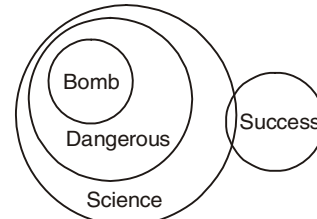
16. (b) 68; Number of sportsman who passed the practice test $= (49 + 8 - 1) = 56$

Then total number of boys in the class

$= (56 + 7 + 5) = 68$

17. (c) 22; Number of male pilot $= 60$ and female pilot are $= 30$ (67 doctor) Dr. Riya (20 male pilots) (12 female pilots)

So number of female pilots to the left of Dr. Riya

$= 35 - 12 - 1 = 22$

18. (c) 32; Train 1 position from left = 11th

Train 2 position from right = 18th

After interchange the position of Train 1 from left = 15th

Train 1 position from right end = 18th

Total trains = 15 + 18 – 1 = 32

19. (d) $=, <$

$O \geq P \geq K = M = Q = F \leq Z < I$

$O \geq F \rightarrow O \geq P \geq K = M = Q = F$ (true)

$I > Q \rightarrow I > Z \geq F = Q$ (true)

20. (c) $I > M$

$I > M \rightarrow I \geq J > K = Q > M$

IMPORTANT QUESTIONS

English Language

MISSPELLED WORDS

Direction (1-10): In each question below, some words are printed in bold. These are labeled (a), (b), (c), and (d). One (or two) of these words printed in bold might either be wrongly spelt or inappropriate in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. The number of the word is your answer. If the words printed in bold are correctly spelt and appropriate in the context of the sentence then choose option (e) as your answer.

1. This question is important because the government, regardless of the party in the power, has a tendency to **interfare** in **autonomous** institutions that are setup to ensure **transparency** and **accountability** of governance.
   (a) transparency   (b) interfare
   (c) accountability   (d) autonomous
   (e) None of the above

2. He was indeed a **consumate** artist who **polished** and **chiseled** his **expressions** and who could change his style to suit his subject.
   (a) expressions   (b) polished
   (c) consumate   (d) chiseled
   (e) None of the above

3. **I** have as vast **contemplative** ends as I have **moderate** civil ends, for I have taken all **knowledge** to be my province.
   (a) knowledge   (b) moderate
   (c) contemplative   (d) Both (b) and (c)
   (e) None of the above

4. If extremists **practicing** their **macabre** method under the name of Islam now wreak **vengeanse** on churches and chapels with Christian **congregation** at prayer, the world will not have a day of peace, its religions no freedom from tension, fear, hate.
   (a) congregation   (b) vengeanse
   (c) macabre   (d) practicing
   (e) None of the above

5. The **terse** **epigramatic** nature of his sentences make them easily **remembered** and **quotable**.
   (a) epigramatic   (b) terse
   (c) quotable   (d) remembered
   (e) None of the above

6. The **demice** of Goa's chief minister has had the entire country **mourning** the loss of a humble yet strong statesman who has left behind a hard-to-fill political **vacuum**.
   (a) demice   (b) mourning
   (c) vacuum   (d) All of the above
   (e) None of the above

7. His denial of responsibility here is **tantamount** to a denial of evil within him - a nineteenth century romantic **sentimentalisation** of the self as against the gloomy **sternness** of the seventeenth-century Calvinism.
   (a) tantamount   (b) sternness
   (c) sentimentalisation (d) All of the above
   (e) None of the above

8. A man does not **siege** to be a sinner because, through circumstances or **cowardice**, he does not act upon his **impulses**.
   (a) siege   (b) cowardice
   (c) impulses   (d) Either (b) or (c)
   (e) None of the above

9. He is an **ingenius** **denier** of life as well as of God, for he denies the responsible person in the other by **imposing** his **monomaniac** Will on him.
   (a) ingenius   (b) denier
   (c) monomaniac   (d) imposing
   (e) None of the above

10. The **Uruguayan** forward has **struggled** for form during the course of the season but had made improvements in recent weeks, scoring on five **occassions** and providing two **assists** in his last six games across all competitions.
    (a) struggled   (b) assists
    (c) Uruguayan   (d) occassions
    (e) None of the above

ANSWERS

1. (b) is the correct answer as "interfare" should be replaced with "interfere".

2. (c) is the correct answer as "consumate" should be replaced with "consummate".

3. (e) is the correct answer.

4. (b) is the correct answer as "vengeanse" should be replaced with "vengeance".

5. (a) is the correct answer as "epigramatic" should be replaced with "epigrammatic".

6. (a) is the correct answer as "demice" should be replaced with "demise".

7. (e)

8. (a) is the correct answer as "siege" should be replaced with "cease".

9. (a) is the correct answer as "ingenius" should be replaced with "ingenious".

10. (d) is the correct answer as "occassions" should be replaced with "occasions".

PARAJUMBLES

Direction (1-5): Rearrange the following five sentences A, B, C, D, and E in the proper sequence to form a meaningful paragraph; then answer the questions given below them. First sentence of the sequence is already fixed.

1. The main disadvantages of black powder are a relatively low energy density compared to modern smokeless powders, large quantities of soot and solid residues left behind, and a dense cloud of white smoke.

   A. During the combustion process, less than half of black powder is converted to gas.

   B. It also reveals the shooter's position.

   C. The rest ends up as smoke or as a thick layer of soot inside the barrel. In addition to being a nuisance, the residue in the barrel attracts water and leads to corrosion, so black powder arms must be well cleaned inside and out after firing to remove the residue.

   D. The thick smoke of black powder is also a tactical disadvantage, as it can quickly become so opaque as to impair aiming.

   E. In addition to those problems, a failure to seat the bullet firmly against the powder column can result in a harmonic shockwave, which can create a dangerous over-pressure condition and damage the gun barrel.

1. Which of the following should be the third sentence in the sequence?
   - (a) A
   - (b) C
   - (c) E
   - (d) D
   - (e) B

2. Which of the following should be the second sentence in the sequence?
   - (a) D
   - (b) B
   - (c) C
   - (d) E
   - (e) A

3. Which of the following should be the last sentence in the sequence?
   - (a) B
   - (b) D
   - (c) E
   - (d) C
   - (e) A

4. Which of the following should be the fourth sentence in the sequence?
   - (a) A
   - (b) D
   - (c) B
   - (d) E
   - (e) C

5. Which of the following sentences should be last but one in the sequence?
   - (a) C
   - (b) E
   - (c) B
   - (d) D
   - (e) A

Direction (6-10): Rearrange the following five sentences A, B, C, D, and E in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

A. In an effort to improve understanding of how to ethically and equitably implement AI in the development context, IDRC has published the white paper Artificial intelligence and human development.

B. The expected benefits promise to be transformative, but the negative repercussions could be magnified in developing countries, where the livelihoods of many people are precarious and social institutions can be fragile.

C. It outlines the potential benefits and risks of this new technology and presents a proactive research agenda to address challenges posed by AI that are of particular concern in the developing world.

D. AI's influence will be widespread because it can be integrated with other technologies and applied to almost any activity that involves information and communication technologies.

E. Artificial intelligence (AI) is poised to enhance productivity and innovation around the world.

6. Which of the following should be the last sentence in the sequence?
   - (a) A
   - (b) C
   - (c) E
   - (d) D
   - (e) B

7. Which of the following should be the second sentence in the sequence?
   - (a) D
   - (b) B
   - (c) C
   - (d) E
   - (e) A

8. Which of the following should be the first in the sequence?
   - (a) B
   - (b) D
   - (c) E
   - (d) C
   - (e) A

9. Which of the following sentence should be last but one in the sequence?
   - (a) A
   - (b) D
   - (c) B
   - (d) E
   - (e) C

10. Which of the following sentences should be third in the sequence?
    - (a) C
    - (b) E
    - (c) B
    - (d) D
    - (e) A

Direction (11-15): Rearrange the following five sentences A, B, C, D, and E in the proper sequence to form a coherent paragraph; then answer the questions given below carefully.

(A) A sleep shortfall can lead to daytime drowsiness and "microsleeps".

(B) They usually last just a few seconds but can go on for 10 or 15 seconds-and pose a grave danger if they happen while you're driving..

(C) Insufficient sleep can be dangerous.

(D) If you've ever briefly nodded off while sitting through a lecture, you've experienced a microsleep.

(E) Microsleeps are brief bouts of sleep that occur during the day that usually last just a few seconds.

11. Which of the following should be the last sentence in the sequence?
    (a) A   (b) C   (c) E   (d) B
    (e) D

12. Which of the following should be the second sentence in the sequence?
    (a) D   (b) E   (c) B   (d) A
    (e) C

13. Which of the following should be the last but one sentence in the sequence?
    (a) C   (b) B   (c) A   (d) E
    (e) D

14. Which of the following should be the first sentence in the sequence?
    (a) E   (b) D   (c) C   (d) B
    (e) A

15. Which of the following should be the third sentence in the sequence?
    (a) C   (b) D   (c) E   (d) A
    (e) B

ANSWERS

1. **(b)**
2. **(e)**
3. **(c)**
4. **(b)**
5. **(c)** The correct sequence of the paragraph should be 1ACDBE.

   1st sentence is fixed. A should be next to the 1st sentence as it start explaining the reason of "smoke"(mentioned in 1st sentence). "less than half of black powder is converted to gas" is

mentioned in A; "The rest ends up as smoke" is mentioned in C. Thus, it is clear that C continues the point given in A. Hence, it should be next to A. Disadvantages of black powder are told in C, same are told in D too. So, D should be next to C. "also" in B indicates that it adds more disadvantage to D. Therefore, D should be followed by B. "In addition to those problems" in E indicates that it adds information to B.

6. **(b)**
7. **(b)**
8. **(c)**
9. **(a)**
10. **(d)** The correct sequence of the paragraph should be EBDAC.

    E should be first in the sequence as it introduces the topic i.e. "Artificial Intelligence (AI)". Enhancement of "productivity and innovation"(mentioned in E) are the "expected benefits"(mentioned in B) of AI. As B further explains E, therefore, B should be next to E. Influences of AI are discussed in both B and D. Therefore, D should be next to B. A continues the point mentioned in D, so, it should follow D. C tells the function of "Artificial intelligence and human development"(mentioned in A). Therefore, C should follow A.

11. **(d)**
12. **(d)**
13. **(e)**
14. **(c)**
15. **(c)** Explanation: Sentence C introduces the topic i.e. "Insufficient sleep", therefore it should be the first sentence in the sequence. C connotes negative thought about insufficient sleep and how it can work negatively is told in the sentence A. Therefore, A should follow C. The word "microsleeps" is used in A and it is further explained in E. So, E should follow A. An example of microsleep has been given in D which clears the idea of microsleep. Therefore, E should be followed by D. Now only B remains which will be the final sentence of the sequence.

    Hence, the correct sequence of the sentences is CAEDB.

BANKING AWARENESS

1. In India, Mutual Funds are regulated by-?
   (a) Securities and Exchange Board of India
   (b) Reserve Bank of India
   (c) State Bank of India
   (d) Small Industrial Development Bank of India
   (e) None of the given options is true

2. KYC Compliance is done to-
   (a) Identify a person
   (b) To know the address of a person
   (c) To ensure the genuineness the person's identity as mentioned in the application and to verify the correctness of address
   (d) Concern state government
   (e) None of the given options is true

3. What is the full form of MICR?
   (a) Magnetic Ink Character Recognition
   (b) Maximum Individual Cancer Risk
   (c) Michigan Incident Crime Reporting
   (d) Magnetic Ink Check Reader
   (e) None of the given options is true

4. Open Money Market is a place for selling and buying of a financial instrument by _____.
   (a) All financial institutions
   (b) Only by Commercial Banks
   (c) Only by Common Banks
   (d) Indian Government
   (e) None of the given options is true

5. Which of the following is the first commercial bank to launch mutual fund?
   (a) State Bank of India   (b) Canara Bank
   (c) Punjab National Bank   (d) Bank of India
   (e) Bank of Baroda

6. Who can invest in a commercial paper?
   (a) Individuals
   (b) Banking Companies
   (c) Corporate bodies registered or incorporated in India and unincorporated bodies, Non- Resident Indians (NRIs) and Foreign Institutional Investors (FIIs)
   (d) All of the above
   (e) None of the given options is true

7. The committee on Banking Regulations and Supervisory Practices which released the agreed frame work on international convergence of capital measures and capital standards in July 1988 is popularly known as _____.
   (a) Vaz Committee   (b) Cooks Committee
   (c) Basel Committee   (d) Rao Committee
   (e) None of the given options is true

8. In present, Reverse Repo rate is the rate at which RBI Pays interest to Commercial Banks and it is linked to Repo Rate and the rate is-?
   (a) 1% above Repo Rate   (b) 0.25% below Repo Rate
   (c) Same as Repo Rate   (d) 1% below Repo Rate
   (e) 0.25% above Repo Rate

9. Which is the first Indian Private Sector Bank set up a branch in China?
   (a) ICICI Bank   (b) Syndicate Bank
   (c) Axis Bank   (d) HDFC Bank
   (e) State Bank of India

10. Which of the following rates is not decided by the RBI?
    (a) Bank Rate   (b) Repo Rate
    (c) Reverse Repo Rate   (d) Prime Lending Rate
    (e) None of the given options is true

11. Which of the following is NOT a function of the Reserve Bank of India?
    (a) Fiscal Policy Functions
    (b) Exchange Control Functions
    (c) Issuance, Exchange and destruction of currency notes
    (d) Monetary Authority Functions
    (e) Supervisory and Control Functions

12. With a view to facilitate payment of the balance in the deposit account to the person named by the depositor without any hassles in the event of the death of the account holder, the following facility was introduced for bank accounts in our country-
    (a) Will   (b) Registration
    (c) Nomination   (d) Indemnity
    (e) Guarantee

13. Banks in our country normally publicize that additional interest rate is allowed on retail domestic term deposits of_____.
    (a) Minors   (b) Married women
    (c) Senior citizens   (d) Govt. employees
    (e) Rural residents

14. On which one of the following issues IMF has supported the monetary policy of India?

(a) Introduction of GST.

(b) The stimulus for the agriculture sector

(c) Concessions for foreign investment

(d) Tightening of monetary policy

(e) None of the given options is true

15. In the term STRIPS, the first "S denotes-?

(a) Single   (b) Small

(c) Special   (d) Savings

(e) Separate

16. A savings as well as current account should be treated as inactive if there are no transactions in the account for over a period of _____ months.

(a) 24 months   (b) 30 months

(c) 12 months   (d) 06 months

(e) 36 months

17. CDR mechanism is a voluntary non-statutory mechanism under which financial institutions and banks come together to restructure the debt of companies facing financial difficulties due to internal or external factors, in order to provide timely support to such companies. What is the meaning of "R" in CDR?

(a) Regulation   (b) Reserve

(c) Restructuring   (d) Ratio

(e) Reduce

18. What is the minimum amount required to open a Fixed Deposit (FD)?

(a) Rs. 1000   (b) Rs. 100

(c) Rs. 500   (d) Rs. 300

(e) No Limit

19. If one is not satisfied with the decision passed by the Banking Ombudsman, one can approach the appellate authority to _____.

(a) Governor of RBI

(b) Deputy Governor of the RBI

(c) Finance Secretary

(d) Finance Minister

(e) GM of the Concern Bank

20. Headquarters of National Investment and Infrastructure Fund (NIIF) is located at _____.

(a) New Delhi   (b) Hyderabad

(c) Mumbai   (d) Kolkata

(e) Chennai

21. MSME sector shall be reckoned in computing achievement under the overall Priority Sector target of 40 percent of ANBC. What is the full form of ANBC?

(a) Adjusted Net Bank Core

(b) Adjusted Net Bank Credit

(c) Adjusted Net Bank Cash

(d) Adjusted Net Bank Common

(e) Adjusted Net Bank Current

22. _____ is a situation in which the inflation rate is high, the economic growth rate slows, and unemployment remains steadily high.

(a) Inflation

(b) Deflation

(c) Stagflation

(d) All of the above

(e) None of the above

23. Which bank has become the first private sector bank to sell Indian gold coins?

(a) Dhanlaxmi Bank

(b) Federal Bank

(c) ICICI Bank

(d) IndusInd Bank

(e) Karur Vysya Bank

24. Which of the following can invest in the commercial paper?

(a) Corporate

(b) Primary Dealers

(c) All-India Financial Institutions

(d) Both (b) and (c)

(e) All of the Above

25. Section 80E of the Income Tax Act provides for deduction of interest paid on Education or study loan is taken for higher education. Deduction under section 80E is available for _____

(a) 2 years   (b) 4 years

(c) 8 years   (d) 10 years

(e) None of the given options is true

ANSWER KEY

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

IBT Institute Pvt. Ltd

COMPUTER AWARENESS

1. _____ is when the more power-hungry components, such as the monitor and the hard drive are put in idle.
   (a) Hibernation　　　　(b) Power down
   (c) Standby mode　　　(d) shutdown procedure
   (e) None of these.

2. Which of the following is an operating system?
   (a) Linux　　　　　　(b) Debugger
   (c) Mozilla　　　　　(d) Google chrome
   (e) Intel 8085

3. Which of the following cables can transmit data at high speeds?
   (a) Flat cables　　　　(b) Coaxial cable
   (c) Optic fiber cable　(d) Twisted pair cable
   (e) UTP cable

4. What is the base of hexadecimal number system?
   (a) 2　　　(b) 8　　　(c) 16　　　(d) 10
   (e) None of these.

5. RTGS stand for_____.
   (a) Real Time Gross Settlement
   (b) Real Time General Settlement
   (c) Run Time Gross Settlement
   (d) Regular Time General Settlement
   (e) None of these

6. What is the name given to the temporary storage area that a web browser uses to store pages and graphics that it has recently opened?
   (a) Niche　　(b) Cookies (c) Cache　　(d) Cellar
   (e) None of these

7. Oracle is an example of _____ application software.
   (a) Database　　　　(b) Word processing
   (c) Project management　(d) Presentation graphics
   (e) Desktop

8. MySQL is_____?
   (a) A hierarchical model　(b) A RDBMS
   (c) A relational model　　(d) A Database
   (e) None of these

9. Primary key is a _____?
   (a) Common key　　　(b) Unique key
   (c) Input key　　　　(d) Output key
   (e) None of these

10. Which of the following computer language is a mathematically oriented languages used for scientific problems?
    (a) FORTRAN (b) COBOL　(c) LISP　(d) PROLOG
    (e) APPLE

11. Which of the following is NOT a computer programming language?
    (a) C　　　(b) C++　　(c) Java　　(d) COBOL
    (e) Microsoft

12. Which of the following is not an operating system?
    (a) DOS　　(b) UNIX　(c) MAC (OS)(d) DBMS
    (e) Windows XP

13. One nibble is equal to how many bits?
    (a) 4 bits　(b) 8 bits　(c) 12 bits　(d) 16 bits
    (e) None of these

14. Verification of a Login name and password is known as_____.
    (a) Configuration　　(b) Accessibility
    (c) Authentication　　(d) Logging in
    (e) None of these

15. Which of the following can be used to select the entire document?
    (a) Ctrl+A　(b) Alt+F5 (c) Shift+A　(d) Ctrl+K
    (e) Ctrl+H

16. Which of the following will you require to hear music on your computer?
    (a) Video Card　　　(b) Sound Card
    (c) Mouse　　　　　(d) Joy Stick
    (e) None of these

17. Layer which converts data frames into bits and also convert bits into frames is known as……….
    (a) Data Link Layer　(b) Transport Layer
    (c) Session Layer　　(d) None

18. Layer which deals with router..............
    (a) Network Layer　　(b) Transport Layer
    (c) Session Layer　　(d) None

19. Layer which manages MAC address ………
    (a) Presentation Layer　(b) Transport Layer
    (c) Session Layer　　　(d) Data Link Layer

20. Layer which establishes, maintains & terminates a connection while communicating with other client is known as………
    (a) Presentation Layer　(b) Transport Layer
    (c) Session Layer　　　(d) None

21. POST stands for_____.
    (a) Power OnSelfie Test　(b) Power One Self-Test
    (c) Power On Self-Test　　(d) Power On Self-Testing
    (e) None of these

22. Which of the following is a network in which computers are located physically close together, often in the same building?
    (a) LAN　　(b) WAN　(c) RAM　　(d) ROM
    (e) None of these

23. Internet Explorer is a _____.
    (a) Web Browser   (b) Graphing Package
    (c) News Reader   (d) browsing the net
    (e) None of these

24. Start or restart the computer means ___.
    (a) exit   (b) kick   (c) boot   (d) kick-start
    (e) None of these

25. You click at B to make the text _____.
    (a) Italics   (b) Underlined
    (c) Italics and under lined   (d) Bold
    (e) None of these

26. Each _____ on a menu performs a specific action.
    (a) Client   (b) Server   (c) Node   (d) Command
    (e) None of these

27. An e-mail address typically consists of a user ID followed by the _____ sign and the name of the e-mail server that manages the user's electronic post office box.
    (a) @   (b) #   (c) &   (d) *
    (e) None of these

28. Time during which a job is processed by the computer is___.
    (a) Execution Time   (b) Delay Time
    (b) Real Time   (d) Waiting Time
    (e) None of these

29. What is the file extension of MS-Power point?
    (a) .exe   (b) .xls   (c) .ppt   (d) .pst
    (e) None of these

30. The information stored in the catalog is called _____.
    (a) Meta-data   (b) Mini-world
    (c) Record   (d) All of these
    (e) None of these

31. Which of the following is not a method of accessing the web?
    (a) modem   (b) ISDN   (c) DSL   (d) CPU
    (e) None of these

32. Yahoo (www.yahoo.com) is a _____.
    (a) Website for Consumers
    (b) Portal
    (c) Organization that allocates web addresses
    (d) Super Computer
    (e) None of these.

33. Computer Literacy day is celebrated on _____?
    (a) 1 December   (b) 5 December
    (c) 2 December   (d) 5 September
    (e) 8 October

34. Which of the following can only have Sequential Access?
    (a) Disk   (b) CD-ROM   (c) Tape   (d) DVD-ROM
    (e) None of these

35. 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

36. TCP stands for
    (a) Transmission Control Protocol
    (b) Telnet Control Protocol
    (c) Transmission Channel Protocol
    (d) Transmission Cross Protocol
    (e) None of the above

37. 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

38. Which of the following uses the handheld operating system?
    (a) Supercomputer   (b) Personal Computer
    (c) Mainframe   (d) PDA
    (e) None of the above

39. The software that is used to create text based documents are referred to as-
    (a) DBMS   (b) Word processors
    (c) Spreadsheet   (d) Presentation software
    (e) None of the above

40. _____ is the process to detect and remove the errors in software code.
    (a) Testing   (b) Compiling
    (c) Debugging   (d) Programming
    (e) None of the above

ANSWER KEY

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

IBPS PO (PRE)
(*Practice Test Paper*)

REASONING ABILITY

Directions(1-5):- Read the following information carefully and answer the questions which follow:

There are 10 people - F, G, H, I, J, K, L, M, N and O who stay on 4 floors (numbered 1 to 4) of a building. There are three flats on each of the four floors out of which two flats are vacant. The flats are numbered 1, 2 and 3 on each of the floors and are left to right on the floor respectively. Flat no. 1 of floor no. 2 is exactly above the flat no. 1 of floor no. 1 and so on.

K stays on flat no. 1 of the floor just below the floor on which G stays. The flat no. 2 of floor no. 2 is empty. G stays on flat no. 2 on one of the floors. I stays on flat no. (A) H stays on flat no. 3 of the same floor on which K stays. Flat to the right of G is empty. Flat on which F stays is just straight below the flat of G.. O stays on flat to the right of I. M and J stays on the same floor. H and M do not share same flat no. N does not stay on top floor.

1. Who stays in flat no.2 of floor no.3?
   (A) F   (B) H   (C) L   (D) O
   (E) I

2. How many people live above F?
   (A) Three   (B) Two   (C) None   (D) One
   (E) Four

3. How many people live to the left of O?
   (A) None   (B) One   (C) Two   (D) Three
   (E) Four

4. Which of the following pairs of people stays on same floor?
   (A) N, I   (B) M, H   (C) K, J   (D) N, H
   (E) L, O

5. Who stays immediately above M?
   (A) N   (B) G   (C) I   (D) O
   (E) K

Direction (6-10):- Study the following information carefully and answer the questions given below:

In a certain code:

"we are welcome" is coded as "xf bf xg"

"we are great going" is coded as "xf bf hu hh"

"great persons are cool" is coded as "hu qt bf dm"

"cool being great" is coded as "dm ch hu"

6. What is the code for the word "Great"?
   (A) bf   (B) hu   (C) qt   (D) dm
   (E) None of the above

7. What is the code for the word "Persons"?
   (A) bf   (B) hu   (C) qt   (D) dm
   (E) None of the above

8. Which of the following word is coded as "ch"?
   (A) we   (B) are   (C) Great   (D) Being
   (E) None of the above

9 . What is the code for the word "cool"?
   (A) bf   (B) hu   (C) qt   (D) dm
   (E) None of the above

10. Which of the following word is coded as "qt"?
   (A) we   (B) are   (C) Great   (D) Persons
   (E) None of the above

Direction(11-15): The following questions are based on the three-digit numbers given below:

469 348 968 517 249

11. If the numbers are subtracted by 5, then how many numbers will be a perfect cube?
   (A) One   (B) Two   (C) Three   (D) Four
   (E) None

12. If in each number, the digits are arranged in ascending order which of the following will be the third lowest number?
   (A) 348   (B) 517   (C) 469   (D) 968
   (E) 249

13. If in each number, the first and third digits are interchanged which is the second highest number?
   (A) 968   (B) 517   (C) 348   (D) 249
   (E) 469

14. Which of the following numbers has the second highest sum of its digits?
   (A) 348   (B) 469   (C) 968   (D) 249
   (E) 517

15. If the odd digits within the number is subtracted by 1, and even digit within the number is added by 1, then which of the following numbers will be the highest?
   (A) 469   (B) 348   (C) 968   (D) 517
   (E) 249

Direction (16-20) :- Study the following information carefully and answer the questions given below:

Eight persons i.e. J, K, L, M, N, O, P and Q are living in an eight storey building with ground floor numbered as 1; above it number 2 and so on, till top floor numbered as 8. Six persons among them like a different lucky number i.e. 2, 3, 4, 5, 6 and 9. No two persons have same lucky number. All information is

not necessarily in the same order. Three persons live between J and N. J lives above N. Two person lives between N and the one who likes (A) The one who likes number 3 does not live on floor number (A) Three persons live between the one who likes number 3 and the one who likes number 6. L lives immediate below the one who likes number 2 and just above the one who likes number (A) L lives on an odd floor. L does not like number 6 and number (A) N does not like number (A) O lives just above P. P lives just above Q. M does not like number 4 and number (A) The one who likes number 5 lives just above the one who likes number 6. P likes number 9.

16. Who among the following likes the number 3?

(A) J

(B) K

(C) The one who lives on 7th floor

(D) The one who lives on 5th floor

(E) None of these

17. How many persons live between the one who likes number 4 and Q?

(A) one   (B) two   (C) three   (D) four

(E) More than five

18. Who among the following lives on floor number 3?

(A) J

(B) K

(C) The one who likes number 3

(D) The one who likes number 6

(E) None of these

19. Which statement among the following is true regarding N?

(A) N likes number 3

(B) N likes number 6

(C) N lives on an odd number floor

(D) N lives on an even number floor

(E) All above statements are true

20. Four of the following five are alike in a certain way and hence they form a group. Which one of the following does not belong to that group?

(A) J-2   (B) L-3   (C) K-4   (D) N-6

(E) P-5

21. If each alphabet in the word "SWITZERLAND" is arranged in alphabetical order from left to right and then each vowel of the word thus formed is changed to the next letter in the English alphabetical series and each consonant is changed to the previous letter in the English alphabetical series. Which of the following will be third from the left?

(A) A   (B) T   (C) J   (D) F

(E) E

Direction(22-24): Study the following information carefully and answer the given questions.

In a certain code language

'bi na za' means 'Reena loves flowers',

'zi ri na sa' means 'Don't touch the flowers',

'la zi pi' means 'Keep in touch',

'mi pi sa za ta ma' means 'Reena is sitting in the lawn'.

22. What would be the code for 'Keep the money'?

(A) mi zi ri   (B) ri sa la   (C) sa pi la

(D) zi sa qa   (E) qa la sa

23. Which of the following word corresponds to the code 'pi'?

(A) is   (B) sitting

(C) in   (D) Either '1' or '3'

(E) Either '1', '2' or '3'

24. Which of the following means 'Don't' in that code language?

(A) zi   (B) ri   (C) na   (D) sa

(E) Either (2) or (4)

25. B is 7 m West of A, D is 15 m North of B. G is 14 m East of D. F is 3 m North of C which is 7 m East of A. E is 10 m South of A.

What is the distance between G and F?

(A) 16 m   (B) 12 m   (C) 11 m   (D) 8 m

(E) Can't determine

Direction (26-30):- Study the following information carefully and answer the questions given below:

Eight persons i.e. P, Q, R, S, T, U, V and W are sitting in a linear row with all of them facing towards the North direction. Four persons among them like a different item i.e. Pen, Paper, Book and Mouse. All information is not necessarily in the same order. Three persons sits between P and R. R sits to the right of P. The one who likes Book is the immediate neighbor of R. As many persons sit to the right of the one who likes Book as there sit to the left of Q. More than four persons sit between W and the one who likes Mouse. W does not sit at the corner of row. U sits to the immediate left of S. S does not like Mouse. V likes Paper. One person sits between the one who likes Paper and the one who likes Pen. U does not like Pen.

26. Who among the following likes Book?

(A) Q   (B) V   (C) R   (D) U

(E) None of these

27. How many persons are sitting between the one who likes Pen and S?

(A) one   (B) two   (C) three   (D) four

(E) More than five

28. Who among the following sits to the immediate left of the one who likes Paper?

(A) Q   (B) The one who likes Pen

(C) The one who likes Mouse   (D) Both (a) and (b)

(E) Both (a) and (c)

29. Which statement among the following is true regarding U?

(A) U likes Pen

(B) U likes Paper

(C) U likes Book

(D) U sits at the left end of the row

(E) All above statements are true

30. Four of the following five are alike in a certain way and hence they form a group. Which one of the following does not belong to that group?

(A) W-Pen   (B) V-Paper   (C) U-Book   (D) T-Mouse

(E) R-Book

Direction (31-35):-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.

31. Statements:

P > Q ≥ R; R < O = W; W < C > R

Conclusion

I: R > W

II: C ≥ P

(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.

32. Statements:

J = K < B; B > D ≥ C; V > B

Conclusion

I: B > C

II: K ≥ C

(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.

33. Statements:

O > E < F; F = W ≥ D; D ≥ B

Conclusion

I: B > E

II: F ≥ B

(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.

34. Statements:

B < C < D; D = G < V; V > K

Conclusion

I: B ≥ K   II: V > B

(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.

35. Statements:

C ≥ R; R < F ≤ V; B > V < H

Conclusion

I: C ≥ V   II: B > C

(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.

QUANTITATIVE APPTITUTE

Direction(36-40) : Pie Chart shows the percentage quantity of five different mixtures A, B, C, D and E of soda and water which has different concentration of soda. Total quantity of all the mixtures together is 500 litres. Study the following pie chart carefully and answer the questions.

Percentage quantity of mixture
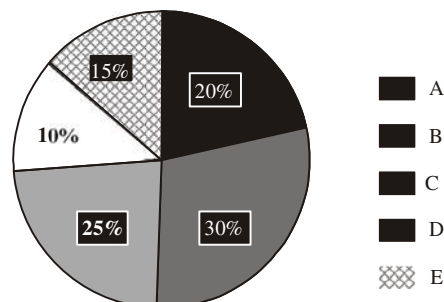
36. If the mixtures A and C have the soda concentration 37.5% and 60% respectively and they are mixed together then find the concentration of soda in the final mixture.

(A) 40%   (B) 55%   (C) 52%   (D) 48%

(E) 50%

37. The soda concentration in mixture E is 20% then find the percentage profit gained by selling the mixture at the cost

(A) 200%   (B) 400%   (C) 500%   (D) 40%

(E) 50%

38. Mixtures B and D have the soda concentration 40% and 30% respectively. Find the amount of profit earned while selling the mixture B and D, if it is sold at the price equivalent to 75% of the cost price of Soda (Cost price of soda is Rs. 20 per litre).

(A) Rs. 1000   (B) Rs. 1200   (C) Rs. 1500   (D) Rs. 2000

(E) Rs. 2500

39. The soda concentration in mixture A is 45%. At what price should mixture A be sold to get 50% profit (Cost price of 1 litres soda is Rs. 20)?
    (A) Rs. 15 per litre   (B) Rs. 14.5 per litre
    (C) Rs. 12. 5 per litre   (D) Rs. 13. 5 per litre
    (E) Rs. 16 per litre

40. Mixtures A and F has the soda concentration 45% and 20% respectively. How many litres of mixture F must be mixed with entire quantity of mixture A such that the new mixture has 30% soda concentration?
    (A) 150 L   (B) 100 L   (C) 120 L   (D) 75 L
    (E) 200 L

41. Veer purchased two mobiles for Rs. 36,000 and he sold first mobile at 30% profit and second mobile at 20% loss. If in this transaction Veer gets no profit no loss, then by how much rupees more than the previous selling price, the second mobile must be sold in order to make a profit of 25% on it?
    (A) Rs. 9720   (B) Rs. 9700   (C) Rs. 9750   (D) Rs. 9690
    (E) Rs. 9780

42. There are three vessels A , B and C, Vessel A and B filled with mixture of milk and Water in the ratio of 5 : 4 and 5 : 3 respectively. 25% of mixture from vessel A taken out and mixed in vessel C, which contains 45 *l* pure milk . If in resulting mixture milk is 250% more than water in vessel C and initial quantity of mixture in vessel B is 20 l less than that of mixture in vessel A, then find the quantity of milk in vessel B?
    (A) 180 liters   (B) 120 liters
    (C) 80 liters   (D) 100 liters
    (E) 140 liters

43. The radius of a semicircle is equal to the radius of a sphere whose surface area is 616 and height of a cylinder is 150% more than radius of semicircle and ratio of height to radius of cylinder is 5 : (A) Then find radius of cylinder? (in cm)
    (A) 14   (B) 7.5   (C) 3   (D) (A) 5
    (E) (A) 5

44. A five letter word is to be formed taking all letters - H, A , R, E and T. What is the probability that the word formed will contain all the vowels together?
    (A) 2/5   (B) 3/5   (C) ½   (D) 2/3
    (E) 3/4

45. Tanya invested Rs 4800 at the rate of x% p.a. and Rs. 2400 at the rate of 2x% p.a. each on compound interest. If she gets Rs. 48 more interest on the amount invested at 2x% than amount invested at X% after two years, then find the value of x/2% ?
    (A) 15%   (B) 20%   (C) (A) 5%   (D) 5%
    (E) 10%

Direction (46-50):- What should come in place of question mark '?' in the following series?

46. 3, 3, 5, 14, 58.5, ?
    (A) 249.75   (B) 316.25   (C) 348.25   (D) 248.5
    (E) 350.5

47. 144, 289, 577, 1155, 2309, ? , 9237
    (A) 4619   (B) 5783   (C) 6928   (D) 3463
    (E) 8092

48. 17, 16, ?, 41, 98.5, 290.5, 1010.75
    (A) 30   (B) 22   (C) 35   (D) 27
    (E) None of these

49. 0.3, 1.2, 4.8, 19.2, 76.8, ?
    (A) 115. 2   (B) 153.6   (C) 230.4   (D) 268.8
    (E) 307.2

50. 30, 48, 85, 126, 209, ? , 357
    (A) 261   (B) 260   (C) 325   (D) 225
    (E) 239

Direction (51-55):-Given below table shows total three types of items (A, B & C) sold by a store on five days of a week. Table also shows total type A items sold by store and percentage of items B and items C sold by store. Read the data carefully and answer following questions:

Note- only three types of items sold by the store.

Days	Items A	% of items B	% of items C
Monday	240	32%	20%
Tuesday	320	48%	12%
Wednesday	420	45%	20%
Thursday	360	56%	20%
Friday	340	22%	10%

51. Total items B sold by store on Monday & Friday together are what percent less than total items C sold by store on Wednesday & Thursday together?
    (A) 60%   (B) 50%   (C) 20%   (D) 30%
    (D) 10%

52. Find the difference between average number of items B sold by store on Tuesday & Thursday and average number of items A sold by store on Thursday & Friday?
    (A) 260   (B) 264   (C) 262   (D) 272
    (E) 268

53. If total items B sold by store on Sunday is 25% more than that sold on Thursday and total items C sold on Sunday is 300% more than that sold on Friday, then find total number of items B&items C sold by store on Sunday ?
    (A) 1250   (B) 1150   (C) 1050   (D) 950
    (E) 1350

54. Total items C sold by store on Wednesday is what percent more than total items C sold by store on Monday and Tuesday together?

(A) $26\frac{22}{49}\%$ (B) $24\frac{22}{49}\%$ (C) $22\frac{22}{49}\%$ (D) $21\frac{22}{49}\%$

(E) $18\frac{22}{49}\%$

55. Find the ratio between total items sold by store on Monday to total items sold by store on Thursday?

(A) 1 : 5   (B) 1 : 3   (B) 1 : 7   (C) 1: 4

(D) 1 : 2

Directions (56-60):- Determine the approximate value of '?' in the following question. (You are not expected to calculate the exact value)

56. $(783.81 \div 3.91) - (3.5 \times 3.99) = 170.15 + ?$

(A) 12   (B) 10   (C) 30   (D) 20

(E) 8

57. $(172.14 \div 8.10) \times 11.88 = ? \times 5.81 + 12.12$

(A) 22   (B) 45   (C) 49   (D) 31

(D) 41

58. $(221.91 \div 36.89) \times 4.05 = 9.15 \times ? - 39.20$

(A) 12   (B) 14   (C) 7   (D) 2

(E) 11

59. $(180.18 \div 3.16) + 44.14 = 15.96 \times ? + 7.98$

(A) 11   (B) 12   (C) 6   (D) 1

(E) 9

60. $(311.85 \div 7.91) + 70.80 = 33.11 \times 3.90 - ?$

(A) 11   (B) 22   (C) 27   (D) 15

(E) 32

61. Ankit, Bhavya and Chiru together starts a business. Bhavya invested 25% more amount than Ankit as well as less amount than Chiru. If ratio of profit sharing of Ankit, Bhavya and Chiru is 8 : 15 : 25, then find for what time Ankit invested, if Chiru invested for 20 months.

(A) 6 months (B) 9 months (C) 12 months

(D) 15 months (E) 18 months

62. Anurag is 40% less efficient than Bholu, who can do the same work in 20% less time than Chotu. If Anurag and Bholu together can complete 80% of work in 12 days, then in how many days 60% of work can be completed by Bholu and Chotu together.

(A) 2 days   (B) 4 days   (C) 6 days

(D) 8 days   (E) 10 days

63. Three years ago, average age of 'Amit', 'Bittu' and 'Chitu' is 27 years. Four years hence, ratio of Amit and Chitu's age is 7 : 10. If Bittu is 6 years younger than Chitu, then find present age of 'Amit'?

(A) 24 years   (B) 27 years   (C) 30 years

(D) 28 years   (E) 36 years

64. X, Y and Z invested their amount on simple interest in the ratio of 4 : 5 : 8 respectively. Rate of interest for X, Y and Z is 12.5%, 10% and 20% respectively and after two years of investment X , Y and Z joined a business with the amount obtained from interest only for 12 months, 18 month and 15 months respectively. If total profit from business is Rs 8450, then find the difference between profit shares of Y and Z?

(A) Rs. 3625   (B) Rs. 3650   (C) Rs. 3850

(D) Rs. 3750   (E) Rs. 3250

65. Speed of a boat in still water is 20 km/hr and speed of current is 4 km/hr, if time taken by boat to cover a distance of (d - 40) km upstream is one hour more than the time taken by boat to cover a distance of (d - 24) km in downstream, then find time taken by boat to cover a distance of (d + 48) km in downstream and in upstream both?

(A) 16.5 hours   (B) 17 hours

(C) 18 hours   (D) 17.5 hours

(E) 18.5 hours

Direction (66-70): The bar graph provided below gives the data of the production of paper (in lakh tonnes) by three different companies X,Y,Z over the years. Study the bar chart and answer the questions.

Production In lakh tonnes
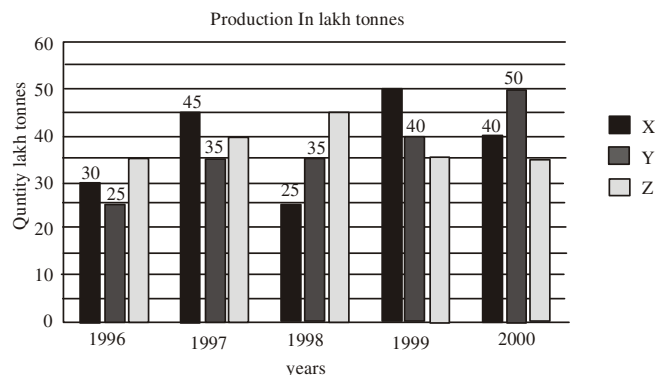
66. What is the difference between the production of Company Z in 1998 and Company Y in 1996?

(A) 10,00,000 tonnes   (B) 15,00,000 tonnes

(C) 20,00,000 tonnes   (D) 25,00,000 tonnes

(E) 12,50,000 tonnes

67. What is the ratio of the average production of Company X in the period 1998-2000 to the average production of company Y in the same period

(A) 23 : 25   (B) 24 : 27

(C) 25 : 26   (D) 27 : 29

(E) None of these

68. In which year the percentage change (rise/fall) in the production of Company Y for the given five years, the maximum?

(A) 2000   (B) 1999   (C) 1997

(D) 1998   (E) 1996

69. What is the percentage increase in the production of Company Y from 1996 to 1999?

(A) 40% (B) 50% (C) 55% (D) 60%

(E) 45%

70. In which year the percentage of production of Company Z to the production of company Y is maximum?

(A) 1998 (B) 1996 (C) 2000 (D) 1999

(E) 1997

ENGLISH LANGUAGE

Direction(71-75):-In the following sentence, a part of the sentence is underlined. Below are given alternatives to the underlined part, which may improve the sentence. Choose the correct alternative. In case no improvement is needed, choose the alternative that indicates 'No improvement'

71. Islam is one of the world's largest religions with an estimating 1100-1300 million believers which was founded in the 7th century by the Prophet Mohammad.

A. Largest religious groups with an estimated

B. Largest religions with an estimation of

C. Largest religions with an estimated

(A) A, B and C (B) Only C

(C) Both A and B (D) Only B

(E) No improvement.

72. The laws of most countries today are unified into two kinds i.e., criminal law and civil law.

A. Cleaved into, B. Converged into, C. Blended into

(A) Both B and C (B) Only C

(C) Only A (D) Both A and B

(E) No improvement

73. The human mind is never stationary, it is impeding or it retrogrades.

A. It advances, B. It retracts, C. It impedes

(A) Both B and C (B) Only A

(C) Both A and B (D) Only C

(E) No improvement

74. Nothing is so easy and inviting as the retort into abuse and sarcasm, but it is a paltry and an unprofitable contest.

A. As the retort by abuse, B. As the retort of abuse

C. As the retort for abuse

(A) Only B (B) Both B and C

(C) Both A and B (D) Only A

(E) No improvement

75. The necessity by amusing made me a carpenter, a bird-catcher and a gardener.

A. Necessary amusement, B. Necessity of amusement

C. Necessity of amusing

(A) Both A and B (B) Only B

(C) Both B and C (D) Only A

(E) No improvement

Direction (76-82):- Read the following passage carefully and answer the questions given below them. Certain words/ phrases have been printed in bold to help you locate them while answering some of the questions.

Early in its second term, on July 1, the Narendra Modi government constituted a High Powered Committee of Chief Ministers for Transformation of Indian Agriculture. Maharashtra Chief Minister Devendra Fadnavis was appointed the committee's convenor. The Committee is supposed to submit its report within two months. Its terms of reference (ToR) pertain largely to matters related to agri-markets. This includes reforming the Agricultural Produce and Livestock Contract Farming and Services Act of 2018 and the Essential Commodities Act (ECA) as well as suggesting measures to reinvigorate the e-Nam scheme.

The ToR does talk of quality seeds and farm machinery but the emphasis seems to be on getting the markets right. We welcome this approach. In fact, we have, in the past, argued for the necessity of setting up an Agri-Markets Reforms Council on the lines of GST Council. However, transforming agriculture in the medium to long run requires fundamental reforms in land institutions as well. This is what is missing in the new committee's ToR. It may be worth recalling that in its first term, the Narendra Modi government had set up an expert committee on land reforms, chaired by T Haque, which recommended a Model Land Lease Act (2016). The High Powered Committee of Chief Ministers should give urgency to the implementation of this recommendation.

Two fundamental reasons make it imperative that urgency is accorded to the liberalisation of land lease markets. One, the size of the average holding has been declining in India for long This raises questions about the economic viability of such tracts, especially since they do not provide a respectable income to farmers. Two, restrictive tenancy laws have generated oral (informal) tenancy that is said to be much higher than formal tenancy in magnitude. This is adversely impacting land-use efficiency.

As per official records (NSSO, 2012-13), only about 10 per cent of agricultural land is under tenancy, down from 20 per cent in 1953-5(A) However, experts believe that official estimates hugely under-report actual tenancy. It is generally believed, based on several micro-level surveys that about a third of the agricultural land in India is under tenancy. It is oral tenants who are most insecure. They do not have legal sanction and are not recognised as farmers. This deprives them from availing institutional credit, crop insurance, government-sponsored social benefit schemes and relief support. The fear of eviction from the land also disincentivises them from making long-term investments in land improvement. This results in low capital formation and hurts farm productivity. Even the landowners fear losing their proprietory rights, if they lease out for longer periods. As a result, many of them prefer to keep their lands fallow. Rough estimates suggest that about 17 million hectares of cultivable land in the country is lying fallow.

In this context, it may be worth noting that China has lately revised its land lease laws, where farmers can lease out their land, even to corporate entities for cultivation for up to 30 years. Such a move can help attract long-term investments in high-value crops - those grown in orchards

One reason landowners fear leasing out their lands for long is the absence of tamper-proof land records with the revenue departments. So, one of the lowest hanging fruits is to digitise and geo-tag land records and link them with Aadhaar and the bank accounts of farmers. This will create a centralised, transparent and easily assessable land records system. It can then help any class of farmers operating a piece of land to access bank credit and crop insurance. Some efforts are underway in this area, but the results are far from satisfactory. Only three states (not union terrritories) Odisha, Sikkim and Tripura - have completed 100 per cent computerisation of land records. Many others have computerised 80 to 95 per cent of their land records. Liberalising land lease markets, with computerisation of land records and geo-tagging of farms, though challenging, can give a high pay-off with enhanced capital formation. Crop insurance could also be linked to this platform.

76. According to the author, what are the major issues that need to be addressed by The High Powered Committee of Chief Ministers?
   (i) Decrease in average holding of land
   (ii) Improper irrigation facilities
   (iii) Rise in informal tenancy over formal tenancy
   (A) Only (i)   (B) Only (iii)
   (C) Both (i) and (iii)   (D) Both (ii) and (iii)
   (E) All of the above.

77. Oral tenants of the country are in troubled state as
   (A) they lack eligibility card for authorised tenants.
   (B) they lack assured access to agricultural credit
   (C) they have no legal sanction and are not recognised as farmers
   (D) Both (b) and (c)
   (E) None of these.

78. As per the passage which of the following is/are the reason(s) for not leasing owners' land?
   (A) Fear of losing their land
   (B) High cost to benefit ratio
   (C) absence of proper land records with concerned authorities
   (D) Both (a) and (c)
   (E) None of these.

79. What could be the possible steps government take to help the landless farmer of the country?
   (i) Providing them access to formal credit
   (ii) Providing insurance to the crop
   (iii) Providing them with technological support
   (A) Only (i)   (B) Only (ii)
   (C) Only (iii)   (D) Both (ii) and (iii)
   (E) Both (i) and (ii)

80. Which of the following point(s) has/have been left out in the Terms of Reference of the High Powered Committee?
   (A) Fundamental reforms in land institutions.
   (B) Source of the credit for supporting the marginal farmers
   (C) Women's participation in the transformation
   (D) Both (b) and (c)
   (E) None of these.

81. Which of the following statement(s) is/are true in context of the passage?
   (A) There has been increase in the Land under tenancy in the last couple of decades
   (B) Three states have completed the digitalisation of Land Records
   (C) The delay in implementation of the Land reform bill is due to lack of political will.
   (D) Both (a) and (c)
   (E) None of these.

82. Which of the following represent the closest meaning to the phrase ' lowest hanging fruits' as used in the passage?
   (A) Well established rule in a field
   (B) First outcome of any action
   (C) First step in a sequence
   (D) Most easily achieved task
   (E) None of these.

Direction (83-85):- In each of the following sentences, there is a blank space. Below in each sentence, there are four phrasal verbs/Idioms are given out of which one can be used to fill the blank to make the sentence grammatically and coherently correct. Find the most appropriate phrasal verb/ Idiom that fit into the blank contextually. If none of the given phrasal verb/Idiom can fill the given blank, choose option (e), 'None of these' as your answer.

83. Jenny rang earlier and _____you, so I told her you were fine.
   (A) ask over   (B) asked after (C) cap off   (D) bag out
   (E) None of these.

84. I have no idea, but I'll _____at work and see if anyone can help.
   (A) Pick up   (B) Mix up (C) Pull ahead (D) ask around
   (E) None of these.

85. You should always _____important files and documents so that you won't lose all your work if something goes wrong with the hardware.
   (A) nail down (B) cut up   (C) back up   (D) carry on
   (E) None of these.

Direction (86-90):- The following sentences form a paragraph. The first and the fourth sentences of the paragraph are given. The rest of the sentence are numbered as P, Q, R, S and T. These five parts are not given in their proper order. Read the sentences and choose the alternative that arranges them in the correct order.

(A) Gender inequality is the main social issue in India due to which women remain voiceless in this male dominated country.
P. To really bring about empowerment, women need to be aware about their rights from their own end.

Q. Women empowerment is something that needs to happen in this country to equalize the value of both genders.

(B) Inequalities between men and women in the society generate lots of issues which become a big obstruction in its way to success.

R. They need to take positive steps and get involved in all activities instead of restricting themselves to household chores and family responsibilities.

S. Hence uplifting women, by all means should be the utmost priority of the nation.

T. It is the birth right of the women to be recognized as equals of men in a society.

86. Which of the following is the SECOND sentence after rearrangement?

(A) P   (B) Q   (C) R   (D) S

(E) T

87. Which of the following is the THIRD sentence after rearrangement?

(A) P   (B) Q   (C) R   (D) S

(E) T

88. Which of the following is the FIFTH sentence after rearrangement?

(A) P   (B) Q   (C) R   (D) S

(E) T

89. Which of the following is the SIXTH sentence after rearrangement?

(A) P   (B) Q   (C) R   (D) S

(E) T

90. Which of the following is the SEVENTH sentence after rearrangement?

(A) P   (B) Q   (C) R   (D) S

(E) T

Direction (91-95) In each of the questions given below four words are given in bold. These four words may or may not be in their correct position. The sentence is then followed by options with the correct combination of words that may replace each other in order to make the sentence grammatically and contextually correct. Find the correct combination of the words that replace each other. If the sentence is correct as it is then select option (e) as your choice.

91. An available (A) $100 million would be additional (B) to Bhutan under a standby (C) swap arrangement to meet the foreign (D) exchange requirement.

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

(E) No replacement required.

92. Jammu and Kashmir Director (A) General of Police Dilbagh Singh said on Saturday that Kashmir (B) were relaxed in one-third of the restrictions (C) Valley, and people were cooperating (D) with the authorities.

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

(E) No replacement required.

93. (A) The wheels (A) of a running train make a rhythmic (B) sound that may be off-tune if any wheel (C) has a flat tyre (D).

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

(E) No replacement required.

94. We had a deliberated (A) meeting, where we comprehensive (B) on the relations (C) between India and Bhutan (D)

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

(E) No replacement required.

95. The two leaders Network (A) an e-plaque on the interconnection (B) between India's National Knowledge unveiled (C) and Bhutan's Druk Research and Education (D) Network.

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

(E) No replacement required.

Direction (96-100) :- The following question consists of a sentence with two blanks. You are given four options, each containing two words. Choose the option containing words which fill the respective blanks correctly, making the sentence meaningfully complete.

96. The exiled people arrived in thousands on the shores of Christmas island, seeking _____ from the political _____ in Syria.

(A) Regenerate, people   (B) Refuge, unrest

(C) Aspect, unjust   (D) Civil, population

(E) Mandatory, violation

97. Discovery of the wheel is the _____ upon which the modern _____ of man is built.

(A) Cornerstone, civilization

(B) Structure, country

(C) Nebulous, development

(D) Artificial, agriculture

(E) Dedication, sanctuary

98. According to the report, most of the _____ presented in court was _____ by the accused employees.

(A) Restive, engaged   (B) Ruthless, entitled

(C) Envelopes, raptured   (D) Treaties, festooned

(E) Evidence, fabricated

99. Sarita watched in _____ as her coworkers _____ the credit for her brilliant work in the project.

(A) Amazement, launched   (B) Surprise, renounced

(C) Astonishment, arrogated   (D) Depression, assumed

(E) Rejection, seized

100. This decision follows the _____ in Itanagar, which included _____ attacks on the residence of the Deputy Chief Minister.

(A) Vision, mild   (B) Violence, arson

(C) Passivity, incendiarism   (D) Ferocity, douse

(E) Gaiety, merciful

I B T Institute Pvt. Ltd

ANSWER KEY

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

HINTS & SOLUTION

Directions (1-5)

Floors	People in Flats		
	1	2	3
4	L	G	X
3	K	F	H
2	M	X	J
1	N	I	O

Direction (6-10)

Word	Code
We	Xf
Are	Bf
Welcome	Xg
Great	Hu
Going	Hh
Cool	Dm
Persons	Qt
Being	Ch

11. (B) 469 348 968 517 249

When these numbers are subtracted by 5, we get:

464 343 963 512 244

Here, 343 is a cube of 7

512 is a cube of 8

Hence, there are two numbers which is a perfect cube.

12. (A) 469 348 968 517 249

When digits are arranged in ascending order, we get:

469 348 689 157 249

That is, 689 > 469 > 348 > 249 > 157

Hence, the third lowest number will be 348.

13. (D) 469 348 968 517 249

After 1st and 3rd digits are interchanged, we get:

964 843 869 715 942.

That is, 964 > 942 > 869 > 843 > 715.

Second highest number is 942.

Hence, 249 is the correct answer.

14. (B) 469 348 968 517 249

$4 + 6 + 9 = 19$

$3 + 4 + 8 = 15$

$9 + 6 + 8 = 23$

$5 + 1 + 7 = 13$

$2 + 4 + 9 = 15$

So, clearly 19 is the 2nd highest number which corresponds to 469.

Hence, 469 is the correct answer.

15. (C) 469 348 968 517 249

If the odd digits within the number is subtracted by 1and even digit within the number is added by 1, we get:

$469 \rightarrow 578$

$348 \rightarrow 259$

$968 \rightarrow 879$

$517 \rightarrow 406$

$249 \rightarrow 358$

Here, 879 is the highest which is obtained from 968.

Hence, 968 is the correct answer.

Diection (16-20)

	Case 4		
Floor	Persons	Number	
8	K	2	
7	L		
6	J	4	
5	O	3	
4	P	9	
3	Q		
2	N	5	
1	M	6	

21. **(D)** Each alphabet in the word is arranged in alphabetical order from left to right.

⇒ (Left) ADEILNRSTWZ (Right)

Each vowel of the word is changed to the next letter in the English alphabetical series and each consonant is changed to the previous letter.

⇒ (Left) BCFJKMQRSVY (Right)

Letter from third to the left = F

TRICK:

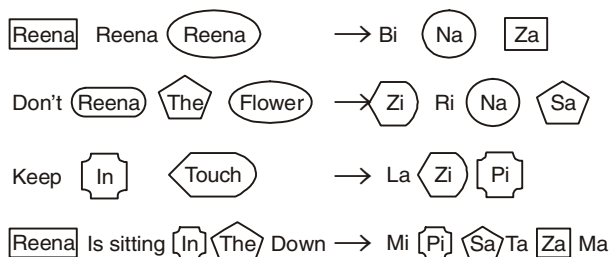Arrange only first three letters that would come at the starting,

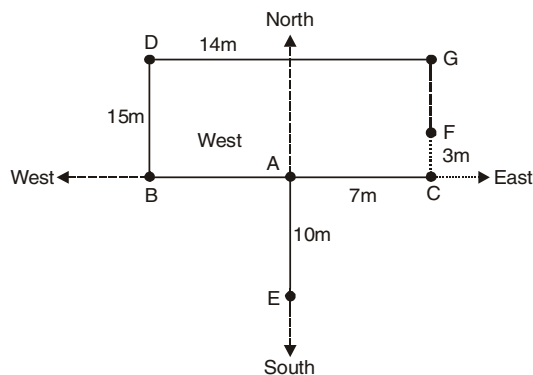i.e:ADE

Change as per the operation:

i.e. Vowel ? Vowel + 1

Consonant ? consonant - 1
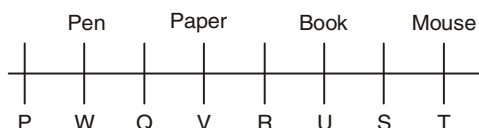
we get, BCF, the third letter from left is: F

DIRECTION (22-24)

25. **(D)**

Direction (26-30)

31. **(D)** I: R > W (False)

II: C ≥ P (False)

32. **(A)** I: B > C (True)

II: K ≥ C (False)

33. **(B)** I: B > E (False)

II: F ≥ B (True)

34. **(B)** I: B ≥ K (False)

II: V>B (True)

35. **(D)** I: C ≥ V (False)

II: B > C (False)

36. **(E)** Total quantity of mixture A = 500 × 0.2 = 100 L

Total quantity of mixture C = 500 × 0.25 = 125 L

Mixtures A and C have the soda concentration 37.5% and 60% respectively.

∴ Quantity of Soda in mixture A = 100 × 0.375 = 37.5 L and quantity of Soda in mixture C = 125 × 0.6 = 75 L

∴ Quantity of soda in the final mixture = 37.5 + 75 = 112.5 L

∴ Concentration of soda in the final mixture = 112.5/ [100 + 125] × 100 = 50%

37. **(B)** Total quantity of mixture E = 500 × 0.15 = 75 L

Since the soda concentration of mixture E is 20%, The quantity of Soda in the mixture E =75 × 0.2 = 15 L

Suppose the cost price of Soda = Rs. X

∴ Profit percentage = [75X - 15X]/(15X) = 400%

38. **(C)** Total quantity of mixture B = 500 × 0.3 = 150 L

Total quantity of mixture D = 500 × 0.1 = 50 L

Mixture B and D have the soda concentration 40% and 30% respectively.

∴ Quantity of Soda in the mixture B = 150 × 0.4 = 60 L

⇒ Quantity of Soda in the mixture D = 50 × 0.3 = 15 L

∴ Total quantity of Soda = 60 + 15 = 75 L

Since Cost price of soda is Rs. 20 per litre,

Total cost of mixture B and D = 20 × 75 = Rs. 1500

Price at which the mixture is to be sold = 20 × 0.75 = Rs. 15 per litre

∴ Total selling price of mixture B and D = (150 + 50) × 15 = Rs. 3000

∴ Amount of profit earned = 3000 - 1500 = Rs. 1500

39. **(D)** Total quantity of mixture A = 500 × 0.2 = 100 L

∴ Quantity of Soda in the mixture A = 100 × 0.45 = 45 L

∴ Cost of soda = 20 × 45 = Rs. 900

In order to get 50% profit,

Amount that should be received = 900 × 150/100 = Rs. 1350

Since total quantity of mixture, A is 100 L;

∴ Selling price at which mixture A must be sold = 1350/100 = Rs. 13.5 per litre

40. **(A)** Total quantity of mixture A = 500 × 0.2 = 100 L

∴ Quantity of Soda in the mixture A = 100 × 0.45 = 45 L

Let X litres of mixture F is been taken,

Quantity of Soda in X litres of mixture F = (0.2 × X) litres

Total quantity of Soda = (45 + 0.2X) litres

Total quantity of new mixture = (100 + X) litres

According to the question,

(Amount of soda in the mixture) / (Total quantity of mixture) = 30/100

∴ (45 + 0.2X) / (100 + X) = 30/100

∴ 450 + 2X = 300 + 3X

∴ X = 150

? 150 L of mixture F must be mixed in order to get 30% soda concentration in the new mixture.

41. (A) Let cost price of first mobile = Rs. x

And, cost price of second mobile = Rs. (36000 – x)

$$36000 = x \times \frac{130}{100} + (36000 - x) \times \frac{180}{100}$$

x = Rs. 14400

Cost price of second mobile = (36000 – 14400) = Rs. 21600

Selling price of second mobile = $21600 \times \frac{180}{100}$

= Rs. 17280

For 25% profit second mobile should sold at =

$21600 \times \frac{125}{100}$ = Rs. 27000

Required much price than previous selling price = 27000 – 17280 = Rs. 9720

42. (D) Let total mixture in vessel A = 9x liters

And, total mixture in vessel B = 8y liters

$$\frac{9x \times \frac{25}{100} \times \frac{5}{9} + 45}{9x \times \frac{25}{100} \times \frac{4}{9}} = \frac{7}{9}$$

$$\frac{12.5x + 45}{x} = \frac{7}{2}$$

2.5x + 90 = 7x

4.5x = 90

$$x = \frac{90}{4.5}$$

x = 20

Initial quantity of mixture in vessel B = 20 × 9 – 20 = 160 liters

Quantity of milk in vessel B = $160 \times \frac{5}{8}$ = 100 liters

43. (D) Radius of sphere = radius of semicircle

Surface area of sphere = 4π (radius)²

(radius of sphere)² = $\frac{616 \times 7}{4 \times 22}$ = 49 cm²

(radius of sphere) = 7 cm

Height of cylinder = 7 × 2.5 = 17.5

Radius of cylinder = $\frac{17.5}{5}$ = 3.5 cm

44. (A) Total words than can be formed = 5! = 120

As vowels are together

i.e. H, R, T, AE

Totat words = 4! × 2! = 48

So, Required probability = $\frac{48}{120} = \frac{2}{5}$

45. (D) Principal = Rs. 4800

Interest earned with X% in two years

$$= x + x + \frac{x \times x}{100} = \left(2x + \frac{x^2}{100}\right)\%$$

Principal → Rs. 2400

Interest earned with 2x% in two years

$$= 2x + 2x + \frac{4x^2}{100} = \left(4x + \frac{4x^2}{100}\right)\%$$

$$24 \times \left(4x + \frac{4x^2}{100}\right)\% - 48 \left(2x + \frac{x^2}{100}\right) = 48$$

46. (B) ⇒ 3 × 1.5 - 1.5 = 3

⇒ 3 × 2.5 - 2.5 = 5

⇒ 5 × 3.5 - 3.5 = 1

⇒ 14 × 4.5 - 4.5 = 58.5

⇒ 58.5 × 5.5 - 5.5 = 316.25

∴ ? = 316.25

47. (A) ⇒ (2 × 144) + 1 = 289

⇒ (2 × 289) - 1 = 577

⇒ (2 × 577) + 1 = 1155

⇒ (2 × 1155) - 1 = 230

⇒ (2 × 2309) + 1 = 4619 = ?

(2 × 4619) - 1 = 9237

48. (B) ⇒ 17 × 1.0 - 1 = 16

⇒ 16 × 1.5 - 2 = 22

⇒ 22 × 2 - 3 = 41

⇒ 41 × 2.5 - 4 = 98.5

⇒ 98.5 × 3 - 5 = 290.5

⇒ 290.5 × 3.5 - 6 = 1010.75

∴ ? = 2

49. (E) $\Rightarrow 1.2/0.3 = 4$

$\Rightarrow 4.8/1.2 = 4$

$\Rightarrow 19.2/4.8 = 4$

$\Rightarrow 76.8/19.2 = 4$

$\Rightarrow$ The next number in the sequence $= (?/76.8) = 4$

$\Rightarrow ? = (76.8 \times 4) = 307.2$

$\therefore$ Next number in the series $= 307.2$

50. (B) $\Rightarrow 15 \times 2 = 30$

$\Rightarrow 16 \times 3 = 48$

$\Rightarrow 17 \times 5 = 85$

$\Rightarrow 18 \times 7 = 126$

$\Rightarrow 19 \times 11 = 209$

$\Rightarrow 20 \times 13 = 260 = ?$

$\Rightarrow 21 \times 17 = 357$

51. (B) Total items B sold by store on Monday and Friday together

$\dfrac{240}{48} \times 32 + \dfrac{340}{68} \times 22$

$= 160 + 110 = 270$

Total items C sold by store in Wednesday & Thursday together

$= \dfrac{420}{35} \times 20 + \dfrac{360}{24} \times 20$

$= 240 + 300 = 540$

Required percentage $= \dfrac{540 - 270}{540} \times 100$

$= \dfrac{270}{540} \times 100 = 50\%$

52. (C) Average number of items B sold by store on Tuesday & Thursday

$= \dfrac{\dfrac{320}{40} \times 48 + \dfrac{360}{24} \times 56}{2} = \dfrac{384 + 840}{2} = 612$

Average number of items A sold by store on Thursday & Friday

$= \dfrac{360 + 340}{2} = \dfrac{700}{2} = 350$

Required difference $= 612 - 350 = 262$

53. (A) Total items B sold by store on Sunday

$\dfrac{360}{24} \times 56 \times \dfrac{125}{100} = 1050$

Total items C sold by store on Sunday

$= \dfrac{340}{68} \times 10 \times \dfrac{400}{100} = 200$

Total items B & items C sold by store on Sunday $= 1050 + 200 = 1250$

54. (C) Total items C sold On wednesday $= \dfrac{420}{35} \times 20 = 240$

Total items C sold on Monday & Tuesday together

$= \dfrac{240}{48} \times 20 + \dfrac{320}{40} \times 12$

$= 100 + 96 = 196$

Required percentage $= \dfrac{240 - 196}{196} \times 100$

$= \dfrac{44}{196} \times 100 = 22\dfrac{22}{49}\%$

55. (B) Required ratio $= \dfrac{\dfrac{240}{48} \times 100}{\dfrac{860}{24} \times 100} = \dfrac{500}{1500} = 1 : 3$

56. (D) $\Rightarrow (783.81 \div 3.91) - (1.5 \times 3.99) = 170.15 + ?$

We can write the given values as:

$783.81 \approx 784, 3.91 \approx 4, 3.99 \approx 4$ and $170.15 \approx 170$

Then,

$\Rightarrow (784 \div 4) - (1.5 \times 4) = 170 + ?$

$\Rightarrow (196) - (6) = 170 + ?$

$\Rightarrow 190 = 170 + ?$

$\therefore ? = 190 - 170 = 20$

57. (E) $172.14 \approx 172$ and $8.10 \approx 8$

$11.88 \approx 12$ and $5.81 \approx 6$ and $12.12 \approx 12$

Then,

$\Rightarrow (172 \div 8) \times 12 = ? \times 6 + 12$

$\Rightarrow 21.5 \times 12 = ? \times 6 + 12$

$\Rightarrow 258 = ? \times 6 + 12$

$\Rightarrow 258 - 12 = ? \times 6$

$\Rightarrow ? \times 6 = 246$

$\Rightarrow ? = 246/6$

$\Rightarrow ? \approx 41$

58. (C) $221.91 \approx 222$ and $36.89 \approx 37$

$4.05 \approx 4$ and $9.15 \approx 9$ and $39.20 \approx 39$

Then,

$\Rightarrow (222 \div 37) \times 4 = 9 \times ? - 39$

$\Rightarrow 6 \times 4 = 9 \times ? - 39$

$\Rightarrow 24 = 9 \times ? - 39$

$\Rightarrow 9 \times ? = 39 + 24$

$\Rightarrow 9 \times ? = 63$

$\Rightarrow ? = 63/$

$\Rightarrow ? \approx 7$

59. (C) $180.18 \approx 180$ and $3.16 \approx 3$

$44.14 \approx 44$ and $15.96 \approx 16$ and $7.98 \approx 8$

Then,

$\Rightarrow (180 \div 3) + 44 = 16 \times ? + 8$

$\Rightarrow 60 + 44 = 16 \times ? + 8$

$\Rightarrow 104 = 16 \times ? + 8$

$\Rightarrow 104 - 8 = 16 \times ?$

$\Rightarrow 96 = 16 \times ?$

$\Rightarrow ? = 96 / 16$

$\Rightarrow ? \approx 6$

60. (B) $311.85 \, ? \, 312$ and $7.91 \, ? \, 8$

$70.80 \, ? \, 71$ and $33.11 \, ? \, 33$ and $3.90 \, ? \, 4$

Then,

$\Rightarrow (312 \div 8) + 71 = 33 \times 4 - ?$

$\Rightarrow 39 + 71 = 33 \times 4 - ?$

$\Rightarrow 39 + 71 = 132 - ?$

$\Rightarrow 110 = 132 - ?$

$\Rightarrow ? = 132 - 110$

$\Rightarrow ? \approx 22$

61. (C) Let amount invested by Ankit = Rs. 8x

= Amount invested by Bhavya = Rs. 10x

And Amount invested by Chiru = $10x \times \dfrac{3}{2}$ = Rs. 15x

Ratio of investment of Ankit, Bhavya and Chiru is

= 8 : 10 : 15

Let Ankit, Bhavya and Chiru invested for 'a', 'b' and 'c' months respectively, then

8a, 10b : 15c = 8 : 15 : 25

$\dfrac{8a}{15c} = \dfrac{8}{25}$

$\Rightarrow \dfrac{a}{c} = \dfrac{3}{5}$

If C = 20 months, then a = 12 months

62. (D) Ratio of efficiency of Anurag and Bholu = 3 : 5

$\Rightarrow$ Time taken be Anurag and Bholu alone to complete the work = 5 : 3

Ratio of time taken by Bholu and Chotu alone to complete the work = 4 : 5

$\Rightarrow$ Ratio of time taken by Anurag, Bholu and Chotu alone to complete the work = 20 : 12 : 15

Let, Anurag, Bholu and Chotu alone can complete the work alone in 20x, 12x and 15x days respectively.

Let in 'a' days 'Bholu' and 'Chotu' can complete 60% of work

$\dfrac{12}{20x} + \dfrac{12}{12x} = \dfrac{80}{100}$

$\Rightarrow \dfrac{144 + 240}{240x} = \dfrac{4}{5}$

$\Rightarrow \dfrac{5 \times 384}{4 \times 240} = x$

$\Rightarrow x = 2$

Let in 'a' days 'Bholu' and 'Chotu' can complete 60% of work

$\dfrac{a}{12 \times 2} + \dfrac{a}{15 \times 2} = \dfrac{60}{100}$

$\Rightarrow \dfrac{5a + 4a}{120} = \dfrac{3}{5}$

$\Rightarrow a = \dfrac{3}{5} \times \dfrac{120}{9} = 8$ days

63. (A) Three year ago, sum of age of Amit, Bittu and Chitu together = $27 \times 3 = 81$ years

Four years hence, sum of ages of Amit, Bittu and Chitu together = $81 + 7 \times 3 = 102$ years

Let Four years hence

Amit's age be 7x ?Chitu's age be 10x and Bittu's age be 10x-6

$7x + 10x - 6 + 10x = 102$

$\Rightarrow 27x = 108 \Rightarrow x = 4$

Four years hence, Amit's age = $7 \times 4 = 28$ years

Present age of Amit = 28-4 = 24 years

64. (E) Let X, Y and Z invested Rs. 4x, Rs. 5x and Rs. 8X respectively.

Simple interest received by X after two years

$= 4x \times \dfrac{25}{100} =$ Rs. x

Simple interest received by Y after two years =

$5x \times \dfrac{20}{100} =$ Rs. x

Simple interest received by Z after two years

$= 8x \times \dfrac{40}{100}$

= Rs. 3.2 x

Ratio of profit share of X, Y and Z

$= x \times 12 : x \times 18x : 48x$

= 2 : 3 : 8

Required difference = $8450 \times \dfrac{(8-3)}{(2+3+8)}$

$= 8450 \times \dfrac{5}{13} =$ Rs. 3250

65. (D) Downstream speed = 20 + 4 = 24 km/hr

Upstream speed = 20 – 4 = 16 km/hr

$$\frac{(d-40)}{16} - \frac{(d-24)}{24} = 1$$

$$\frac{3d - 120 - 2d + 48}{48} = 1$$

d = 120 km

Let boat will take T hours to cover a distance of (d + 48) km in downstream and in upstream both

$$T = \frac{120 + 48}{24} + \frac{120 + 48}{16}$$

T = 7 + 10.5

T = 17.5 horus

66. (C) As per bar chart, Difference will be

[45 - 25] × 100000 = 20,00,000 tonnes

Please note: we multiplied it by 100000, because graph is given in "lakh" tones

67. (A) Average production of company X in the period 1998 – 2000

$$\left[\frac{1}{3} \times (25 + 50 + 40)\right] = \left(\frac{115}{3}\right) \text{lakh tonnes}$$

Average production of company Y in the Period 1998 – 2000

$$= \left[\frac{1}{3} \times (35 + 40 + 50)\right]$$

$$= \left(\frac{125}{3}\right) \text{lakh tonnes}$$

Required ratio = $\dfrac{\dfrac{115}{3}}{\dfrac{129}{3}} = \dfrac{115}{125}$

$$= \frac{23}{25}$$

= 23 : 25

68. (C) Percentage change (rise/fall) in the production of Y in comparison to the previous year, for different years are :

For 1997 = $\left[\left(\dfrac{35-25}{25}\right) \times 100\right] = 40\%$

For 1998 = $\left[\left(\dfrac{35-25}{35}\right) \times 100\right] = 0\%$

For 1999 = $\left[\left(\dfrac{40-35}{35}\right) \times 100\right] = 14.29\%$

for 2000 = $\left[\left(\dfrac{50-40}{40}\right) \times 100\right] = 25\%$

So maximum percentage is for year 1997

69. (D) To get the percentage increase in the something, we have to first get the difference between the final value and initial value, then we can get the calculate that difference is what percentage of "Initial value" So let's solve it.

Percentage increase in the production of Company Y from 1996 to 1999

$$\left[\frac{40-25}{25} \times 100\right]\% = \left[\frac{15}{25} \times 100\right]\%$$

70. (B) The percentages of production of Company Z to the production of Company Y in various years is as:

Note: Small thing which should always be taken care of, is to find percentage of which company to which company, means the order. As in this question Company Z to the Company Y.

So lets solve it,

for 1996 = 7/5 = 140%

for 1997 = 40/35 = 114.29%

for 1998 = 45/35 = 128.57%

for 1999 = 35/40 = 87.5%

for 2000 = 35/50 = 70%

Clearly, the ratio is the highest for 1996.

71. **(A)** Option A contains correct alternatives which are used for the improvement of the underlined part of the given sentence.

72. **(C)** Option C contain correct alternative which are used for the improvement of the underlined part of the given sentence.

73. **(B)** Option B contain correct alternative which are used for the improvement of the underlined part of the given sentence.

74. **(B)** Option B contains correct alternatives which are used for the improvement of the underlined part of the given sentence.

75. **(A)** Option A contains correct alternatives which are used for the improvement of the underlined part of the given sentence.

76. **(C)** According to the passage, Option C is correct answer.

77. **(C)** According to the passage, Option C is correct answer.

78. **(D)** According to the passage, Option D is correct answer.

79. **(E)** According to the passage, Option E is correct answer.

80. **(A)** According to the passage, Option A is correct answer.

81. **(B)** According to the passage, Option B is correct answer.

82. **(D)** According to the passage, Option D is correct answer.

    Lowest hanging fruits - to the tasks, actions or goals that may be most easily achieved.

83. **(B)** Option B contains correct word to be filled up in the given sentence.

    Asked after - Enquire about someone's health.

84. **(D)** Option D contains correct word to be filled up in the given sentence.

    Ask around - ask a number of people for information of help.

85. **(C)** Option C contains correct word to be filled up in the given sentence.

    Back up - Make a copy of computer data.

86. **(B)** The Correct Sequence after rearrangement is - 1QS4TPR. So, the SECOND sentence is 'Q'.

87. **(D)** The Correct Sequence after rearrangement is - 1QS4TPR. So, the THIRD sentence is 'S'.

88. **(E)** The Correct Sequence after rearrangement is - 1QS4TPR. So, the FIFTH sentence is 'T'.

89. **(A)** The Correct Sequence after rearrangement is - 1QS4TPR. So, the SIXTH sentence is 'P'.

90. **(C)** The Correct Sequence after rearrangement is - 1QS4TPR. So, the SEVENTH sentence is 'R'.

91. **(D)** Option D is correct answer as the position of word (A) and (B) should be interchanged to make a meaningful and grammatically correct sentence.

92. **(B)** Option B is correct answer as the position of word (B) and (C) should be interchanged to make a meaningful and grammatically correct sentence.

93. **(E)** No replacement is required in this sentence. So, Option E is correct answer.

94. **(D)** Option D is correct answer as the position of word (A) and (B) should be interchanged to make a meaningful and grammatically correct sentence.

95. **(C)** Option C is correct answer as the position of word (A) and (C) should be interchanged to make a meaningful and grammatically correct sentence.

96. **(B)** Option B contains appropriate words to be filled up in the given sentence.

    Refuge - the state of being safe or sheltered from pursuit, danger, or difficulty.

    Unrest - a state of dissatisfaction, disturbance, and agitation, typically involving public demonstrations or disorder.

97. **(A)** Option A contains appropriate words to be filled up in the given sentence.

    Cornerstone - foundation, basis.

    Civilization - the stage of human social and cultural development and organization that is considered most advanced.

98. **(E)** Option E contains appropriate words to be filled up in the given sentence.

    Evidence - proof.

    Fabricated - fake, invent.

99. **(C)** Option C contains appropriate words to be filled up in the given sentence.

    Astonishment - great surprise.

    Arrogate - to take without justification.

100. **(B)** Option B contains appropriate words to be filled up in the given sentence.

    Arson - the criminal act of deliberately setting fire to property.

    Violence - cruelty, force.

LIC ASST. (PRE)
(*Practice Test Paper*)

REASONING ABILITY

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

A, B, C, D, E, F, G and H are sitting around a circular table, facing the center.

G is sitting third to the right of F.

H is not an immediate neighbor of F and G, A is sitting second to the right of H.

B is sitting third to the right of C and C is not an immediate nighbour of G.

D is not an immediate neighbor of H or C.

1. Who is sitting exactly between H and A?
(A) B (B) G (C) C (D) E
(E) None of these

2. Four of the following five are alike in a certain way based on their seating positions in the above arrangement and so form a group. Which one does not belong to the group?
(A) FD (B) HG (C) FC (D) BG
(D) EA

3. How many persons are sitting between B and E starting from B in an anti clockwise direction?
(A) One (B) Two (C) Three (D) Four
(E) None

4. What is the position of E with respect to A?
(A) Third to the left (B) Third to the right
(C) Second to the left (D) Second to the right
(E) Immediate left

5. What is the position of H with respect to D?
(A) Third to the left (B) Third to the right
(C) Second to the left (D) Second to the right
(E) Immediate left

DIRECTION (6-10):- Study the following information carefully and answer the questions given below.

In a certain code,

"All Book Are Great" is coded as "zm al zf fu"

"Some Great Are Cool" is coded as "rf fu zf bm"

"No Cool Are Fun" is coded as "mp bm zf eo"

"None Fun in Book" is coded as "mf eo ho al"

6. What is the code for the word "None"?
(A) zm (B) mf (C) eo (D) ho
(E) Cannot be determined

7. What is the code for the word "Some"?
(A) rf (B) zm (C) al (D) zf
(E) None of the above

8. What is the code for the word "in"?
(A) zm (B) mf (C) eo (D) ho
(E) Cannot be determined

9. What is the code for the word "cool"?
(A) fu (B) mp (C) bm (D) al
(E) None of the above

10. Which of the following word is coded as "rf"?
(A) Some (B) Great (C) Book (D) Are
(E) None of the above

Direction (11-12):- Study the information given below carefully and answer the questions that follow.

P, Q, R, S, T, U, V, W and X are nine houses. R is 4 km East of Q. P is 2 km North of Q and W is 4 km South of P. V is 2 km West of W while S is 6 km East of V and U is 4 km North of V. X is situated just in middle of Q and R while T is just in middle of W and S.

11. Distance between T and V is?
(A) 1 km (B) 1.5 km (C) 2 km (D) 4 km
(E) 5 km

12. What is shortest distance (approximately) one need to cover to reach P from V?
(A) 1 km (B) 2 km (C) 3 km (D) 4.5 km
(E) 5.5 km

Direction (13-14):- Read the following information carefully and answer the questions asked below.

Seven persons are there in a family. Each couple has two children, both are of a different gender. M is the mother of A, who is the father of C. W is the daughter-in-law of P who is married to M. B is the niece of O.

13. How is O related to P?
(A) Daughter-in-law (B) Mother
(C) Daughter (D) Son
(E) Father

14. How is A related to B?
(A) Father (B) Mother (C) Daughter (D) Aunt
(E) Son

15. How many pairs of letters are there in the word 'FRIENDS', each of which have as many letters between them in the word as they have between them in the English alphabet?
(A) one (B) two (C) three (D) four
(E) None

DIRECTION (16-20):- Study the following information carefully and answer the questions given below.

BLUE   PINK   GREY   DOOR   FULL   HUNK

16. If the given words are arranged in the order as they appear in a dictionary from right to left, which of the following word will be the second from the left end?
    (A) BLUE   (B) PINK   (C) GREY   (D) DOOR
    (E) HUNK

17. If the first and the last letters are deleted in the word then how many words will be there with any vowel in them?
    (A) one   (B) two   (C) three   (D) four
    (E) More than four

18. How many letters are there between the first Letter of third word and Last Letter of the second word?
    (A) Two   (B) Three   (C) Four   (D) One
    (E) More than four

19. How many vowels are there in between the first letter of first word and last letter of last word?
    (A) Two   (B) One   (C) three   (D) Five
    (E) Four

20. Is there any meaning full word can be formed from the second letter of the first word, last letter of the fifth word, last letter of last word and fourth letter of third word ,if Yes the what is the third letter of the word formed and if No then Select 'Z' as the answer?
    (A) L   (B) K   (C) Y   (D) F
    (E) Z

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

Eight boxes L, M, N, P, Q, R, S and T are kept one above another not necessarily in the same order. Three boxes are between T and S and neither of them is at the top or bottom position. Two boxes are between R and N and box R is above box N. Two boxes are between S and N. The number of boxes between L and T is same as L and S. Box P is above box Q and more than one box is between P and Q. Box Q is not at the bottom position.

21. How many boxes are between T and S?
    (A) 1   (B) 2   (C) 3   (D) 4
    (E) 5

22. If the place of P and N has been changed, which box will be exactly above Q?
    (A) P   (B) L   (C) Q   (D) R
    (E) M

23. Which box is at the bottommost position?
    (A) L   (B) Q   (C) S   (D) M
    (E) P

24. How many boxes are between R and Q?
    (A) 4   (B) 3   (C) 5   (D) 1
    (E) 0

25. Which box is at the Topmost position?
    (A) P   (B) Q   (C) R   (D) L
    (E) M

DIRECTION (26-30):- 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.

26. Statements: $P > Q < S = T \geq V \geq Y < K$
    Conclusion:
    I. $S \geq Y$ II. $P > K$
    (A) Only conclusion I follows.
    (B) Only conclusion II follows.
    (C) Either conclusion I or II follows.
    (D) Neither conclusion I nor II follows.
    (E) Both conclusions I and II follow.

27. Statements: $J = Q > K; K < M < N; N \geq Z$
    Conclusion :
    I. $J \geq N$ II. $N > K$
    (A) Only conclusion I follows.
    (B) Only conclusion II follows.
    (C) Either conclusion I or II follows.
    (D) Neither conclusion I nor II follows.
    (E) Both conclusions I and II follow.

28. Statements: $A > B \geq D; D = E < C; C > Z > N$
    Conclusion :
    I. $A > C$ II. $D > N$
    (A) Only conclusion I follows.
    (B) Only conclusion II follows.
    (C) Either conclusion I or II follows.
    (D) Neither conclusion I nor II follows.
    (E) Both conclusions I and II follow.

29. Statements: $J < L \geq P = O = X > V \geq T$
    Conclusion :
    I. $V > J$ II. $P > T$
    (A) Only conclusion I follows.
    (B) Only conclusion II follows.
    (C) Either conclusion I or II follows.
    (D) Neither conclusion I nor II follows.
    (E) Both conclusions I and II follow.

30. Statements: $J > L = O; O < X > Z; Z = P$
    Conclusion :
    I. $J > Z$ II. $P \geq L$
    (A) Only conclusion I follows.
    (B) Only conclusion II follows.
    (C) Either conclusion I or II follows.
    (D) Neither conclusion I nor II follows.
    (E) Both conclusions I and II follow.

Direction (31-35):- Read the following information carefully and answer the questions that follow.

Seven persons Ramesh, Suresh, Jignesh, Parmesh, Kalpesh, Saurabh and Surbhi are sitting in a row and all of them are facing to the North direction and lives in different streets Patel, Nehru, Sardar, Gandhi, Bhagat, Dinkar, Bose not necessarily in the same order.

Ramesh lives in Patel street. Ramesh sits one of the ends of the row. Kalpesh sits second to the right of Ramesh and second to the left of the one who lives in Nehru street. Saurabh sits one of the ends of the row, he lives in Gandhi street. Saurabh and Surbhi are immediate neighbours of each other. There are three persons sitting between Surbhi and the one who lives in Sardarstreet. Parmesh lives in Sardarstreet. Jignesh sits immediate left of the one who lives in Nehru street. Kalpesh lives in Bhagatstreet.

31. Jignesh lives in which street?
    (A) Dinkar   (B) Boss   (C) Sardar   (D) Patel
    (E) Either 1 or 2

32. Parmesh lives in which street?
    (A) Sardar   (B) Boss   (C) Patel   (D) Gandhi
    (E) Dinkar

33. How many persons are sit between Kalpesh and Surbhi?
    (A) Two   (B) Three   (C) Four   (D) Five
    (E) One

34. Which streets persons are immediate neighbour of Jignesh?
    (A) Gandhi, Nehru   (B) Bhagat, Nehru
    (C) Boss, Dinkar   (D) Dinkar, Patel
    (E) None of these

35. Find the odd one out?
    (A) Ramesh - Patel   (B) Parmesh - Sardar
    (C) Kalpesh - Bhagat   (D) Saurabh - Bose
    (E) Suresh - Nehru

QUANTITATIVE APTITUDE

DIRECTION (36-40):- The given pie chart shows the distribution (in degree) of total monthly income of a person into 6 different categories. Study the graph carefully and answer the following questions.

Note - Consider all categories as monthly expenditure of the person except savings.
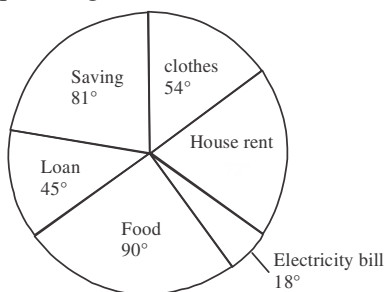
36. If monthly salary is Rs 18000, find monthly expenditure on food?
    (A) Rs 7200   (B) Rs 5400   (C) Rs 4500   (D) Rs 6300
    (E) Rs 6800

37. If difference between monthly expenditure on House rent and Clothes is Rs 2800, then find monthly income of person.
    (A) Rs 48000   (B) Rs 56000   (C) Rs 54000   (D) Rs 42000
    (E) Rs 62000

38. Find the average of monthly expenditure on Food, Clothes and House rent, if monthly expenditure on Loan is Rs 3600.
    (A) Rs 5760   (B) Rs 4670   (C) Rs 6370   (D) Rs 5670
    (E) Rs 5360

39. What is the total monthly expenditure if monthly income of the person is Rs 84000?
    (A) Rs 65000   (B) Rs 64900   (C) Rs 65900   (D) Rs 65100
    (E) Rs 64100

40. Monthly expenditure on Clothes is what percent of monthly expenditure on House rent?
    (A) 90%   (B) 75%   (C) 50%   (D) 66.67%
    (E) 133.33%

DIRECTION (41-45):- What will come in place of question mark (?) in the following question?

41. $\sqrt{2500} + \sqrt{1600} = 10 \times \sqrt{?}$
    (A) 64   (B) 100   (C) 25   (D) 9
    (E) 81

42. $1234 + 2345 = (?) + 3456 - 4567$
    (A) 4610   (B) 4490   (C) 4890   (D) 4690
    (E) 4640

43. $10^2 \times 10^4 \div 10^2 = 10^?$
    (A) 1   (B) 2   (C) 3   (D) 4
    (E) 6

44. $2\dfrac{1}{5} + 1\dfrac{1}{20} = ?$
    (A) 13/4   (B) 13/5   (C) 15/4   (D) 14/5
    (E) 12/5

45. $3^{(2/3)} \times 3^{(1/3)} \times 3 = 9^{(?)}$
    (A) 1/3   (B) 1   (C) 2/3   (D) 1/2
    (E) 2

DIRECTION (46-50):- Find the missing no. in the following series.

46. 4, 12, 48, 240, 1440, ?
    (A) 9080   (B) 10280   (C) 10080   (D) 12080
    (E) 11080

47. ?, 12.7, 14.9, 18.2, 22.6, 28.1, 34.7
    (A) 12.8   (B) 12.2   (C) 11.5   (D) 11.6
    (E) 11.1

48. 13, 17, 19, 23, 29, 31, ?
    (A) 37   (B) 33   (C) 35   (D) 39
    (E) 41

I B T Institute Pvt. Ltd

49. 16, 8, 24, 6, 30, ?, 35
    (A) 4   (B) 5   (C) 6   (D) 7
    (E) 3

50. 7, 15, 24, ? 45, 57, 70
    (A) 33   (B) 37   (C) 39   (D) 36
    (E) 34

51. A alone can complete a work in 12 days. While B alone can complete the same work in 15 days. The efficiency of C is 25% less than that of B. In how many days they altogether can complete the whole work?
    (A) 10   (B) 8   (C) 5   (D) 4
    (E) None of these

52. Find the difference between CI and SI on Rs. 475.60 for 2 years at the rate of 7% per annum.
    (A) 2.6036   (B) 2.3304   (C) 3.4079   (D) 3.7024
    (E) None of these

53. A and B started a business with the capital of Rs. 60000 and Rs.80000 respectively. After 6 months, B left the business and C joins A with the capital of Rs. 120000. If after one year the profit earned is Rs. 80000, then find the share of B.
    (A) Rs. 36000 (B) Rs. 40000 (C) Rs. 20000 (D) Rs. 16000
    (E) Rs. 18000

54. A is 6 years older than B. The ratio of ages of B and C is 9 : 5. If the age of C is 30 years, find the age of A.
    (A) 60 years   (B) 80 years (C) 54 years (D) 56 years
    (E) 55 years

55. In a garden there are three types of flowers rose, lotus and lily are in the ratio 7 : 9 : 5. If the difference between rose and lily is 200. What is the total number of flowers in the garden?
    (A) 2200   (B) 2100   (C) 2000   (D) 3000
    (E) None of these

56. Raheem spends 36% of his monthly income on daily spendings, 40% on house rent and children fee together and rest amount he saves for future needs. If his total monthly savings be Rs. 14,400, then find his total monthly income.
    (A) Rs. 45,000 (B) Rs. 40,000 (C) Rs. 48,000 (D) Rs. 60,000
    (E) Rs. 55,000

57. A man covers half of total distance with 12 km/h and another half distance with 24km/h. Find his average speed.
    (A) 12 km/h   (B) 16 km/h   (C) 10 km/h   (D) 18 km/h
    (E) 6 km/h

58. Rajjo borrows Rs. 6300 from PNB on compound interest at the rate of $33\frac{1}{3}\%$ % p.a. for two years. Find the total interest given by Rajjo to the bank after 2 years
    (A) Rs.4,100   (B) Rs.3,900 (C) Rs.4,900
    (D) Rs.4,600   (E) Rs. 4,500

59. A fraction becomes 5/3 when 20% of numerator is added to its numerator and 30% of denominator is subtracted from its denominator. Find the fraction.
    (A) 35/36   (B) 36/25   (C) 33/35   (D) 27/35
    (E) 35/33

60. I bought 16 pencils at the rate of Rs 9 per dozen and sold all of them at the rate of Rs 12 per dozen. What is the overall profit percentage in this transaction?
    (A) $66\frac{2}{3}\%$ (B) $22\frac{1}{7}\%$ (C) 22%   (D) $33\frac{1}{3}\%$
    (E) 44%

Direction (61-65):- Study the following table carefully and answer the question. Investment (in crores) by different Companies From 2013 to 2018.

Company	Years						
	2013	2014	2015	2016	2017	2018	Total
RIL	95	100	125	110	80	90	600
TCS	80	90	100	70	120	110	570
ONGC	75	80	115	120	90	70	550
HUL	80	100	120	70	130	150	650
HCL	90	100	70	80	120	130	590
ITC	85	75	90	110	100	120	580
Total	505	545	620	560	640	670	3540

61. In which of the following years the investments of company RIL was maximum if all the company taken together in the same year?
    (A) 2014   (B) 2015   (C) 2016   (D) 2018
    (E) Cannot be determined

62. In 2017, the investment of which company has the minimum share of the investment over the years?
    (A) TCS   (B) RIL   (C) ONGC   (D) HUL
    (E) All of the above

63. What is the Percentage increase in the investment of company ONGC from 2013 to 2016?
    (A) 25%   (B) 60%   (C) 50%   (D) 45%
    (E) 37.5%

64. What is the ratio of average investment of company RIL to than that of company ITC?
    (A) 23 : 29   (B) 30 : 23   (C) 23 : 19   (D) 30 : 29
    (E) 28 : 37

65. How much more/less is the investment (in crores) by company HCL, HUL and ITC in the year 2015 than the investment by the same three in the year 2013?
    (A) 25   (B) 30   (C) 45   (D) 35
    (E) 15

DIRECTION (66-70):- Simplify the following questions and find the value of (?)

66. $24 \times 18 + 560 \div 14 = 600 - ?$

(A) 132　　　(B) 128　　　(C) 140　　　(D) 146

(E) 152

67. $2685 - 1460 + 737 = 1793 + ?^2$

(A) 12　　　(B) 14　　　(C) 13　　　(D) 11

(E) None of these

68. $780 \div 12 \times 14 + 220 = ?$

(A) 1130　　　(B) 1140　　　(C) 1155　　　(D) 1170

(E) 1148

69. $840 \div 14 + 28 \times 14 + ?^2 = 533$

(A) 10　　　(B) 8　　　(C) 11　　　(D) 9

(E) None of these

70. $3120 \div 24 + 1650 + ? = 2180$

(A) 420　　　(B) 430　　　(C) 440　　　(D) 450

(E) 400

GENERAL ENGLISH

DIRECTION (71-75):- The question below consists of a set of labelled parts. Out of the options given, select the most logical order of the parts to form a coherent sentence.

71.　A. to be unconfirmed information

B. and speculation for which

C. nobody can be held accountable

D. from people we know happen

E. most WhatsApp forwards

(A) ADECB　　(B) DECBA　　(C) EDABC　　(D) BDEAC
(E) EDCBA

72.　A. all voting will be done

B. to conduct electoral fraud

C. it absolutely impossible

D. on EVMs, a special

E. instrument that makes

(A) DEACB　　(B) ADECB　　(C) EDABC　　(D) BCEDA
(E) CADBE

73.　A. starting at Rs 149 and

B. called Diwali 100% cashback offer,

C. going all the way up to Rs 9,999

D. it will give subscribers 100%

E. cashback on a range of tariff plans,

(A) ACEBD　　(B) BDECA　　(C) EACBD　　(D) BDEAC
(E) None of the above

74. A. the state government on

B. recruitment of 56,808 constables

C. including the fire department

D. Thursday announced fresh

E. for various wings of the state police,

(A) ADBEC　　(B) DECAB　　(C) ABDEC　　(D) ADBCE

(E) None of the above

75. A. its innovative single teacher school in remote rural

B. concerts and three galas across the US

C. and tribal parts of India has raised more than

D. USD 12 million this year so far through over 50 fund-raising

E. the Ekal Vidyalaya, known for

(A) DBEAC　　(B) EACDB　　(C) ECABD　　(D) BDEAC

(E) None of the above

DIRECTION (76-80):- Read each sentence to find out whether there is any grammatical error or idiomatic Error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). (Ignore errors of punctuation, if any.)

76. Dress in black (A)/ several students from the University took part (B) / in a protest march in the city on Thursday as part (C)/ of a campaign against female infanticide. (D)/ No error (E).

(A) A　　　(B) B　　　(C) C　　　(D) D

(E) No error

77. The poor experience in (A)/ neighbouring countries which have implemented (B)/ food stamp programmes should serve as (C)/ a deterrent on our country. (D)/ No error (E).

(A) A　　　(B) B　　　(C) C　　　(D) D

(E) No error

78. Closing the doors to a foreign citizen (A)/ seeking employment in India, the High Court on Thursday ruled (B)/ that it is not a foreign national's fundamental right, (C)/ to get an employment visa in the country. (D)/ No error (E).

(A) A　　　(B) B　　　(C) C　　　(D) D

(E) No error

79. The consumer Forum directed the Power Corporation to (A)/ compensate a complainant for the inconvenience (B)/and mental agony who he had to suffer, (C)/ because of the power officials' irresponsible attitude. (D)/ No error (E).

(A) A　　　(B) B　　　(C) C　　　(D) D

(E) No error

80. The Indian stock market is (A)/ one of the worse (B)/ performing stock markets (C)/ in the recent times. (D)/ No error (E)

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

(E) No error

Direction (81-88):- Read the passage carefully and answer the questions that follow. Some words are highlighted for your attention.

India has some of the world's worst public health outcomes, but educating girls can change that. Nationally, according to 2017 government data, 34 out of every 1,000 newborns will not survive till their first birthday, of whom 25 would not have lived beyond their first 28 days. These figures are improving, because of concerted efforts by the national program-but the gap is much too large for a country aspiring to be a world-beater on most fronts.

Female literacy is one of the most powerful levers to improve a society's health and economic well-being. Ensuring that the girl child is educated sets off a virtuous chain reaction-improved literacy leading to delayed age of marriage, fewer and healthier children and a corresponding reduction in poverty. Data comparing two states that lead in terms of welfare indicators (Kerala and Tamil Nadu) and two that lag (Bihar and Uttar Pradesh) is revealing. All figures cited here are the most recent government data.

Female literacy rates in Kerala and Tamil Nadu are 92% and 73.9%, respectively, while the same rates for Uttar Pradesh and Bihar are about half, at 42.2% and 33.1%, respectively. The average age at the time of marriage for women in these states is 21.4 for Kerala and 21.2 for Tamil Nadu, above the national average of 20.7 years. The same figures for Uttar Pradesh and Bihar are significantly lower at 19.4 and 19.5, respectively. I've observed, working in northern states, that women are routinely forced into early marriages. At the same time, there are enough cases I encounter girls whose families place greater priority on having their daughters finish school and perhaps college. These parents say they see a better overall future for their daughters if they are educated.

In many parts of rural India, there is immense pressure on women to produce boys, who will supposedly be the "breadwinners". The sex ratio at birth (girls born per 1,000 boys) has fallen and is only around 800 in some North Indian states. Multiple pregnancies with inadequate spacing adversely affect the health of mother and child.

The good news is that where there has been an improvement in literacy and delayed marriage, the fertility rate (average number of children per woman) has reduced. Kerala (1.7) and Tamil Nadu (1.6) perform better than the national average of 2.3, while Uttar Pradesh and Bihar are significantly worse at 3.1 and 3.3, respectively, though these figures are improving.

A woman who is educated, older when she gets married and plans fewer babies will proactively seek out good antenatal care. The percentage of women receiving full antenatal care is 61.2 and 45 in Kerala and Tamil Nadu, respectively. These figures are only 5.9 and 3.3 in Uttar Pradesh and Bihar, respectively, though improving. Fewer babies receiving better care mean that fewer children die in their first four weeks. The neonatal mortality rate in all states is improving, but Kerala and Tamil Nadu are way ahead of the national average (28), with figures of 6 and 15, respectively. The Kerala figure is the same as that in the US.

All of the above add up to lower poverty in the long run.

As families become smaller and children survive and thrive, they can spend more productively, and improve their economic situation. Between 2004 and 2011, the percentage of population below the poverty line in Uttar Pradesh and Bihar registered slight improvements from 32.8 to 29.4, and 41.4 to 33.7, respectively. The percentage of population below the poverty line for Kerala and Tamil Nadu halved from 15 to 7.1 and 22.5 to 11.3, respectively. States that invested in education and health earlier are alleviating poverty faster now. China is a global benchmark for how these social investments, made decades ago, formed the foundation for that country's rapid economic growth.

The message should be clear: greater female literacy translates into better health outcomes in the short run and poverty alleviation in the long run. Beti padhao makes a lot of sense.

81. According to the passage,which of these can improve a society's well being?

(A) Educating females

(B) Modern technological developments

(C) Promoting nuclear families

(D) All of the above

(E) Both 1 and 2

82. Which of these states is giving good results in terms of female welfare?

(A) Uttar Pradesh   (B) Kerala

(C) Jammu and Kashmir   (D) All of the above

(E) None of the above

83. What benefits does female literacy provide?

(A) There is delayed marriage of females

(B) There are increased chances of child survival

(C) There is reduction in poverty

(D) All of the above

(E) None of the above

84. What benefits do small families offer?

(A) They will be able to improve their economic situation

(B) They will spend more productively

(C) They will never have to face any crisis

(D) All of the above

(E) Both 1 and 2

85. What is the reason for China's rapid economic growth?

(A) It invested in health care facilities

(B) It emphasized on education facilities

(C) People have high incomes

(D) All of the above

(E) Both 1 and 2

86. Which of these words is opposite in meaning to the word "priority"?

(A) Precedence   (B) Inferiority

(C) Superiority   (D) All of the above

(E) None of the above

87. Which of these words is similar in meaning to the word "immense"?

(A) Colossal   (B) Finite

(C) Restricted   (D) All of the above

(E) None of the above

88. Which of these words is opposite in meaning to the word "alleviation"?

(A) Palliation   (B) Comfort

(C) Mitigation   (D) All of the above

(E) None of the above

DIRECTION (89-93):- In each of the following sentences, an idiomatic expression or a proverb is highlighted. Select the alternative which best describes its use in the sentence.

89. He resigned the post of his own accord.

(A) which he liked

(B) according to his convenience

(C) voluntarily and willingly

(D) according to his judgement

(E) None of these

90. As a politician he is used to being in the limelight all the time.

(A) giving speeches

(B) the object of admiration

(C) the centre of attraction

(D) an object of public notice

(E) None of these

91. I ran out of money on my European tour.

(A) exhausted my stock of

(B) did not have enough

(C) lost

(D) carried a lot

(E) None of these

92. Madhuri might scream blue murder, but I feel Deepali should get the promotion since she is better qualified for the job.

(A) someone has been murdered with some blue liquid

(B) someone is being murdered and has become blue

(C) suffer from persecution complex

(D) make a great deal of noise and object vehemently

(E) None of these

93. In modern democratic societies lynch law seems to have become the spheres of life.

(A) law of the mob   (B) law of the underworld

(C) law of the constitution (D) law of the parliament

(E) None of these

DIRECTION (94-100):- In the following passage, there are some blanks. Choose the correct word from the given options which fits the blank appropriately.

There was once a velveteen rabbit, and in the beginning, he was really splendid. For a short time, he was loved by his owner but then he lived in the toy cupboard or on the_____ floor, and no one thought very much about him. He was naturally shy, and being only made of _____, some of the more expensive toys quite _____him. The mechanical toys were very superior, and looked down upon everyone else; they were full of modern ideas and pretended they were real. The model boat, who had lived through two seasons and lost most of his paint, caught the tone from them and never missed an opportunity of referring to his rigging in technical terms. The Rabbit could not claim to be a model of anything, for he didn't know that real rabbits _____; he thought they were all stuffed with _____ like himself, and he understood that sawdust was quite out-of-date and should never be mentioned in _____ circles. Even Timothy, the jointed wooden lion, who was made by the disabled soldiers, and should have had broader views, put on airs and _____ he was connected with Government. Between them, all the poor little Rabbit was made to feel himself very insignificant and com

monplace, and the only person who was kind to him at all was the Skin Horse.

94. For a short time he was loved by his owner but then he lived in the toy cupboard or on the _____ floor, and no one thought very much about him.

(A) Cursory   (B) Precursor

(C) Precautionary   (D) Nursery

(E) Customary

95. He was naturally shy, and being only made of _____,
   (A) Sawdust (B) Velveteen
   (C) Marble (D) Meagre
   (E) Meander

96. Some of the more expensive toys quite _____ him.
   (A) Snubbed (B) Admired
   (C) Absconded (D) Cherished
   (E) Chided

97. The Rabbit could not claim to be a model of anything, for he didn't know that real rabbits _____;
   (A) Encroached (B) Outlived
   (C) Entrusted (D) Existed
   (E) Elaborated

98. He thought they were all stuffed with _____ like himself,
   (A) Animations (B) Patience
   (C) Sawdust (D) Penchant
   (E) Pride

99. And he understood that sawdust was quite out-of-date and should never be mentioned in _____ circles.
   (A) Modern (B) Antique
   (C) Unique (D) Ancient
   (E) Etiquette

100. Even Timothy, the jointed wooden lion, who was made by the disabled soldiers, and should have had broader views, put on airs and _____ he was connected with Government.
   (A) Pretended (B) Amplified
   (C) Acquired (D) Exorcised
   (E) Extrapolated

Or

हिन्दी

निर्देश (71-80):- नीचे दिए गये गद्यांश को ध्यानपूर्वक पढ़िए तथा प्रश्न के उत्तर गद्यांश मे वर्णित तथ्यों के आधार पर दीजिए।

हमें इतिहास के अध्ययन में यह दर्शाया गया है कि जीवन प्रायः बहुत क्रूर तथा कठोर है। इसके लिए उत्तेजित होना या लोगों को पूरी तरह दोषी ठहराना मूर्खता है और इसका कोई लाभ नहीं। गरीबी, दुःख और शोषण के कारणों को समझने और उनको दूर करने के प्रयत्नों में ही समझदारी है। यदि हम ऐसा करने में असफल हो जाते हैं और घटनाओं की दौड़ में पीछे रह जाते हैं, तो हम अवश्य कष्ट पाते हैं। भारत इस तरह ही पीछे रह गया। यहाँ सब कुछ प्राचीन रह गया। इसके समाज ने पुरातन परम्परा को धारण कर लिया, इसके सामाजिक ढाँचे ने अपने जीवन और शक्ति को खो दिया और यह निष्क्रिय होने लगा। यह आश्चर्यजनक नहीं है कि भारत ने कष्ट पाया। अंग्रेज इसका कारण रहे हैं। यदि अंग्रेज ऐसा न करते, तो शायद कोई और लोग ऐसा करते।

परन्तु अंग्रेजों ने भारत का एक बहुत बड़ा हित किया। उनके नए और हृष्ट-पुष्ट जीवन के प्रभाव ने भारत को हिला दिया और उनमें राजनीतिक एकता और राष्ट्रीयता की भावना जागृत हो गई। शायद यह बड़ा दुखदायी था कि हमारे प्राचीन देश ओर लोगों में नवजीवन लाने ने आवश्यकता थी। अंग्रेजी शिक्षा का उद्देश्य केवल क्लर्क बनाना और तत्कालीन पश्चिमी विचारों से लोगों को परिचित कराना था। एक नया वर्ग बनने लगा, अंग्रेजी शिक्षित वर्ग, संख्या में कम और लोगों से कटा हुआ, परन्तु जिसके भाग्य में नए राष्ट्रीय आन्दोलन का नेतृत्व था। वह वर्ग पहले इंग्लैंड और अंग्रेजी स्वतंत्रता के विचारों का पूरी तरह प्रशंसक था। तब ही लोग स्वतंत्रता और प्रजातंत्र के बारे में बातें कर रहे थे। यह सब अनिश्चित था और इंग्लैंड भारत में अपने लाभ के लिए निरंकुशता से राज्य कर रहा था, परन्तु यह आशा की जाती थी कि इंग्लैंड ठीक समय पर भारत को स्वतंत्रता दे देगा।

भारत में पश्चिमी विचारों का प्रभाव हिन्दू धर्म पर भी कुछ सीमा तक पड़ा। जनसमूह तो प्रभावित नहीं हुआ, परन्तु जैसा मैं तुम्हें बता चुका हूँ, ब्रिटिश सरकार नीति ने रुढ़िवादी लोगों की वास्तव में सहायता की, परन्तु नया मध्यम वर्ग जो अभी बन रहा था, जिसमें सरकारी कर्मचारी और व्यावसायिक लोग थे, प्रभावित हो गए थे। उन्नीसवीं शताब्दी के आरम्भ में पश्चिमी तरीकों से हिन्दू धर्म में सुधार लाने का प्रयत्न बंगाल में हुआ। हिन्दू धर्म के अनगिनत सुधारक अतीत में थे। इनमें से कुछ का उल्लेख मैं अपने पत्रों में कर चुका हूँ, परन्तु नया प्रयत्न निश्चय ही ईसाईवाद और पश्चिमी विचारों से प्रभावित था। इस प्रयत्न के निर्माता राजा राममोहन रॉय, एक महान व्यक्ति और एक महान विद्वान जिसका नाम हम पहले ही सती प्रथा की समाप्ति के सम्बन्ध में ले चुके हैं थे, वे संस्कृत, अरबी और दूसरी कई भाषाएँ बहुत अच्छी तरह जानते थे और उन्होंने ध्यान से कई धर्मों का अध्ययन किया था। वे धार्मिक समारोह और पूजा आदि के विरुद्ध थे और उन्होंने समाज सुधार और स्त्री शिक्षा का समर्थन किया। जिस समाज की उन्होंने स्थापना की वह ब्रहमों समाज कहलाया।

71. इस अवतरण से लेखक किस विषय को उद्धृत करता नज़र आ रहा है
   (A) भारत की समस्याओं के लिए विदेशी शासकों को दोषी ठहराता हुआ
   (B) भारत पर ब्रिटिश प्रभाव का परीक्षण निष्पक्षता से करता हुआ
   (C) लेखक ने बहुत से वर्ष इंग्लैंड में बिताये हैं और भारत की तरफ उसकी अरुचि विकसित हो गई है
   (D) हिन्दू धर्म के सच्चे अनुयायी की ओर
   (E) राष्ट्रीयता की भावना को परखता हुआ

72. लेखक कहता है कि पश्चिमी विचारों ने _____ मार्ग प्रशस्त किया है।
   (A) जनसमूह में निराशा का
   (B) भारतीयों में अधिक निरक्षरता का
   (C) मध्यम वर्ग के लोगों की ओर से विद्रोह का
   (D) हिन्दू धर्म में सुधार का
   (E) ईसाई धर्म के प्रसार का

73. निम्न में से कौन-सा विकल्प अंग्रेजों द्वारा भारत को दिए गए महान लाभों में से एक नहीं है?

(A) यह राजनीतिक एकता की भावना लाया

(B) अंग्रेजी शिक्षा भारतीयों को तत्कालीन पश्चिमी विचारधारा के सम्पर्क में लायी।

(C) एक नए शिक्षित मध्यम वर्ग का जन्म हुआ

(D) इसने रुढ़िवादिता और अन्धविश्वास को बढ़ावा दिया

(E) उपरोक्त सभी

74. राजा राममोहन राय के व्यक्तित्व की पहचान _____की जाती थी।

(A) आचार-विचार और व्यवहार से

(B) विभिन्न धर्मों के समीकरण से

(C) पश्चिमी विचार के प्रकारों की एक निष्ठावान नकल से

(D) ईसाई धर्म के अधिकतम प्रभाव से

(E) स्वामित्व के रूप में

75. व्यवसायिक में कौन-सा प्रत्यय है?

(A) व्यवसाय + इक   (B) व्यवसा + यिक

(C) व्यवसायि + क   (D) व्यवसायि + इक

(E) इनमें से कोई नहीं

76. भारतीयों में राष्ट्रीयता की भावना को जागृत करने का श्रेय लेखक किसे देता है?

(A) पश्चिमी शिक्षा को

(B) अपने परिवेश में फैली अशांति को

(C) अंग्रेजी शासन को

(D) अंग्रेजी शासन द्वारा बनायी गई कुरीतियों को

(E) समाज सुधारकों द्वारा किये गये कार्य को

77. ब्रहम समाज की स्थापना का मुख्य उद्देश्य क्या था?

(A) विभिन्न धार्मिक आस्थाओं को एकजुट करना

(B) समाज में फैली कुरीतियों को समाप्त करना

(C) स्वाधीनता के प्रति भारतीयों में जागरूकता फैलाना

(D) अंग्रेजी शासन का समर्थन करना

(E) उपरोक्त सभी

78. अनिश्चित का विपरीतार्थक शब्द क्या है?

(A) निश्चित   (B) निश्चय   (C) निश्छल   (D) प्राप्य

(E) इनमें से कोई नहीं

79. लेखक किस मध्यम वर्ग के निर्माण की बात करता है?

(A) अंग्रेजी शिक्षित वर्ग

(B) राष्ट्रीय आन्दोलन का प्रतिनिधित्व करने वाला वर्ग

(C) देशभक्त वीर

(D) अंग्रेजी शासन की नीतियों का प्रशंसक वर्ग

(E) इनमें से कोई नहीं।

80. लेखक किन उद्देश्यों को प्रस्तावित करने की बात कर रहा है?

(A) भारतीयों में राष्ट्रीयता की भावना को जागृत करना

(B) अंग्रेजी शासन की नीतियों का विरोध करना

(C) पराधीनता की भावना को समाप्त करना

(D) समाज सुधारकों की सहायता से देश में फैली कुप्रथाओं को समाप्त करना

(E) उपरोक्त सभी

निर्देश (81-55):- निम्न दिए गए वाक्यों में वाक्य संख्या (ग) उचित क्रम पर है, शेष पांच (क), (ख), (घ), (ण) और (च) वाक्य को व्यवस्थित कर सार्थक लेख बनाएं और निम्न प्रश्नों का उत्तर दें।

(क) जो भविष्य में चीजों को तेज और दक्ष बनाने में मदद करेगा

(ख) कई बड़े गाँव में डिजिटल लेस इलाकों में भी बदलाव लाएगा और वह भी डिजिटलाइजेशन होगा।

(ग) इसमें कागजी कार्य और समय और मानव की मेहनत की भी बचत होगी।

(घ) इस योजना से हर एक को काफी फायदा होगा।

(ण) डिजिटल इंडिया से डेटा का डिजिटलाइजेशन आसानी से होगा

(च) सरकार और निजी क्षेत्र में गठबंधन स्थापित करें

81. पुनर्व्यवस्थित करने के बाद निम्नलिखित में से पहला वाक्य कौन-सा है?

(A) क   (B) ख   (C) घ   (D) ण

(E) च

82. पुनर्व्यवस्थित करने के बाद निम्नलिखित में से दूसरा वाक्य कौन-सा है?

(A) क   (B) ख   (C) घ   (D) ण

(E) च

83. पुनर्व्यवस्थित करने के बाद निम्नलिखित में से चौथा वाक्य कौन-सा है?

(A) क   (B) ख   (C) घ   (D) ण

(E) च

84. पुनर्व्यवस्थित करने के बाद निम्नलिखित में से पाँचवा वाक्य कौन-सा है?

(A) क   (B) ख   (C) घ   (D) ण

(E) च

85. पुनर्व्यवस्थित करने के बाद निम्नलिखित में से छठा वाक्य कौन-सा है?

(A) क   (B) ख   (C) घ   (D) ण

(E) च

86. निम्नलिखित पाँच विकल्पों में से चार समानार्थी शब्द हैं। जिस विकल्प में इससे भिन्न शब्द दिया गया है वही आपका उत्तर है।

(A) ठीक   (B) मुनासिब   (C) घोटक   (D) वाजिब

(E) योग्य

87. निम्नलिखित पाँच विकल्पों में से चार समानार्थी शब्द हैं। जिस विकल्प में इससे भिन्न शब्द दिया गया है वही आपका उत्तर है।

(A) मुनि   (B) यती   (C) संन्यासी   (D) तत्वज्ञ

(E) रद

88. निम्नलिखित पाँच विकल्पों में से चार समानार्थी शब्द हैं। जिस विकल्प में इससे भिन्न शब्द दिया गया है वही आपका उत्तर है।

(A) अमर   (B) ओज   (C) तेज   (D) बल

(E) शक्ति

89. निम्नलिखित पाँच विकल्पों में से चार समानार्थी शब्द हैं। जिस विकल्प में इससे भिन्न शब्द दिया गया है वही आपका उत्तर है.
    (A) एकत्व (B) एका (C) मेल (D) समूह
    (E) एकता

90. निम्नलिखित पाँच विकल्पों में से चार समानार्थी शब्द हैं। जिस विकल्प में इससे भिन्न शब्द दिया गया है वही आपका उत्तर है।
    (A) तात (B) अनुज (C) भृत्य (D) अग्रज
    (E) भ्रातृ

निर्देश (91-95):- नीचे दिये गये प्रश्न में एक वाक्य को चार भागो में बाँटा गया है आपको वाक्य का अध्ययन कर तय करना है कि निम्न में से किस भाग में त्रुटि है यदि वाक्य में कोई भी त्रुटि नहीं है तो आपका उत्तर E (कोई त्रुटि नहीं है) होगा?

91. भारतीय संस्कृति विश्व की सर्वाधिक प्राचीन एवं समृद्ध संस्कृति है/इसे विश्व की सभी संस्कृतियों की जननी कहा जाता है/जीने की कला हो या विज्ञान और राजनीति का क्षेत्र, /भारतीय संस्कृति का सदैव विशेष प्रभाव रहा है। कोई त्रुटि नहीं है।
    (A) इसे विश्व की सभी संस्कृतियों की जननी कहा जाता है
    (B) भारतीय संस्कृति का सदैव विशेष प्रभाव रहा है
    (C) भारतीय संस्कृति विश्व की सर्वाधिक प्राचीन एवं समृद्ध संस्कृति है
    (D) जीने की कला हो या विज्ञान और राजनीति का क्षेत्र
    (E) कोई त्रुटि नहीं है।

92. विद्यार्थी जीवन साधना और तपस्या का जीवन है/यह काल एकाग्रचित्त होकर अध्ययन /और ज्ञान–चिंतन का है/यह काल सांसारिक विविधताओं से स्वयं को दूर रखने का काल है/कोई त्रुटि नहीं है।
    (A) यह काल एकाग्रचित्त होकर अध्ययन
    (B) यह काल सांसारिक विविधताओं से स्वयं को दूर रखने का काल है
    (C) और ज्ञान–चिंतन का है
    (D) विद्यार्थी जीवन साधना और तपस्या का जीवन है
    (E) कोई त्रुटि नहीं है

93. स्वस्थ जीवन जीने के लिए हम में से सभी का/ अच्छा स्वास्थ्य होना बहुत आवश्यक है/जिसके लिए हमें पूरी जीवनभर स्वास्थ्यवर्धक खानपान और/स्वस्थ आदतों को अपनाने की आवश्यकता है/कोई त्रुटि नहीं है।
    (A) जिसके लिए हमें पूरे जीवनभर स्वास्थ्यवर्धक खानपान और
    (B) स्वस्थ जीवन जीने के लिए हम में से सभी का
    (C) अच्छा स्वास्थय होना बहुत आवश्यक है
    (D) स्वस्थ आदतों को अपनाने की आवश्यक है
    (E) कोई त्रुटि नहीं है

94. भौगोलिक दृष्टि से भारत मान्यताओं का देश है/फिर भी सांस्कृतिक रूप से एक इकाई के रूप में इसका असित्व प्राचीनकाल से बना हुआ है/भौगोलिक विभिन्नता के अतिरिक्त इस देश में/आर्थिक और सामाजिक भिन्नता भी पर्याप्त रूप से विद्यमान है/कोई त्रुटि नहीं है।
    आर्थिक और सामाजिक भिन्नता भी पर्याप्त रूप से विद्यमान है
    (A) भौगोलिक विभिन्नता के अतिरिक्त इस देश में
    (B) फिर भी सांस्कृतिक रूप से एक इकाई के रूप में इसका अस्तित्व प्राचीनकाल से बना हुआ है

(C) भौगोलिक दृष्टि से भारत मान्यताओं का देश है
(D) कोई त्रुटि नहीं है।

95. उपलब्ध संसाधनों पर हमारी विशाल/जनसंख्या का बड़ा प्रभाव पड़ता है/संसाधनों को उच्च दर पर उपभोग करने से/बड़ी मात्रा में उपशिष्ट निकलते हैं/कोई त्रुटि नहीं है।
    (A) संसाधनों को उच्च दर पर उपभोग करने से
    (B) उपलब्ध संसाधनों पर हमारी विशाल
    (C) जनसंख्या का बड़ा प्रभाव पड़ता है
    (D) बड़ी मात्रा में अपशिष्ट निकलते हैं
    (E) कोई त्रुटि नहीं है।

निर्देश (96-100):- अनुच्छेद में रिक्त स्थानों की पूर्ति कीजिये।

शील कोई दुर्लभ और दैवी गुण नहीं है। इस गुण को _____(1) _____किया जा सकता है। पारिवारिक संस्कार इस गुण को विकसित और _____(2) _____करने में बड़ी भूमिका आदा करते हैं। मूल भूमिका तो व्यक्ति स्वयं अदा करता है। चिंतन, मनन, सत्संगति, स्वाध्याय और सतत अभ्यास से इस गुण की सुरक्षा और इसका विकास होता है। सुसंस्कृत मनुष्य के चरित्र का यह शील _____(3) _____अंग है। यह गुण मनुष्य को सच्चे अर्थों में मानव बनाता है। इस अमूल्य गुण को अपने जीवन का अभिन्न अंग बनाना प्रत्येक मनुष्य का परम _____(4) _____है। इससे मनुष्य की गरिमा बढ़ती है और उसके _____(5) _____में चार चाँद लग जाते हैं।

96. दिए गए अनुच्छेद में (5) से प्रदर्शित रिक्त स्थान पर निम्न में से कौन सा शब्द आएगा?
    (A) मन (B) व्यक्तित्व (C) पहचान (D) आस्मिता
    (E) इनमें से कोई नहीं

97. दिए गए अनुच्छेद में (4) से प्रदर्शित रिक्त स्थान पर निम्न में से कौन सा शब्द आएगा?
    (A) आशा (B) कर्तव्य (C) कार्य (D) धन
    (E) इनमें से कोई नहीं

98. दिए गए अनुच्छेद में (3) से प्रदर्शित रिक्त स्थान पर निम्न में से कौन सा शब्द आएगा?
    (A) प्रभावशाली (B) दूषित
    (C) आदरणीय (D) अभिन्न
    (E) इनमें से कोई नहीं

99. दिए गए अनुच्छेद में (2) से प्रदर्शित रिक्त स्थान पर निम्न में से कौन सा शब्द आएगा?
    (A) विस्तृत (B) विस्तार (C) विवृति (D) उपर्युक्त सभी
    (E) इनमें से कोई नहीं

100. दिए गए अनुच्छेद में (1) से प्रदर्शित रिक्त स्थान पर निम्न में से कौन सा शब्द आएगा
    (A) आग्रह (B) अर्जित (C) चाहना (D) जीतना
    (E) इनमें से कोई नहीं

ANSWER KEY

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

HINDI ANSWER KEY

71. (B)	72. (D)	73. (D)	74. (B)	75. (A)	76. (C)	77. (A)	78. (A)	79. (A)	80. (E)
81. (D)	82. (A)	83. (E)	84. (B)	85. (C)	86. (C)	87. (E)	88. (A)	89. (D)	90. (C)
91. (B)	92. (B)	93. (E)	94. (D)	95. (C)	96. (B)	97. (B)	98. (D)	99. (D)	100. (B)

HINTS & SOLUTION

DIRECTION (1-5) -

Case 1
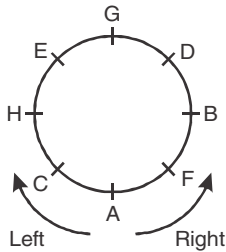
DIRECTION (6-10) -

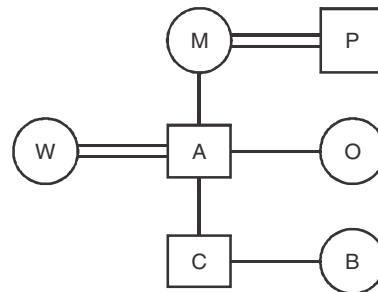| Word	All	Book	Are	Great	Some	Cool	No	Fun	None	in
Code	zm	al	zf	fu	rf	bm	mp	eo	mf/ho	ho/mf

DIRECTION (11-12)
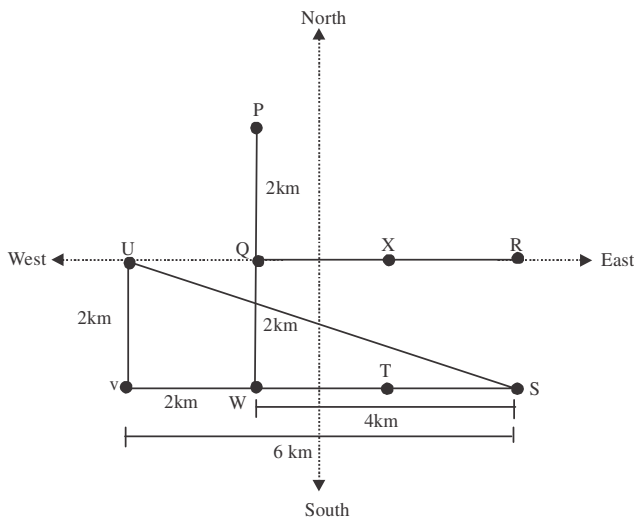
11. (D) Now distance between T and V = TW + WV = 2 + 2 = 4 km

12. (D) Shortest distance between P and V

$$= \sqrt{VW^2 + PW^2} = \sqrt{2^2 + 4^2}$$

$$= \sqrt{20} = 4.47 \text{ km (approx. 4.5 km)}$$

DIRECTION (13-14) -

16. (E) Original Series : BLUE   PINK   GREY
DOOR   FULL   HUNK

After Rearrangement :

PINK   HUNK   GREY   FULL
DOOR   BLUE

17. (E) Original Series : BLUE   PINK   GREY
DOOR   FULL   HUNK

After Rearrangement :   LU   IN   RE
OO   UL   UN

18. (B) Between (G and K) only three letters are there

19. (A) Between (B and K) there are two vowels. (e and i)

20. (E) No meaning full word can be framed from the following words (L, L, K and Y)

DIRECTION (21-25) -

R
P
T
N
L
Q
S
M

26. (A) I : S ≥ Y (True)

II : P > K (False)

27. (B) I : J > N (False)

II : N > K (True)

28. (D) I : A > C (False)

II. D > N (False)

29. (D) I : V > J (Fasle)

II : P > T (True)

30. (D) I : J > Z (False)

II : P ≥ L (False)

DIRECTION (31-35) -

Ramesh   Parmesh   Kalpesh   Jignesh   Suresh   Surbhi   Saurabh

| Patel Street | Sardar Street | Bhagat Street | Dinkar or Bose Street | Nehru Street | Dinkar or Bose Street | Gandhi Street |

36. (C) Required expenditure = $\dfrac{90}{360} \times 18000$ = Rs. 4500

37. (B) Required income = $2800 \times \dfrac{360}{72-54}$ = Rs. 56000

38. (A) Required average expenditure

$= \dfrac{1}{3}[90 + 54 + 72] \times \dfrac{3600}{45}$ = Rs. 5760

39. (D) Required expenditure = $84000 - \dfrac{81}{360} \times 84000$

= 84000 – 18900 = Rs. 65100

40. (B) Required percent = $\dfrac{54}{72} \times 100$ = 75%

41. (E) $50 + 40 = 10 \times \sqrt{?}$

$9 = \sqrt{?}$

? = 81

42. (D) ? = 1234 + 2345 - 3456 + 4567

? = 4690

43. (D) $= 10^6 \div 10^2 = 10?$

$= 104 = 10?$

? = 4

44. (A) ? = 11/5 + 21/20

? = (44 + 21)/20

? = 65/20 = 13/4

45. (B) $\Rightarrow 3^{2((2/3 + 1/3 + 1)} = 9^?$

$\Rightarrow 3^2 = 9^?$

? = 1

46. (C) The series is × 3, ×4, × 5, ×6, ×7,

So, ? = 1440 × 7 = 10080

47. (D)

11.6	12.7	14.9	18.2	22.6	28.1	34.7
	+ 1.1.	+ 2.2.	+ 3.3.	+ 4.4.	+ 5.5	+ 6.6

48. (A) The series is successive prime no.

So, 13, 17, 19, 23, 29, 31, 37

49. (B) The series is

16 ÷ 2 = 8

8 × 3 = 24

24 ÷ 4 = 6

6 × 5 = 30

30 ÷ 6 = 5

5 × 7 = 35

50. (E)

7	15	24	34	45	57	70
	+8	+9	+10	+11	+12	+13

51. (C) C alone can complete a work = 15 × 4/5 = 20 days

A, B and C altogether can complete the whole work in 1 day = 1/12 + 1/15 + 1/20

= 1/5

A, B and C altogether can complete the whole work in 5 days

52. (B) For two years, difference, can be written as,

(CI - SI) = Principle ×(rate)^2/(100)^2

Difference = 475.60 × 7 ×7/10000 = 2.3304

53. (C) Profit Ratio of A : B : C = (60000 × 12) : (80000 × 6) : (120000 × 6)

⇒ A : B : C = 3 : 2 : 3

Share of B = 80000 × 2/8 = Rs. 20000

54. (A) Let the ages of B and C be 9x and 5x

So that 5x = 30 ? x = 6

Now B's age will be 9x = 9 × 6 = 54

Now A is 6 years older than B So A's age will be 54 + 6 = 60 years

55. (B) ratio of rose, lotus and lily = 7 : 9 : 5

$\Rightarrow$ (7 - 5) unit = 200

$\Rightarrow$ 1 unit = 100

Total number of flowers = 100 × (7 + 9 + 5)

= 100 × 21 = 2100

56. (D) Savings of Raheem = 100 – (36 + 40) = 24%

ATQ, 24% →14,400

$\Rightarrow$ 100% → $\dfrac{14400}{24} \times 100$ = Rs. 60,000

57. (B) Let total distance = d

$\therefore$ Average speed = $\dfrac{d}{\dfrac{d}{34} + \dfrac{d}{48}}$ = 16 km/h

58. (C) Required C.I. paid by Rajjo to PNB

$= 6300 \left[\left(1 + \dfrac{100}{300}\right)^2 - 1 \right]$

$= 6300 \times \dfrac{7}{9}$ = Rs. 4900

59. (A) Let fraction = $\dfrac{p}{q}$

ATQ, $\dfrac{p + \dfrac{20}{100} \times p}{q - \dfrac{30}{100} \times q} = \dfrac{5}{3}$

$\Rightarrow \dfrac{\dfrac{6p}{5}}{\dfrac{7q}{10}} = \dfrac{5}{3} \Rightarrow \dfrac{12p}{7q} = \dfrac{5}{3}$

$\Rightarrow \dfrac{p}{q} = \dfrac{35}{36}$

60. (D) CP of 16 pencils $= \dfrac{9}{12} \times 16$ = Rs. 12

SP of 16 pencils $= \dfrac{12}{12} \times 16$ = Rs. 16

$\therefore$ Required profit percentage $= \dfrac{16 - 12}{12} \times 100$

$= 33\dfrac{1}{3}\%$

61. (B) Percentage of investment of the company RIL in 2015 = (125/620) × 100 = 20.16%

62. (B) Percentage of investment of the company RIL in 2017 = (80/600) × 100 = 13.34%

63. (B) Investment of company ONGC in 2013 = 75 crores

Investment of company ONGC in 2016 = 120 crores

Required percentage = [(120 - 75)/75] × 100 = (45/75) × 100 = 60%

64. (D) Total investment of company RIL = 600

Total investment of company ITC = 580

required ratio = 600 : 580 = 30 : 29

65. (A) Total investment of company HCL, HUL and ITC in 2015 = 70 + 120 + 90 = 280 crores

Total investment of company HCL, HUL and ITC in 2013 = 90 + 80 + 85 = 255 crores

Thus, required difference = 280 - 255 = 25 crore

66. (B) 24 × 18 + 560 ÷ 14 = 600 – ?

$\therefore$ 432 + 40 = 600 – ?

$\therefore$ 472 = 600 – ?

$\therefore$? = 600 – 472 = 128

67. (C) 2685 – 1460 + 737 = 1793 + (?)^2

$\therefore$ 12225 + 737 = 1793 + (?)^2

$\therefore$ 1962 = 1793 + (?)^2

$\therefore$ (?)^2 = 1962 – 1793 = 169

? = (13)

68. (A) 780 ÷ 12 × 14 + 220 = ?

? = 65 × 14 + 220

? = 910 + 220

? = 1130

69. (D) 840 ÷ 14 + 28 × 14 + (?)^2 = 533

$\therefore$ 60 + 392 + (?)^2 = 533

$\therefore$ 452 + (?)^2 = 533

$\therefore$ (?)^2 = 533 – 452

(?)^2 = 81

? = 9

70. (E) 3120 ÷ 24 + 1650 + (?) = 2180

$\therefore$ 130 + 1650 + (?) = 2180

$\therefore$ 1780 + (?) = 2180

$\therefore$? = 2180 – 1780 = 400

**I
B
T**

Institute
Pvt. Ltd

IBPS CLERK (PRE)

(*Practice Test Paper*)

REASONING ABILITY

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

Seven lecture held by seven different professors starting from Monday to Sunday of the same week.

At least four professors take lectures before B. Two professors take lectures between A and B. The number of professors who takes lectures after A is same as the number of professors who takes lecture before P. C takes lecture just before the day of Q's lecture. D does not take the lecture on Monday. R takes the lecture after one of the days of D's lecture.

1. How many persons take lecture after Q?
   (A) Four   (B) Six   (C) Three   (D) Five
   (E) Two

2. The number of days gap between the lectures of C and D is same as the number of days gap between the lectures of P and ___?
   (A) A   (B) Q   (C) B   (D) R
   (E) None of these

3. Who among the following takes the lecture on Wednesday?
   (A) A   (B) C   (C) D   (D) P
   (E) R

4. Four of the following five are alike in a certain way and hence they form a group. Which one of the following does not belong to that group?
   (A) B-R   (B) Q-A   (C) D-P   (D) C-A
   (E) A-D

5. Who among the following takes lecture in the last?
   (A) P   (B) B   (C) A   (D) R
   (E) None of these

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

Study the following alpha numeric series and answer the questions given below.
5 4 A B % & 3 5 E 2 1 U * G @ © 9 C 5 7 F K I 4 £ T V 9 4 H € L M 1

6. How many vowels are there which are immediately preceded by a perfect square?
   (A) 0   (B) 1   (C) 2   (D) 3
   (E) 4

7. How many numbers are there which are immediately preceded by a symbol and followed by a consonant?
   (A) 0   (B) 1   (C) 2   (D) 3
   (E) 4

8. If all the symbols in the above arrangement are dropped then which of the following element is tenth from the left of third element from the right?
   (A) E   (B) U   (C) 5   (D) 7
   (E) F

9. If the first eighteen elements in the above sequence are written in reverse order, then which of the following will be at the eighteenth position from the right end?
   (A) 9   (B) 4   (C) A   (D) ©
   (E) 5

10. Four of the following are alike in a certain way based on their position in the above arrangement. Find the one which does not belong to that group?
   (A) B & E   (B) 7 K £   (C) 4 € 1   (D) 4 B 3
   (E) U G ©

DIRECTION (11-13):- In each of the questions below are given some statements followed by some 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.

11. Statements:
   Only a few Field are Grass.
   Few Grass are Tree.
   All Tree are Green.
   Conclusions:
   I. Some Field are not Grass.
   II. Some Field are not Green.
   (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.

12. **Statements:**
   Only Fruit are Candy.
   No Sweet is Candy.
   Conclusions:
   I. All Sweet being Candy is a possibility.
   II. Some Fruit can never be Sweet.
   (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.

13. Statements:

Some Red are Blue.

No Pink is Blue.

All Pink are White.

Conclusions:

I. Some Red are not Pink.

II. Some Blue can never be White.

(A) If only conclusion I follows.

(B) If only conclusion II follows.

(C) If either conclusion I or II follows.

(D) If neither conclusion I nor II follows.

(E) If both conclusions I and II follow.

DIRECTION (14-15):- Study the following information carefully and answer the questions given below.

Eight family members are living in the family. B is the grand father of F. E has only two child. H is the son in law of D. C is the Aunt of A, who is the sister in law of D. A is not married. E is the mother of A. Both C and E are not siblings. G is not a daughter of E.

14. What is the relation of E with respect to D?

(A) Sister   (B) Daughter in law

(C) Daughter   (D) Sister in law

(E) Mother in law

15. How many married couples are there in the family?

(A) One   (B) Two   (C) Three   (D) Four

(E) Can't be determined

Direction (16-20):- Study the following information carefully and answer the given question.

Eight girls Arohi, Ashwini, Aman, Anaya, Asha, Avani, Aditi and Abhilasha are sitting around a circular table, but not necessarily in the same order, three of them are facing outside and remaining girls are facing inside.

Avani sits second to the right of Asha who does not face inside. Three girls are sitting between Ashwini and Avani. Aman and Aditi are sitting opposite to each other. Aditi is not an immediate neighbour of Asha. Aditi is to the immediate right of Arohi who is sitting third to the left of Abhilasha. Anaya is not an immediate neighbour of Ashwini.

16. Who is sitting to the immediate right of Asha?

(A) Abhilasha (B) Aman   (C) Aditi   (D) Arohi

(E) None of these

17. How many girls are sitting between Arohi and Abhilasha when counted right from Arohi?

(A) 5   (B) 4   (C) 3   (D) 2

(E) 1

18. Find the odd one from the given alternatives?

(A) Anaya   (B) Arohi   (C) Aman   (D) Aditi

(E) Avani

19. Who among the following sits exactly between Asha and Ashwini?

(A) Abhilasha (B) Aman   (C) Aditi   (D) Arohi

(E) None of these

20. Who is third to the right of Abhilasha?

(A) Arohi   (B) Ashwini   (C) Aman   (D) Aditi

(E) Avani

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

Twelve persons sitting in two parallel rows containing six persons in each row in such a way that there is an equal distance between adjacent persons. In the first row, A, B, C, D, E and F are seated and all of them are facing south. In the second row, P, Q, R, S, T and U are seated and all of them are facing north. Therefore, in the given seating arrangement, each member seated in a row faces another member of the other row.

A sits 2nd to the left of D, who faces P. There is one person sits between D and F. C sits diagonally opposite to Q. Only one person sits between U and S. U faces the one who sits 2nd to the left of B. S does not face B. T sits in the right side of R.

21. Who among the following sits 2nd to the right of E?

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

(E) A

22. Four of the following five are alike in a certain way and hence they form a group. Which one of the following does not belong to that group?

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

(E) S

23. Which of the following statements is true regarding T?

(A) U sits immediate to the right of T

(B) Two persons sit between P and T

(C) E faces the one who sits immediate left of T

(D) F faces T

(E) None is true

24. Who among the following faces E?

(A) U   (B) P   (C) Q   (D) R

(E) S

25. The number of persons sitting between P and S, when counted to the left of S is same as the number of persons sitting between ____ and E, when counted to the left of ____?

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

(E) A

Direction (26-27):- Read the following information carefully and answer the questions below.

Six cars B, R, W, G, V and P are parked in a parking area. R is parked 6 m North of W. G is at 15 m South of R. B is parked at 7 m East of W and at 9 m North of V. P is parked at 8 m West of W.

26. What is the distance between car G and car V?

(A) 9 m   (B) 6 m   (C) 3?7 m   (D) 7 m

(E) None of these

27. What is the minimum distance between car P to car R?

(A) 9 m   (B) 8 m   (C) 10 m   (D) 14 m

(E) 6 m

Direction (28-29):- In the following question assuming the given statement to be true. Find which of the following conclusion(s) among given conclusions is/are definitely true then give your answer accordingly.

28. Statement: $C > F \geq M = N < A; D < E < M \geq U$

Conclusion:

I. $C > D$

II. $C \leq U$

(A) None is true   (B) Only II is true

(C) Only I is true   (D) Both I and II are true

(E) Either I or II is true

29. Statements: $M < N = P; A < B < C; Q < C; A \geq G < P$

Conclusions:

I. $C > A$

II. $N > G$

(A) Only I is true   (B) Only II is true

(C) Either I or II is true   (D) Both I and II are true

(E) Neither I nor II is true

30. How many such digit are there in the 78531264, each of which is as far away from the beginning of the number as when the digits are arranged in descending order?

(A) 0   (B) 1   (C) 2   (D) 3

(E) More than three

DIRECTION (31-35):- Study the following information carefully and answer the questions given below.

Seven persons B, D, F, G, H, K and L were born in different month of the same year i.e. March, June, August, September, October, November and December but not necessarily in the same order. They like White, Black, Green, Yellow, Purple, Red and Magenta but not necessarily in the same order.

G likes Red and was born just after the one who likes White. D was born in September. Only one person born between D and the one who likes White. F was born just before the one who likes Yellow. F was born after D. The number of persons born after B is same as born before the one who likes Yellow. L likes Magenta and born before H. K was born just after the one who likes Black. There is one person born between the ones who like Purple and Green. F does not like Purple.

31. Who among the following was born in October?

(A) B   (B) K   (C) F   (D) H

(E) L

32. How many persons were born between K and F?

(A) None   (B) Three   (C) Five   (D) Four

(E) None of these

33. Who among the following likes Green?

(A) F   (B) K   (C) D   (D) H

(E) None of these

34. Four of the following five are alike in a certain way and hence they form a group. Which one of the following does not belong to that group?
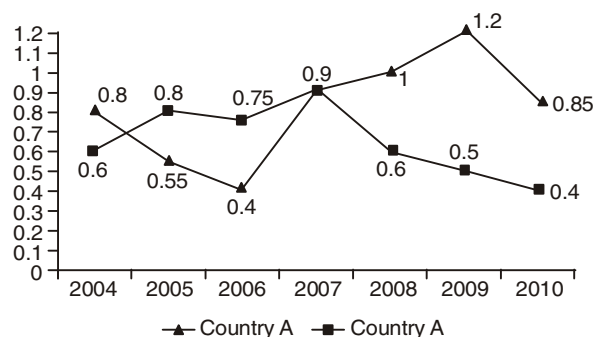
(A) K   (B) B   (C) G   (D) L

(E) H

35. Which of the following pair of combination is not true as per the given information?

(A) L - October   (B) K - White

(C) F - November   (D) B - Magenta

(E) D - Purple

QUANTITATIVE APTIUDE

Direction (36-40):- Following line-graph shown the ratio of imports to exports of two countries A and B over the years.

--▲-- Country A   --■-- Country A

36. If the value of imports of country B in the year 2008 is Rs.39.72 crore, what is the value of exports of Country B in that year?

(A) 64.6 crore   (B) 66.2 crore

(C) 68.5 crore   (D) 69.8 crore

(E) 72 crore

37. If the exports of country A in the year 2009 and the exports of country B in the year 2007 are equal and they are 96.4 crore each, what is the difference between the import of A in the year 2009 and imports of B in the year 2007?

(A) Rs. 32.28 crore   (B) Rs. 34.86 crore

(C) Rs. 36.64 crore   (D) Rs. 28.92 crore

(E) Rs. 40.50 crore

38. If the total imports of country B in the year 2006 and the total imports of A in the year 2004 are Rs. 63.6 crore and Rs. 62.8 crore respectively, what is the sum of exports of B in 2006 and exports of A in 2004?

(A) Rs. 161.1 crore   (B) Rs. 162.2 crore

(C) Rs. 163.3 crore   (D) Rs. 164.4 crore

(E) Rs. 165.5 crore

39. The ratio of imports to exports of Country A in the year 2005 is what percentage of the ratio of imports to exports of Country B in 2010?

(A) 112.5%   (B) 137.5%   (C) 150%   (D) 72.72%

(E) 87.5%

40. If, for Country B, in the year 2005, the import is increased by 25% and the export is decreased by 50% what will be the new ratio of import to export of Country B in 2005?

(A) 1.25   (B) 2.0   (C) 2.5   (D) 0.6

(E) 0.5

DIRECTION (41-45):- What will come in place of (?) in the following number series ?

41. 129, 97, 81, 73, ?, 67

(A) 67   (B) 68   (C) 69   (D) 70

(E) 71

42. 227, ?, 270, 304, 353, 422

(A) 236   (B) 246   (C) 239   (D) 241

(E) 252

43. 11, 32, 74, 158, 326, ?

(A) 672   (B) 652   (C) 692   (D) 662

(E) 682

44. ?, 80, 158, 471, 1880, 9395

(A) 80   (B) 39   (C) 64   (D) 48

(E) 81

45. 59, 60, 56, 65, 49, ?

(A) 74   (B) 72   (C) 76   (D) 75

(E) 68

DIRECTION (46-50):- In the following question, two equations are given in variables x and y. You have to solve these equations and determine the relation between x and y.

46. I. $x^2 - 19x + 84 = 0$

II. $y^2 - 25y + 156 = 0$

(A) $x < y$ (B) $x \geq y$ (C) $x > y$ (D) $x \leq y$

(E) x = y or relationship can't be obtained

47. I. $x^2 - 22x + 121 = 0$

II. $y^2 = 121$

(A) $x > y$ (B) $x < y$ (C) $x \geq y$ (D) $x \leq y$

(E) x = y or relationship can't be obtained

48. I. $y^2 + 2y - 3 = 0$

II. $2x^2 - 7x + 6 = 0$

(A) $x < y$ (B) $x > y$ (C) $x \geq y$ (D) $x \leq y$

(E) x = y

49. I. $x^2 - 26x + 48 = 0$

II. $y^2 - 9y + 18 = 0$

(A) $x > y$ (B) $x \geq y$ (C) $x < y$ (D) $x \leq y$

(E) x = y or the relationship cannot be established

50. I. $2x^2 + 5x - 12 = 0$

II. $2y^2 + 3y - 2 = 0$

(A) $x \geq y$ (B) $x > y$ (C) $x < y$ (D) $x \leq y$

(E) x = y or no relationship can be obtained

51. Ratio of speed of a bus to a car is 6 : 7. They start from the same point and move towards the same direction. After four hours distance between them is 28 km. Find the time in which car will cover 196 km.

(A) 6 hours   (B) 4 hours   (C) 4.5 hours   (D) 2 hours

(E) 8 hours

52. By selling two articles a man earns 15% profit on first article and 10% loss on second article. Find his overall gain or loss percent if C.P. of both articles were same?

(A) 2%   (B) 5%   (C) 2.5%   (D) 3%

(E) 3.5%

53. An alloy 'A' made of Copper and Zinc contain 40% copper and another alloy 'B' having same elements contain 30% zinc. A new alloy is made by mixing both alloys which contain 60% copper. Find the ratio of quantity of alloy A and alloy B in the new alloy?

(A) 1 : 2   (B) 3 : 4   (C) 2 : 1   (D) 4 : 3

(E) 5 : 3

54. The average weight of a class of 45 girls is 53 kg. It was latter found that weight of two girls was read as 49 kg and 57 kg instead of 45 kg and 52 kg. Find the actual average weight of the class.

(A) 54 kg   (B) 53.40 kg   (C) 50.6 kg   (D) 52.80 kg

(E) 51.5 kg

55. A shopkeeper in place of selling a article at 10% profit, mark up the article 30% above cost price and gives a discount of 10%. In this process he gets Rs. 56 more profit. Find the cost price of article.

(A) Rs. 400   (B) Rs. 1000   (C) Rs. 800   (D) Rs. 600

(E) Rs. 500

56. A cricketer scored 146 runs in his 44th innings. If his average is increased by 2.5, find his average before the innings.

(A) 31   (B) 34   (C) 36   (D) 39

(E) 42

57. An equal amount of money is invested in two schemes for 5 years each, both offering simple interest. The interest amount obtained at 14% is Rs. 1000 more than that obtained at 10%. What is the total sum invested?

(A) Rs. 9000   (B) Rs. 9500   (C) Rs. 12200   (D) Rs. 14000

(E) Rs. 10000

58. Two rectangular pieces of dimensions 8 cm × 5 cm and 6 cm × 5 cm are cut from a rectangular board of length 15 cm and breadth 6 cm. What percentage of the board remained?

(A) 18.75%   (B) 22.22%   (C) 25.5%   (D) 30%

(E) 33.33%

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Direction (59-60):- Determine the approximate value of '?' in the following question. (You are not expected to calculate the exact value)

59. $249.99 + 1499 \div 29.99 \times 35.01 = ?$
   (A) 1200   (B) 1700   (C) 2000   (D) 2500
   (E) 2400

60. $799.908 - 58.022 - 26.021 \times 2 = 22.958 \times ?(?)$
   (A) 8100   (B) 810000   (C) 900   (D) 27000
   (E) None of these

DIRECTION (61-65):- Read the given information carefully and answer the following question.

There are two trains P and Q. Both trains have four different types of coaches i.e. General, sleeper class, first class and AC coaches. In train P, there are total 800 passengers. Train Q has 40% more passengers than train P. 20% of the passengers of train P are in general coaches. One?fourth of the total number of passengers of train P are in AC coaches. 25% of the passengers of train P are in sleeper class coaches. Remaining passengers of train P are in first class coaches. Total number of passengers in AC coaches in both the trains together is 480. 45% of the number of passengers of train Q is in sleeper class coaches and ratio of passengers of train Q in first class coaches to general class coaches is 3:4.

61. What is the ratio of total number of passengers travelling in general coaches to the total number of passengers travelling in AC coaches of both the trains?
   (A) 8:15   (B) 3:5   (C) 11:15   (D) 22:25
   (E) 5:9

62. Number of passengers travelling in AC coach of train Q is what percent of number of passengers travelling in sleeper coaches of train Q?
   (A) $55\frac{5}{9}\%$ (B) $54\frac{4}{9}\%$ (C) $53\frac{1}{3}\%$ (D) $51\frac{1}{9}\%$
   (E) $52\frac{2}{9}\%$

63. Total number of passengers of train P who are travelling in General and Sleeper coaches together are what percent more or less than the total number of passengers of both the trains travelling in AC coaches?
   (A) 22.5%   (B) 20%   (C) 15%   (D) 30%
   (E) 25%

64. Find the average number of passengers travelling in sleeper and first class coaches of both trains?
   (A) 524   (B) 544   (C) 562   (D) 574
   (E) 580

65. Difference of passengers travelling in General and Sleeper coaches of both the trains is what percent of total passengers travelling in both the trains?
   (A) 18 1/3%   (B) 17 1/2%   (C) 16 2/3%   (D) 22 1/2%
   (E) 20%

DIRECTION (66-70):- What will come in place of question mark '?' in the following question?

66. $? = 9 \times 9 + 2 + 26 \div 2 - (18 - 19)$
   (A) 97   (B) 91   (C) 93   (D) 95
   (E) 99

67. $(4444 \div 44) + (635 \div 25) + (3835 \div 25) = ?$
   (A) 280.8   (B) 279.8   (C) 279.4   (D) 282.8
   (E) None of these

68. $\{(9 + 1/2) \div 38/3\} + 1 = 5/4 + ?$
   (A) 1/2   (B) 1/6   (C) 1/4   (D) 1/8
   (E) 1/10

69. $3 \times 5 - ? - 7 \times (2 + 1) = 0$
   (A) -6   (B) 6   (C) 8   (D) -8
   (E) 3

70. $5 + 7 - (3 + 2) \times 2 = ?$
   (A) 3   (B) 7   (C) 1   (D) 5
   (E) 2

GENERAL ENGLISH

DIRECTION (71-80):- Read the following passage and answer the following questions based on the passage. Some words are highlighted to help you answer some of the questions.

The collaboration of different stakeholders in the banking system, improving customer experience, and having a significant impact on return on investment (RoI) are some of the keys to the growth of digital banking in India, said bankers and experts at the Mint Annual Banking Conclave 2019. The discussion was moderated by Mint's national technology editor, Leslie D'Monte. "The most simplistic way to look at experimentation is to see whether it increases revenue or decreases cost. You can add customer experience to this and see whether it leads to one of the two. That is a strong way of justifying any new technology and experimentation," said Nitin Chugh, country head (digital banking) at HDFC Bank Ltd. Technology such as artificial intelligence (AI), machine learning and the internet of things, has made its way into digital banking. However, banks are raising more relevant questions now. "While technology is exciting, banks have found the right balance behind the romance of technology, where they are asking what technology has done for the business. They are questioning which area, and where do you apply it? That maturity has set in," said Deepak Sharma, chief digital officer, Kotak Mahindra Bank Ltd. Banks are willing to experiment within a given framework to achieve higher RoI, but they can start defining RoI much more quickly with regard to AI, said Hemant Adarkar, Technologist, Nainital Bank Ltd (Bank of Baroda).

"There are programmes where banks are working with fintechs, where KYC (know-your-customer) documents can be scanned and the software knows whether it is a passport or Aadhaar card or driving licence. The turnaround time for lending can

be reduced and, thus, AI is very close to maturing in the Indian context," he added. Banks, especially payment banks, have to adopt a "phygital" model, which provides the best of physical and digital services to its consumers, according to the panellists. "We believe that the next population will move to banks through the digital model," said Rishi Gupta, managing director (MD) and chief executive officer, Fino Payments Bank. "When we set up the bank, technology was a given. In today's banks, we cannot think of a bank without investing in tech. It is the largest investment on a year-on-year basis. But, if it is purely digital, there will be issues because even regulations say an ombudsman is needed in every district. You need the touch and feel. So, we built up a huge merchant network, more than 1 lakh, and our transaction value has tripled in 18 months," he said.

Banks also need to collaborate across the chain of transactions with different players in the industry. "Banks focus on how to collaborate with different players in the industry. Because from a customer point of view, banks are not servicing the full need. I want to buy something and the bank is helping in one part of it. Collaboration across the entire ecosystem needs to be looked at," said Kunal Pande, partner (advisory services) at KPMG India.

Banks are also trying to understand how to capture the latest innovations without separating the business and technology, industry experts said. "What banks are providing today is just the continuation of what it was 50 years ago. But, what we see in China is that all banking routes are getting disrupted ground up. People are no longer talking about banks offering statements. What is interesting about China is how it embedded the day-to-day solutions in your life. People make payments on WeChat, which only started as a communication platform," said Sudhir Tiwari, MD (India) at Thought Works.

71. What are the keys to the growth of digital banking in India?

(I) The collaboration of different stakeholders in the banking system.

(II) Whether experimentation increases revenues or decreases cost

(III) Having a significant impact on return on investment.

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

72. What is a way to justify experimenting with new technology? Answer the question based on the information given in the passage.

(A) to see whether customer base is stagnant.

(B) to see whether experimentation leads to collaboration of different stakeholders.

(C) to see whether experimentation increases revenue or decreases cost.

(D) options (a) and (c)

(E) all of the options (a), (b) and (c)

73. When Deepak Sharma says, 'that maturity has set in', what is the maturity which Deepak Sharma is talking about?

(A) The maturity to keep customer experience a top priority in experimentation with technology.

(B) The maturity to see how experimentation with technology is affecting business.

(C) The maturity to see whether experimentation with technology led to collaboration of different stakeholders.

(D) Options (a), (b) and (c)

(E) None of (a), (b) and (c)

74. What is "phygital" model?

(A) A model where a bank focuses primarily on providing best customer services.

(B) A model where a bank focuses on decreasing cost of operation.

(C) A model where a bank focuses on providing the best of physical and digital services to its consumers.

(D) A model where a bank focuses on increasing Return on Investment.

(E) Options (b), (c) and (d)

75. What does Hemant Adarkar meant by ' AI is very close to maturing in the Indian context'?

(A) software exists which can help in decreasing turnaround time for lending because they know whether a document which is scanned is a passport or Aadhaar or driving licence and these documents esp. Aadhaar are relevant in Indian context.

(B) Investment in technology are now being made based on the level of return on investment.

(C) Investment in AI is made by keeping in mind if it would lead to collaboration among different stakeholders.

(D) Options (b) and (c)

(E) None of the above

76. Which of the following statements would strengthen the notion that ' we cannot think of a bank without investing in tech'?

(A) Regulations say an ombudsman is needed in every district.

(B) Technology is the field with the largest investment on a year-on-year basis.

(C) Banks need to collaborate across the chain of transactions with different players in the industry.

(D) Options (a) and (c)

(E) Options (a), (b) and (c)

77. For each of the following words, choose the option which has a meaning which is OPPOSITE to the meaning of the given word.

Raising

(A) maintaining   (B) intimating

(C) chastising (D) relegating

(E) belying

78. For each of the following words, choose the option which has a meaning which is OPPOSITE to the meaning of the given word.

Achieving

(A) galvanizing   (B) castigating

(C) betraying (D) qualifying

(E) abandoning

79. For each of the following words, choose the option which has a meaning which is SIMILAR to the meaning of the given word.

Improving

(A) enervating   (B) vindicating

(C) engendering   (D) conceding

(E) ameliorating

80. For each of the following words, choose the option which has a meaning which is SIMILAR to the meaning of the given word.

Ombudsman

(A) aberration (B) calumny

(C) venality   (D) defender

(E) perfidy

DIRECTION (81-85):- In the following passage, some of the words have been left out. Read the passage carefully and select the correct answer for the given blank out of the given alternatives. Note that the word to be chosen has to be synonymous to the word given in the bracket.

The discussion on a social security and welfare system has degenerated into something _____ (A) _____ (similar) to throwing money from a helicopter, especially in the politically charged atmosphere of competing claims. The _____ (B) _____ (types) of a universal basic income proposed by both those national parties are, in effect, a _____ (C) _____ (concealed) admission of mismanagement and failure to provide citizens with basic public goods. There is no guarantee that _____ (D) _____ (guaranteed) income programmes, by whatever names they're called, will result in the poor gaining improved access to quality education or healthcare infrastructure. The rush to announce competing schemes should be preceded by _____ (E) _____ (thought) on the ethics of replacing public goods with hard cash.

81. Which of the following words fits the blank labeled as _____ (A).

(A) Ashen   (B) Akin   (C) Asinine (D) Parlance

(E) Askance

82. Which of the following words fits the blank labeled as _____ (B).

(A) Vitriol   (B) Vestige   (C) Vestibule (D) Variants

(E) Verify

83. Which of the following words fits the blank labeled as _____ (C).

(A) Volition   (B) Propelled (C) Reneged (D) Verged

(E) Veiled

84. Which of the following words fits the blank labeled as _____ (D).

(A) Assured   (B) Assuaged

(C) Attribute   (D) Attained

(E) Attenuated

85. Which of the following words fits the blank labeled as _____ (E).

(A) Detriment   (B) Delineation

(C) Deliberations   (D) Divestment

(E) Divulge

DIRECTION (86-90):- Given below are four sentences, out of which one sentence is grammatically incorrect. Choose the option which points out to the grammatically incorrect sentence. If all sentences are correct. Choose 'All are correct' as your answer.

86. (A) Sameer in addition to Sulekha has been accepted as the member of the club.

(B) Suresh besides Sushila is going to watch the movie.

(C) Ministry of Information & Broadcasting as well as the Central Board of Film Certification have allowed the film maker to release the film 'Prakash'.

(D) Julian led by his team mates has published forbidden articles on internet.

(E) All are correct

87. (A) Neither you nor Kishan have submitted the report to the Principal.

(B) Smriti like Asha has purchased a new dress.

(C) You unlike Suresh have gone to the market to purchase fruits.

(D) Sunidhi along with her team has gone for a picnic.

(E) All are correct

88. (A) The 47-year-old Australian national has been holed up in a back room of the Ecuador embassy in central London for nearly seven years now.

(B) Former Uttarakhand Chief Minister and BJP MP Ramesh Pokhriyal recently posted a picture on his Twitter account which showed his daughter in full military uniform.

(C) Defence Minister Nirmala Sitharaman on Wednesday said that Congress president Rahul Gandhi was on the verge of having committed contempt of court.

(D) Naresh and not her friends are guilty in the case related to cheating in exams.

(E) All are correct

89. (A) Wikileaks co-founder Julian Assange was on Thursday arrested from his Ecuador Embassy hideout in London.

(B) Where is an iron which would be used with other construction materials to build a house?

(C) It was more of propaganda and people believed in certain promises.

(D) 70 gram sabhas along the Chhattisgarh-Maharashtra border have announced they will choose the NOTA, or none of the above, option in the Lok Sabha election.

(E) All are correct

90. (A) Kotak Mahindra Mutual Fund (Kotak MF) has said that it may not be able to fully redeem the investments in two series of its fixed maturity plans (FMP).

(B) There continues to be a high stock of non-performing assets (NPAs) in India, and there has been some progression.

(C) The payments are towards the latest instalment in deferred spectrum liability for radio waves bought in the past auctions.

(D) Most Indian professionals expect significant disruptions at work in the next three years, according to a study by Mercer India.

(E) All are correct

DIRECTION (91-94):- In the following question, two columns are given, containing three phrases each. A phrase from the first column may or may not connect with a phrase from the second column to make a grammatically and contextually correct sentence. There are five options, four of which display the sequence(s) in which the phrases can be joined to form a correct sentence. If none of the phrases make a correct sentence, mark 'None of these' as your answer.

91.

Column (1)	Column (2)
(A) My Mother will go berserk	(D) For ways to save animals from ecologoical calamity
(B) Animal activists are at the same time searching	(E) a calamity for the whole city
(C) The factory closing were	(F) When she finds out I've ruined favorite dress.

(A) A-D
(B) B-F
(C) C-D and C-F
(D) A-F and C-E
(E) None of these

92.

Column (1)	Column (2)
(A) They discussed the idea of carrying out random	(D) effect upon the character and the health of our people.
(B) The winner will be the first Complete entry	(E) Drawn at random after the closing date.
(C) Secondly, there are the slums of our cities with their baneful	(F) Forenies audits on listed companies as a deterrent to fraud.

(A) B-D
(B) C-F
(C) A-F and B-E
(D) A-E and B-F
(E) None of these

93.

Column (1)	Column (2)
(A) His expression revealed the surprise for a brief moment,	(D) summon every available body of troops to concentrate for the decisive stroke.
(B) Immediate orders were despatched to	(E) and then his eyes ?ashed with anger.
(C) Another friend, who is as familiar with French	(F) as with English, ?nds her French much more intelligible than her English.

(A) A-D
(B) B-F
(C) A-F and C-E
(D) A-E, B-D, and C-F
(E) None of these

94.

Column (1)	Column (2)
(A) Fear is de?ned as a very unpleasant or disturbing	(D) every night before the accursed electricity came along.
(B) Lamplighters used to light street lamps	(E) something which is for your ears alone.
(C) And right here I want to say	(F) feeling caused by the presence or imminence of danger.

(A) A-D
(B) B-F
(C) A-F and C-E
(D) B-E and C-F
(E) None of these

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DIRECTION (95-97):- Below a word is given followed by three sentences which consist of that word. Identify the sentence/s which best expresses the meaning of the word. Choose Option 5 (None of these) if the word is not suitable in any of the sentences.

95. PRODIGAL

A. By now she'd had so much cosmetic surgery that she looked quite prodigal.

B. There have been rumours that he has been prodigal with company funds.

C. The prodigal son has returned to the castle after a three-year absence.

(A) Only A   (B) Both A and B

(C) Only C   (D) Both B and C

(E) None of these

96. BLATANT

A. The drunk driver's blatant disregard for the lives of others earned him seven years in prison.

B. In prison, a blatant act of disobedience will get you placed in isolation.

C. They shared their work in a blatant manner.

(A) Only A   (B) Only B

(C) Both A and B   (D) Only C

(E) None of these

97. FAMISHED

A. Though many people experience hunger, few ever understand what it is like to truly be famished.

B. The boy looked absolutely famished, his body nothing but skin and bones.

C. The whole famished evening had an unreal quality to it.

(A) Only C   (B) Both A and C

(C) Only B   (D) Both A and B

(E) None of these

DIRECTION (98-100):- For each of the following questions, a sentence is given for which a certain phrase is highlighted, which may or may not be grammatically correct, followed by three alternatives suggesting the grammatically correct alternative. Choose the alternative which would make the highlighted portion grammatically correct. If no correction is required or if the highlighted portion is already grammatically correct, choose option (E) "No correction required".

98. Sameekh is a best student in the department of mechanical engineering at present.

(i) the best student

(ii) an best student

(iii) for a best student

(A) Both (i) and (ii)   (B) Both (ii) and (iii)

(C) Both (i) and (iii)   (D) Only (i)

(E) No correction required

99. Sudhir follow the suggestion of his mother and nobody's else.

(i) is nobody's else

(ii) and nobody else

(iii) and nobody else's

(A) Only (i)   (B) Only (iii)

(C) Only (ii)   (D) Both (ii) and (iii)

(E) No correction required

100. The female with curly hair sitting in the car is the sister of the one of the headman of the village.

(i) a headman

(ii) one of the headmen

(iii) the one across the headman

(A) Only (i)   (B) Both (ii) and (iii)

(C) Both (i) and (ii)   (D) Both (i) and (iii)

(E) No correction required

ANSWER KEY

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

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QUANTITATIVE APTITUDE

DIRECTION (1-5):- The table shows the total no. of mails received in inbox by different users & the percentage of mails read by the users & the total no. of spam mails received in a month.

Users	Total no. of mails received in inbox	% of inbox mails read by user	Total no. of spam mails received
X	725	68%	88
Y	810	65%	82
Z	800	-	152
K	-	45%	92
L	580	-	76

Note:

1. Total no. of mails received = Total mails received in inbox + total no. of spam mail received
2. Spam mails are not read by user.
3. Some data are missing, calculate if necessary.

1. Average no. of mails received in inbox by user X, Y & K is 750% of average no. of spam mail received by user X, Y and K. Then find the total no. of mails received by user K?
   (A) 492   (B) 528   (C) 426   (D) 482
   (E) None of these

2. Inbox mails read by user Z is what percentage of total mails received in inbox of Z given that inbox mails read by user Z is 125% of total spam mails received by user K?
   (A) 14.375%   (B) 19.25%
   (C) 24.125%   (D) None of these
   (E) 11.215%

3. Inbox mails read by user X & Y together is how much more/less than spam mails received by the same user together?
   (A) None of these   (B) 939 more
   (C) 728 less   (D) 869 more
   (E) 829 more

4. Total no. of mails received by K is approximately what percent of inbox mails read by user X given that mails received in inbox by K is thrice of mails received in spam by X?
   (A) 54%   (B) 62%   (C) 78%   (D) 68%
   (E) 72%

5. Number of inbox mails which are not read by user Z is 150% more than mails received in spam by user X. Then find average of inbox mails read by user Z & Y?
   (A) None of these   (B) 618   (C) 425   (D) 563
   (E) 589

DIRECTION (6-10):- The following questions are accompanied by two statements (I) and (II). You have to determine which statements(s) is/are sufficient/necessary to answer the questions.

6. Find the value of $9^{(1/x)} + 9^{(1/y)}$ (y>x)
   I. The difference of inverse of x & y is 8/3.
   II. The multiplication of x & y is 3.
   (A) Only I   (B) Only II
   (C) Either I or II   (D) Both I and II
   (E) None of the above

7. How many women are required to complete the work in 12 days.
   I. Efficiency of man is (6/5)th of efficiency of woman.
   II. 16 men can complete the same work in 10 days.
   (A) Only I   (B) Only II
   (C) Either I or II   (D) Both I and II
   (E) None of the above

8. In the triangle ABC. Find ∠ABD?
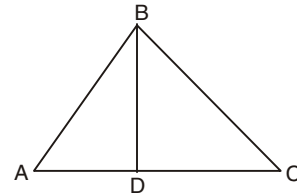
   (A) Only I   (B) Only II   (C) Either I or II (D) Both I and II
   (E) None of the above

9. What is the C.I. on a sum at the end of 3 years?
   I. C.I. at the end of two years is Rs. 110.
   II. Difference between CI and SI at the end of two year is Rs. 100 and rate percent is 10%.
   (A) Only I   (B) Only II   (C) Either I or II   (D) Both I and II
   (E) None of the above

10. Two trains X and Y starts from point A and B respectively towards each other. What is the distance between them when they start?
    I. When both trains cross each other, time taken by train X to reach B is twice the time taken by train Y to reach A.
    II. Distance between them after 60 min. is 800 km.
    (A) Only I   (B) Only II
    (C) Either I or II   (D) Both I and II
    (E) None of the above

DIRECTION (11-15):- Study the given line graph carefully & answer the questions.

Line-graph given below shows the price per square feet of land in different years.

Rs/ Square feet
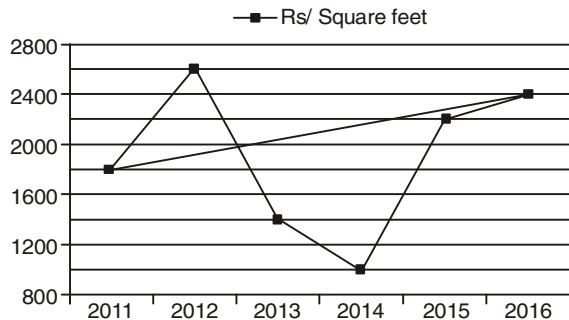
11. In 2015, if Rahul bought a plot of 1800 sq. feet. Then how much plot he has bought with the same amount in 2016?
(A) 1650 sq. feet   (B) 1720 sq. feet
(C) 1825 sq. feet   (D) None of these
(E) 1850 sq. feet

12. In 2016 if veer bought a plot 800 sq. feet & want to sell it in 2017 to earn profit of 20%. Then find the price per sq. feet in 2017 for same plot?
(A) Rs. 2250   (B) None of these
(C) Rs. 2730   (D) Rs. 2880
(E) Rs. 2460

13. If Satish bought 1840 sq. feet land in 2012 and Sandy bought 1640 sq. feet land in 2014. Then find ratio of amount spent by Satish in 2012 to amount spent by sandy in 2014?
(A) 3 : 5   (B) 205 : 598   (C) 598 : 205
(D) 538 : 207   (E) 598 : 305

14. If Ayush bought a plot in 2010 at a price 3/4 th of the price in 2013. Then, find difference of amount paid by Ayush to buy plot of 2240 sq. feet in 2010 and 2013.
(A) Rs. 8.28 lakh   (B) Rs. 4.84 lakh
(C) Rs. 5.64 lakh   (D) Rs. 6.28 lakh
(E) Rs. 7.84 lakh

15. If plot bought by Abhi in 2016 is 2420 sq. feet and plot bought by Roly in 2011 is 1640 sq. feet. Then find average of money spent by Abhi and Roly?
(A) Rs. 58.6 lakh   (B) Rs. 53.4 lakh
(C) None of these   (D) Rs. 43.8 lakh
(E) Rs. 48.2 lakh

16. When digits of a first two digit number are reversed, then the resulting number will become 75% of second two digit number. The difference of squares of tens digit and units digit of the second number is 20. Find the first number.
(A) 75   (B) 81   (C) 63   (D) 84
(E) 51

17. A vessel contains 25 liters petrol. 20% of the petrol is replaced by kerosene oil, after that 30% of the mixture is replaced by kerosene oil. Now, find the quantity of petrol in the final mixture is what percent of the quantity of petrol in the vessel initially.
(A) 63%   (B) 47%   (C) 51%   (D) 56%
(E) 67%

18. Aman can complete a piece of work in 36 days. Aman and Bhanu together can complete the same work in 20 days. If Chaman is working at 60% of Aman's efficiency, then find in how many days Aman, Bhanu and Chaman can complete the same work together.
(A) 15 days   (B) 19 days   (C) 9 days   (D) 26 days
(E) 18 days

19. A lighthouse is situated 30 km away from the shore. If ratio of time taken by boat to reach lighthouse during upstream and during downstream is 2 : 1, then find the ratio of speed of the boat to the speed of the stream.
(A) 1 : 3   (B) 3 : 1   (C) 5 : 3   (D) 3 : 5
(E) 4 : 7

20. Ratio of curved surface area of hemispherical bowl to curved surface area of conical tent is 6 : 5 and radius of bowl and tent is equal. Then, find the ratio of volume of conical tent to the volume of hemispherical bowl.
(A) 3 : 2   (B) 2 : 3   (C) 6 : 7   (D) 7 : 6
(E) 2 : 5

21. Average weight of 100 employees of a company is 60 kg. Average weight of male employees and female employees is 70kg and 45kg respectively. Then, find the ratio of male employees to female employees in the company.
(A) 1 : 4   (B) 4 : 1   (C) 7 : 6   (D) 6 : 7
(E) 3 : 2

22. A shopkeeper who sells same marked price shirts, announced an offer - if one buys two shirts then the buyer can buy the third shirt at the discounted price of Rs. 150. Ram took the offer and bought 12 shirts by paying Rs. 5,000 only. Find the overall discount percentage allowed by the shopkeeper.

(A) $17\frac{16}{33}\%$ (B) $29\frac{10}{33}\%$ (C) $24\frac{8}{33}\%$ (D) $36\frac{10}{33}\%$

(E) $28\frac{8}{33}\%$

23. Five two - way pipes A, B, C, D & E can either fill the empty tank or can empty the full tank in 15 minutes, 18 minutes, 6 minutes, 16 minutes and 24 minutes respectively. All five pipes were opened simultaneously when the tank is empty. Then, find which combination of tank can fill 50% of the tank.
(A) A, B and D are filling pipes and C & E is emptying pipes.
(B) A and B are filling pipes and C and D are emptying pipes.
(C) E is filling pipe and B and C are emptying pipes.
(D) C is filling pipe and A, B & E are emptying pipes.
(E) None of the above.

24. Two dices are rolled twice. Then, find the probability that the sum of the numbers on dices is divisible by 4.

(A) ¼   (B) 7/36   (C) 1/6   (D) 1/3

(E) 11/36

25. Aman & Bhanu invested Rs. 8,000 and Rs. 12,000 in a partnership firm. After 6 months, Aman further invested Rs. 12,000. Aman is entitled to 10% commission on profit before deducting tax and the remaining profit is shared between them in their capitals ratio after deducting 20% tax. Bhanu received a total of Rs. 5400 out of total profits at the end of a year. Then, find Aman's commission.

(A) Rs. 1655   (B) Rs. 1625

(C) Rs. 1695   (D) Rs. 1745

(E) None of the above

DIRECTION (26-30):- Given pie charts shows percentage distribution of quantity of waste (org + wet) produced (in Kg) on five days and percentage distribution of quantity of wet waste produced (in kg) on five days.
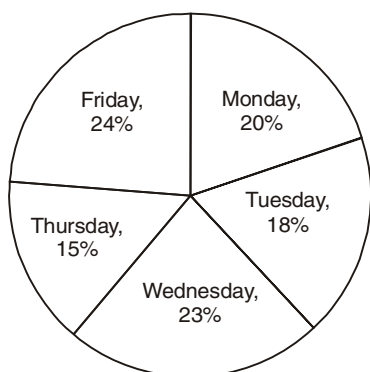
Waste (Dry + Wet) = 800 kg
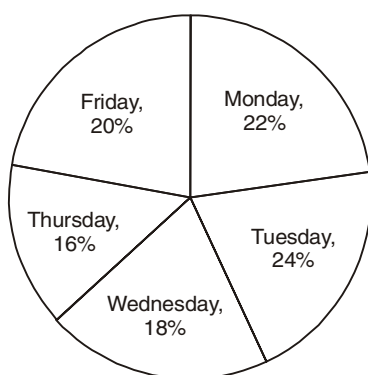
Waste (Wet) = 500 kg

26. Dry waste produced on Saturday is 20% more than dry waste produced on Thursday. What is the quantity of dry waste produced on Monday and Saturday together?

(A) 80 kg   (B) 98 kg   (C) 120 kg   (D) 100 kg

(E) 95 kg

27. Dry waste produced on Tuesday is what percent of dry waste produced on Wednesday?

(A) 12 1/47   (B) 12 12/47   (C) 23 23/47   (D) 25 25/47

(E) 25 23/47

28. What is the ratio of the dry waste produced on Friday to wet waste produced on Monday and Wednesday together?

(A) 23 : 50   (B) 14 : 51   (C) 13 : 47   (D) 50 : 23

(E) None of these

29. If on Sunday total waste produced is 120% more than the dry waste produced on Thursday and dry waste produced on Sunday is 20% less than dry waste produced on Monday. Find the quantity of wet waste produced on Sunday?

(A) 30 kg   (B) 38 kg   (C) 36 kg   (D) 24 kg

(E) None of these

30. Wet waste produced on Tuesday & Wednesday together is how much more than dry waste produced on Friday and Thursday together?

(A) 82 kg   (B) 96 kg   (C) 78 kg   (D) 88 kg

(E) None of these

31. Retailer marks up an article $87\frac{1}{2}\%$ above its cost price and he earned Rs. 250 when he gives $33\frac{1}{3}\%$ discount. If he had sold that article at Rs 1200, then find the discount percent allowed by the shopkeeper.

(A) $12\frac{1}{2}\%$ (B) 20%   (C) 36%   (D) 25%

(E) 30%

32. Present age of Deepak is 16 2/3% more than Bhavya's present age. While 5 yrs ago, Deepak's age was twice than that of Bhavya's age at that time. Five years hence, twice the sum of ages of Deepak and Bhavya is equal to Harsh's age at that time. Then, find present age of Harsh.

(A) 46   (B) 43   (C) 41   (D) 42

(E) None of these

33. Honey can do 30% work in 9 days, Abhishek can do 8% work in 4 days. Then in how many days they can complete 80% of the work, if they starts working together.

(A) 18   (B) 12   (C) None of these   (D) 10

(E) 15

34. A train covers certain distance in two parts. Distance covered in first part is 100% more than the distance covered in second part while ratio of speed of train in first part to second part is 4 : 1. If average speed of train is 20 km/hr then, find the speed of train in first part? (in km/hr)

(A) 10 km/hr   (B) 40 km/hr   (C) 20 km/hr   (D) 25 km/hr

(E) 60 km/hr

35. Find the probability of forming a 4-digit number which is divisible by 3 using 2, 4, 6 and 5, repetition of numbers are not allowed.

(A) 0!   (B) 4!

(C) 5!   (D) None of these

(E) 3!

DIRECTION (36-40):- Study the given passage and answer the following questions.

There are three types of vehicles i.e. 3 Auto, 4 car & one truck which take rides. Distance covered by each type of vehicle per ride is same. Profit per ride of an auto and a car is given as Rs. 20 and Rs. 60 respectively. And total profit of truck in April month is given as Rs. 42000. Ratio of total ride per day of an auto to total ride per day of a car is 3 : 2. Ratio of per ride profit of a Truck to per ride profit of a Car is 70 : 27. And total profit is given as Rs 15920 per day.

36. What is difference in profit earned by all Cars and Truck in seven days?

(A) Rs. 56,440   (B) Rs. 54,120

(C) Rs. 64,120   (D) Rs. 72,240

(E) None of these

37. Profit made by Truck in two weeks is approximately what percent more or less than profit made in a week by all Auto?

(A) 29% more   (B) 34% less

(C) 24% more   (D) 39% less

(E) 43% more

38. What is the ratio of number of rides by single Car in four weeks to number of rides by Truck in two weeks?

(A) 44 : 9   (B) 22 : 9

(C) None of these   (D) 88 : 9

(E) 11 : 9

39. What is the average of profit made by all Car and all Auto in a week?

(A) Rs. 50,820   (B) Rs. 48,240

(C) Rs. 56,220   (D) None of these

(E) Rs. 64,120

40. What is the total profit of a single car, truck and auto in a day?

(A) Rs. 4860   (B) Rs. 5360

(C) Rs. 4240   (D) Rs. 5620

(E) None of these

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

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- Standardised uniform learning content across the world.
- Uniform lecture delivery via smart classes.
- Making interactive learning for better understanding of concepts and questions.

INTERACTIVE SMART CLASS
- Digital Learning
- Uniform Lecture Delivery
- Tasks with Timer
- Sample Answers with Planning
- Vocab & Grammar Sessions