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BALAKOT AIRSTRIKE

RETALIATION TO PULWAMA ATTACK

- 1 Indian Air Force crossed the Line of Control Kashmir.
- 2 Jets Struck a Jaish-E-Mohammed Operated Militant Camp.
- 3 IAF Pilot Abhinandan Varthaman was captured by Pakistan.
- 4 IAF Pilot returned home after three days of extreme confrontation.
- 5 India Proud his exemplary courage.



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IMPORTANT RATES

(02-03-2019)

Repo Rate	6.25%
Reverse Repo Rate	6.00%
Marginal Standing Facility Rate	6.50%
Statutory Liquidity Ratio	19.25%
Cash Reserve Ratio	4%
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March 04	National Security Day
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March 24	World TB Day
March 27	World Theatre Day

IMPORTANT DAYS IN APRIL

April 02	World Autism Awareness Day
April 05	National Maritime Day
April 07	World Health Day
April 10	World Homeopathy Day
April 11	National Safe Motherhood Day
April 18	World Heritage Day
April 25	World Malaria Day
April 29	International Dance Day.

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Success Story



Name: Isha

Education: Graduation

Final Selection: PSPCL

Examination Name: PSPCL - LDC

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

Isha: Thank you, sir.

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

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

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

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

IBT: How did you prepare to achieve your goal?

Isha: Sir, I focused on attending all the classes regularly so that I can clear the basics of each and every topic. I also used to revise the same at home. In beginning, I used to have many doubts which I would clear in the separate doubt sessions provided by the Institute. After practicing all the topics, I majorly focused on my weak areas and revised the strong chapters. In this way I prepared well for the exams. Thus, lectures and separate doubt sessions helped me to achieve my goal.

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

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



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

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

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

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

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

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

Isha: Faculty members at IBT Institute helped me a lot to clear all my doubts regarding the subjects. I would say that guidance is very important for every the students who are preparing for the competitive exams. Only a true guidance can lead you towards your goal. It is only due to the flexible batch timings, regular guidance, doubt sessions and weekly mock tests because of which I was able to crack the exam. I had a really good experience with the IBT Institute.

IBT: Who would you attribute your success to?

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

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

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

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

Isha: Thank you very much, sir!

Precious Words

"Knowledge comes from learning. Wisdom comes from living."

—Sam Levenson

BALAKOT AIRSTRIKE 2019

On **14th February 2019**, a convoy of vehicles carrying security personnel on the Jammu Srinagar National Highway was attacked by a vehicle-borne suicide bomber at Lethpora in the Pulwama district, Jammu and Kashmir, India. The attack resulted in the deaths of 46 Central Reserve Police Force personnel and the attacker. The perpetrator of the attack was from Indian-administered Kashmir. The responsibility for the attack was claimed by the Pakistan-based Islamist militant group Jaish-e-Mohammed (JeM). After that Indian Army as a retaliation to this attack performed the 2019 Balakot airstrike on **26th February 2019** at around 3:30 am, when twelve Mirage 2000H jets of the Indian Air Force crossed the Line of Control in Kashmir to perform an airstrike on an alleged terrorist training camp inside Pakistan in retaliation for an attack on its paramilitary forces, which took place two weeks prior.

According to India, the jets struck a Jaish-e-Mohammed-operated militant camp at Balakot killing an unquantified number of militants and returned back into Indian airspace unharmed without being engaged by Pakistani aircraft. Pakistan conceded the violation of their airspace near Muzaffarabad. But asserted that a scrambling forced the Indian jets to retreat in a haste dropping their payloads in vacant fields and forest and that no casualties or infrastructural damage was inflicted. Subsequent to the incident, Indian and Pakistani troops shelled each other across the Line of Control; Pakistan reported four civilians killed and eleven wounded by Indian shelling. Indian media claimed to have



confirmed from official sources that twelve Mirage 2000 jets were involved in the operation. The Indian Express further reported that the Mirage 2000s were carrying SPICE 2000 & Popeye precision-guided munitions and that they were supported by four Sukhoi Su-30MKI, Netra and Phalcon airborne early warning and control aircraft, an IAI Heron UAV and two Ilyushin Il-78 aerial refuelling aircraft.

In a press briefing, Inter-Services Public Relations (ISPR) spokesman, Major General Asif Ghafoor stated that three IAF teams were spotted approaching the Pakistan border from various sectors in the early hours of 26 February. He added that the two of these teams did not cross the border following a challenge from Pakistani aircraft flying combat air patrol, but the third one crossed the Line of Control from the Kiran Valley near Muzaffarabad before being intercepted by Pakistani Air Force (PAF) jets within three minutes of the incursion. Pervaz Khattak, Pakistani Defence Minister, stated that the Pakistani Air Force did not retaliate at that time because "they could not gauge the extent of the damage".

Media reported that JeM had moved many recruits, along with their trainers and other militants, out of Azad Kashmir and to Balakot Tehsil, on the border between Azad Kashmir

and Khyber Pakhtunkhwa. In 2004 United States Department of Defence interrogation report stated that Balakot had "a training camp that offers both basic and advanced terrorist training on explosives and artillery."

Villagers from the area claimed that four bombs struck a nearby forest and a field resulting in damage to a building and injuring a local man around 3:00 AM. A team from Al Jazeera visited the site two days after the strikes and noted "splintered pine trees and rocks" which were strewn across the four blast craters. The local hospital officials and residents asserted that they did not come across any casualty or wounded people. Satellite-data analysis by Nathan Ruser, from the Australian Strategic Policy Institute noted an absence of any apparent evidence to verify Indian claims. In contrast, diplomats and analysts have raised doubts about the efficacy of the strike, claiming that the terrorist groups along the border would have vacated the area, after the Indian Prime Minister vowed to retaliate against the Pulwama attack.

Pakistan's foreign minister Shah Mahmood Qureshi summoned an emergency meeting in Islamabad, Pakistan to discuss the security situation. He also stated that Pakistan

will take international media to the area of strikes. Pakistan denied the allegation about their involvement in the Pulwama Attack.

Australia noted its condemnation of Pulwama attack and asked Pakistan to crack down on terrorists operating from its soil. China's foreign ministry spokesman Lu Kang stated "We hope that both India and Pakistan can exercise restraint and adopt actions that will help stabilize the situation in the region and improve mutual relations". United States Secretary of State Mike Pompeo termed the attack as a "counter-terrorism action" and reaffirmed US-India ties. He asked both sides to show restraint.

The IAF pilot was captured by Pakistani authorities on February 27 after his MiG 21 Bison went down during a dogfight with Pakistani jets. But before his plane was hit, he shot down an F-16 of Pakistan air force. Indian air force pilot Abhinandan Varthaman, captured by Pakistani forces on Wednesday, had become the point of focus amid tensions between the two countries. The fighter pilot, who has 16 years of experience, is from the southern city of Chennai (formerly known as Madras). His jet was shot down in what Islamabad called a "retaliation" to India conducting air strikes in its territory. His capture was seen as a major setback for India.

Mr Chaudhry an eye witness said he noticed a parachute descending

towards the ground, which made the landing around 1 km away from his house on the southern side. "A pilot emerged out of the parachute safe and sound," he told Dawn over telephone. The pilot, who was equipped with a pistol, asked the youngsters whether it was India or Pakistan," Chaudhry said, adding that one of the men responded that it was India. The pilot, later identified as Wing Commander Abhinandan, is said to have shouted some slogans and asked which place exactly it was in India, according to the Dawn report. Mr. Chaudhry added that the youngster there "very intelligently repeated his slogans", allowing the "delusion" to continue. Mr. Chaudhry was quoted as saying. Wg. Cdr Abhinandan told them that his "back was broken" and requested for water to drink, the Dawn said. But "some emotional youth, who could not digest the slogans, shouted Pakistan Army Zindabad". On this, Wg. Cdr Abhinandan took a shot in the air and the boys picked up stones, Mr. Chaudhry told Dawn. Wg. Cdr Abhinandan then started running. He ran a distance of half a kilometre in backward direction while pointing his pistol towards the boys who were chasing him, Mr. Chaudhry said. Wg. Cdr Abhinandan fired some more gunshots in the air to frighten them but to no avail, the eyewitness said. Then Wg. Cdr Abhinandan jumped into a small pond where he took out some documents and maps

from his pockets, some of which he tried to swallow and soaked others in water. Mr. Chaudhry apparently came to know of this from the boys who chased the pilot and described it to the Dawn reporter. The boys kept on asking him to drop his weapon, Mr Chaudhry said, adding that one boy was shot at his leg. Finally, he surrendered, Dawn was told. The boys got hold of him. Some of them roughed him up, in a fit of rage, while others kept on stopping the attackers, Dawn reported.

Indian Air Force (IAF) pilot Abhinandan Varthaman returned home after three days of extreme political, diplomatic, and military confrontation between India and Pakistan. He was handed over to the Indian authorities around 9.30 pm at the Attari-Wagah border from where he was flown to the Palam airport in Delhi. Country's citizens gave a rousing welcome to their national hero as he set foot on the Indian soil. Prime Minister Narendra Modi said: "Welcome Home Wing Commander Abhinandan! The nation is proud of your exemplary courage." Wing Commander Abhinandan Varthaman will now undergo debriefing on Saturday. He will also undergo physiological and physical check-up in the presence of military and intelligence officials. After he was captured, Varthaman showed courage and grace in the most difficult circumstances for which he was praised by politicians, strategic affairs experts, ex-servicemen, celebrities and others. Prime Minister Narendra Modi welcomed the return of Varthaman, saying the nation is proud of his exemplary courage. "Welcome Home Wing Commander Abhinandan! The nation is proud of your exemplary courage.



NATIONAL NEWS

FEBRUARY 2019

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



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

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

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

SUGARCANE JUICE DECLARED AS NATIONAL DRINK OF PAKISTAN

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

MIZORAM GOVT BANS IMPORT OF PIGS AND PIGLETS

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

ASSAM TOPS IN BUDGETARY PRACTICES FOLLOWED BY STATES: TRANSPARENCY INTERNATIONAL

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

UP TO BUILD WORLD'S LONGEST EXPRESSWAY: YOGI ADITYANATH

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

FINANCE MINISTER PIYUSH GOYAL PRESENT THE INTERIM BUDGET



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

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

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

NEW CAMPUS OF NATIONAL MUSEUM INSTITUTE INAUGURATED AT NOIDA

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

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

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

GOVT REDUCES IMPORT DUTIES ON ELECTRIC VEHICLE PARTS

- ✧ The customs duty on electric vehicle components which are imported in a knocked-down or semi knocked down state, have been reduced to 10%-15%
- ✧ This reduction of the taxes is aimed at encouraging global automobile companies to assemble electric vehicles in India.
- ✧ The Custom duty on battery packs for mobile phones has been doubled by CBIC and hence they will attract a tax of 20% on import.

PAYTM ENTERS HOTEL BOOKING BUSINESS, BUYS NIGHTSTAY

- ✧ Paytm has launched hotel bookings on its platform and acquired NightStay, which offers deals on last-minute bookings at luxury hotels
- ✧ Its hotel partners include chains like Sarovar, Zuri, Treebo, Indian Hotels Co's Ginger, Sterling and Vresorts.
- ✧ Paytm planned to invest 70 million for its growth in the travel segment.

INDUS RIVER DOLPHIN DECLARED PUNJAB'S STATE AQUATIC ANIMAL

- ❖ One of the world's rarest mammals, Found only in India and Pakistan in the Beas river, the generally playful Indus Dolphins have been declared Punjab's State aquatic animal.
- ❖ The decision was taken in the Punjab State Wildlife Board presided over by the Chief Minister Capt Amarinder Singh, who shared the information on his official Twitter handle.
- ❖ As per the WWF figures, the number of dolphins presently is 1816, mostly found in the lower parts of the Indus River in Pakistan between Chashma and Kotri barrages in the Indus River.

ODISHA'S KALIA SCHOLARSHIP SCHEME FOR FARMERS' TO BOOST HIGHER EDUCATION

- ❖ Odisha Chief Minister Naveen Patnaik announced the new 'KALIA Chhatravritti Yojana', which is a scholarship for the children of farmers who are the beneficiaries of Krushak Assistance for Livelihood and Income Augmentation (KALIA) scheme.
- ❖ Under this scheme, the children of farmers, who are the beneficiaries of the KALIA scheme will be provided scholarships for pursuing higher education in professional courses free of cost.
- ❖ Children of farmers who have taken admission at Government Professional colleges on merit basis will be eligible for the scholarship scheme.

325 CHILD LABOURERS RESCUED UNDER 'OPERATION SMILE'

- ❖ Operation Smile was launched on January 1 this year to trace missing children. The month-long programme aims to rescue child labourers, children engaged in begging for alms and so on.
- ❖ 325 child labourers have been rescued as part of 'Operation Smile' in Hyderabad.
- ❖ Besides rescuing children belonging to Hyderabad and other parts of Telangana, 100 children belonging to states like Andhra Pradesh, Bihar, Jharkhand, Uttar Pradesh, and even Nepal were rescued during this operation.

GOVERNMENT APPROVES SCHEMES OF NATIONAL MINORITIES DEVELOPMENT AND FINANCE CORPORATION

- ❖ The schemes of National Minority Development Finance Corporation (NMDFC) are being implemented for the socio-economic development of the 'backward sections' amongst the notified minorities by the respective State Governments/UT Administration.
- ❖ For availing assistance under NMDFC schemes, the annual family income eligibility criterion under Credit Line-1 is Rs.98,000 for rural areas & Rs.1.20 lacs for urban areas.
- ❖ Higher annual family income eligibility criterion of upto Rs.6.00 lacs has also been introduced as Credit Line-2, for increasing coverage of beneficiaries under NMDFC schemes.

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परीक्षाओं के लिये सम्पूर्ण पत्रिका

JANUARY 2019**PRESIDENT RAM NATH KOVIND INAUGURATES THE 12TH GLOBAL HEALTHCARE SUMMIT IN MUMBAI**

- ✧ The President of India, Ram Nath Kovind, inaugurated the 12th Global Healthcare Summit organized by the American Association of Physicians of Indian Origin in Mumbai.
- ✧ He said India and the US shared complementarities in the pharmaceutical field - in clinical research, drug discovery and manufacture.
- ✧ The President said that the goal of 'Health for All' must be integral to our programmes and policies. The President also addressed The Yoga Institute, Mumbai, which had marked 100 years of its establishment.

11TH BENGALURU INTERNATIONAL FILM FESTIVAL TO KICK START IN FEBRUARY

- ✧ With a special theme of 'Nature's Fury,' The Bengaluru International Film Festival (BIFFES) is all set for its 11th edition, which will be held from February 07, 2019 to February 14, 2019, in Bengaluru.
- ✧ Being organised by the Karnataka Chalanachitra Academy and Department of Information and Public Relations of Government of Karnataka, the opening event of the festival will be held in the presence of National and International delegates, filmmakers and celebrities in Bengaluru at Banquet Hall, Vidhanasoudha.
- ✧ While the closing event for the conferring of awards will be held on February 14, 2019. To give it a definite date, the festival is always held on first Thursday of February every year.

PM NARENDRA MODI LAUNCHES PRAVASI TEERTH DARSHAN YOJANA

- ✧ Prime Minister Narendra Modi on January 22, 2019 launched the Pravasi Teerth Darshan Yojana under which a group of Indian diaspora will be taken on a government-sponsored tour of religious places in India twice a year.
- ✧ The first batch of 40 Indian-origin people are at the Pravasi Bharatiya Divas and they would be beginning their tour from there.
- ✧ He also released two books 'Kashi: The Universe of Crafts and Textiles' and 'Indian Textiles: History, Splendour, Grandeur'.

DELHI POLICE BECOMES FIRST POLICE FORCE IN COUNTRY TO DIGITISE ALL MALKHANAS

- ✧ The Delhi Police become the first police force in the country to digitize all malkhanas, rooms for keeping seized arms and ammunition, across every police station in the state.
- ✧ Delhi Police Commissioner Amulya Patnaik inaugurated the e-malkhana project of the remaining 10 districts at Chinamaya Mission here.
- ✧ Underlying the importance of the project, Patnaik said that digitization of service delivery mechanism will definitely make the whole system faster, smoother and easier, the release stated.

PM MODI RELEASES COMMEMORATIVE STAMP ON MAHARAJA SUHELDEV

- ✧ Prime Minister Narendra Modi released the commemorative stamp on Maharaja Suheldev and described him as a brave warrior.
- ✧ "Maharaja Suheldev is among those bravehearts who had struggled for the honour of 'Maa Bharti'. The PM's rally in Ghazipur is also being seen as an effort by the Bharatiya Janata Party to woo the Rajbhar community, which reveres Maharaja Suheldev.
- ✧ Maharaja Suheldev is a semi-legendary king whose references are found somewhere between the boundary of fiction and history.

PM MODI RENAMES 3 ANDAMAN & NICOBAR ISLANDS AS TRIBUTE TO NETAJI

- ✦ Prime Minister Narendra Modi announced renaming of three islands of Andaman and Nicobar archipelago as a tribute to Netaji Subhas Chandra Bose.
- ✦ The Ross Island was renamed as Netaji Subhas Chandra Bose Dweep, the Neil Island as Shaheed Dweep and the Havelock Island as Swaraj Dweep, Modi said during a speech amidst thunderous applause from the audience here. The three islands are major tourist spots.
- ✦ Earlier in the day, the Prime Minister inaugurated a slew of development projects and laid foundation stones of several others related to energy, connectivity, education, tourism and health sectors.

NEW FACILITY FOR RECEIVING COMPLAINTS BY NHRC THROUGH MOBILE TELEPHONE

- ✦ With a view to facilitating contact by the public with the National Human Rights Commission in case of emergencies after office hours and on holidays, the Commission has designated a special telephone number for receiving complaints.
- ✦ A senior officer of the Commission will be in-charge of this facility and will attend to the complaints. The Commission hopes that this arrangement will prove useful to the public.
- ✦ On working days, during the office hours, the public are free to contact the Commission on its regular phone numbers. The officer receiving the call on mobile phone will render assistance and offer advice to the complainant.

PM MODI'S VISIT TO UTTAR PRADESH: ONE DISTRICT, ONE PRODUCT REGIONAL SUMMIT HELD; 6TH INTERNATIONAL RICE RESEARCH INSTITUTE INAUGURATED

- ✦ Prime Minister Narendra Modi on December 29, 2018 visited Varanasi and Ghazipur in Uttar Pradesh on December 29, 2018.
- ✦ The Prime Minister laid the foundation stone of medical College in Ghazipur during the visit in the presence of Chief Minister Yogi Adityanath. He took stock of the preparations for the Pravasi Bharatiya Divas
- ✦ The Prime Minister dedicated the 6th International Rice Research Institute (IRRI), South Asia Regional Center (ISARC) to the nation. The Institute is built at the campus of National Seed Research and Training Center (NSRTC) in Varanasi.

GOVERNMENT SETS UP EXPORT PROMOTION CELL FOR MSMEs

- ✦ The MSME ministry has established an export promotion cell to create a sustainable ecosystem for micro, small and medium enterprises (MSMEs).
- ✦ The benefits likely to accrue from the setting up of the cell include integration MSMEs into global value chain, evaluation of readiness of MSMEs to export their products and services.
- ✦ The ministry has also proposed to formulate a governing council that will be chaired by secretary of the MSME ministry and co-chaired by the development commissioner, MSME.

NEW SCHEMES TO PROVIDE RS 2 LAKH COMPENSATION FOR FARMERS' DEATHS

- ✦ West Bengal Chief Minister Mamata Banerjee announced schemes for farmers, months ahead of the 2019 Lok Sabha elections.
- ✦ The chief minister said the 'Krishak Bandhu' schemes are expected to benefit over 72 lakh farmers in the state.
- ✦ In case a farmer between the age of 18 to 60 dies, compensation of up to Rs 2 lakh will be provided to their family. The money will be available through the agriculture department.

GOVT RELEASES 6 CRORE LPG CONNECTIONS UNDER PRADHAN MANTRI UJJWALA YOJANA



- ✦ The government gave out the 6-crore free cooking gas (LPG) connection as the scheme to make available cleaner fuel in every household kitchens runs ahead of schedule.
- ✦ Vice President M Venkaiah Naidu handed over papers for an LPG connection under the Pradhan Mantri Ujjwala Yojana (PMUY) - which was launched on May 1, 2016, with a target to give 5 crore connections by March 2019.
- ✦ The scheme together with a government push to replace polluting firewood in kitchens has led to LPG coverage rising to almost 90 per cent of the population from 55 per cent in May 2014.

DECEMBER 2018**PRESIDENT'S RULE IMPOSED IN JAMMU AND KASHMIR AFTER 22 YEARS**

- ✧ The central government imposed President's rule in Jammu and Kashmir starting from December 20, 2018, as the Governor's rule expires in the state six months after it was imposed.
- ✧ A communication from the governor's office was sent to the centre and subsequently, it was moved to the Union Cabinet for its nod.
- ✧ President's rule was first imposed in the state in 1986, whereas the previous instance of President rule was 22 years ago.
- ✧ According to Indian Constitution, President's Rule is the imposition of Article 356 of the India Constitution on a state which gets incapable of running the constitutional machinery.

GOVERNMENT PUTS GOLD DORE IMPORTS UNDER RESTRICTED CATEGORY

- ✧ The government put the imports of gold dore in restricted category.
- ✧ This means, now, an importer needs a license to import this commodity.
- ✧ Gold dore is a semi-pure alloy which is refined for further purification. Refined gold bars are manufactured from gold dore bar.
- ✧ India, the world's second-biggest gold consumer after China, imports about 900 tonnes of gold a year.

GUJARAT EMERGES AS BEST PERFORMING STATE IN START-UP RANKING 2018

- ✧ Gujarat has emerged as the best performing state in the Startup Ranking 2018. The National Report on States' Startup Ranking was unveiled by Department of Industrial Policy and Promotion, Ministry of Commerce and Industry in New Delhi.
- ✧ Gujarat, with 100 percentile, has performed better than all other states in all the seven areas including start up policy, incubation support, seeding innovation and scaling innovation.
- ✧ Karnataka, Kerala, Odisha and Rajasthan, with a score of more than 85 percentile, have been adjudged the top performers.

GOVERNMENT LAUNCHES ASIATIC LION CONSERVATION PROJECT

- ✧ The Ministry of Environment, Government of India has launched the "Asiatic Lion Conservation Project"
- ✧ The project aim to protect and conserve the world's last ranging free population of Asiatic Lion and its associated ecosystem.
- ✧ Asiatic lions that once ranged from Persia (Iran) to Palamau in Eastern India were almost driven to extinction by indiscriminate hunting and habitat loss.
- ✧ The conservation of Asiatic Lions has always been a priority of Government of India. The Ministry in the past has supported Asiatic Lion in Gujarat by including it in list of 21 critically endangered species for recovery programme.

JAMMU AND KASHMIR BECOMES FIRST STATE TO BRING LAW AGAINST "SEXTORTION"

- ✧ Jammu and Kashmir has become the first state in the country to have a law banning sexual exploitation of women by those in positions of authority, having a fiduciary relationship or a public servant.
- ✧ The State Administrative Council (SAC) under the chairmanship of Governor Satya Pal Malik approved the 'Prevention of Corruption (Amendment) Bill, 2018' and the 'Jammu and Kashmir Criminal Laws (Amendment) Bill, 2018'
- ✧ The Jammu and Kashmir Criminal Laws (Amendment) Bill, 2018 seeks to amend the Ranbir Penal Code, whereby specific offence under section 354 E is being inserted to provide for the offence of 'Sextortion'.

DELHI HC BANS ONLINE SALE OF MEDICINES



- ✧ The Delhi High Court has ordered a ban on the sale of medicines online by e-pharmacists across India and has directed the Delhi government and the Centre to put the order into effect immediately
- ✧ The order was passed by Chief Justice Rajendra Menon and Justice VK Rao, acting on a PIL filed by Zaheer Ahmed, a New Delhi-based dermatologist.
- ✧ The Union Health Ministry in September had put out draft rules on sale of drugs online, aiming to regulate the sale across India and make medicines available from select authentic online portals.

NITI AAYOG LAUNCHES GLOBAL HACKATHON ON ARTIFICIAL INTELLIGENCE

- ✧ NITI Aayog organises hackathons to source sustainable, innovative and technologically-enabled solutions to address various challenges in the development space.
- ✧ NITI Aayog organized its first hackathon, 'MoveHack' in August, on the sidelines of the Global Mobility Summit 2018, with the aim of garnering cutting-edge mobility applications.
- ✧ The 'AI 4 All Global Hackathon' was announced at the AI conference organized by NITI Aayog, in partnership with the ORF, held in Mumbai in November 2018.

TRAIN 18 IS INDIA'S FASTEST: COUNTRY'S FIRST ENGINE-LESS TRAIN CROSSES 180 KMPH SPEED LIMIT DURING TRIAL RUN

- ✧ India's first locomotive-less train or Train 18 breached the 180 kmph speed limit during a test run.
- ✧ Train 18 breached the 180 kmph speed limit in the Kota-Sawai Madhopur section. In the process, the Rs 100 crore indigenously designed train has become the country's fastest train.
- ✧ It is about 15-20 per cent energy efficient and leaves less carbon footprint.
- ✧ The train sports an advanced regenerative braking system which saves power.

DELHI GOVERNMENT LAUNCHES FREE PILGRIMAGE SCHEME FOR SENIOR CITIZENS

- ✧ Delhi Chief Minister Arvind Kejriwal launched the 'Mukhyamantri Tirth Yatra Yojana' which offers free travel packages for senior citizens from Delhi to five religious circuits. 1,100 senior citizens from every constituency of Delhi will be able to avail this facility at one go.
- ✧ Under this free pilgrimage scheme, a Delhi resident above 60 years will be eligible to take free pilgrimage along with his or her spouse.
- ✧ The scheme was approved by the Delhi Government on July 9, 2018. Earlier, the Delhi Cabinet had on January 8, 2018 approved the Revenue Department's proposal to begin with the Mukhyamantri Tirth Yatra Yojana.

HINDUSTAN UNILEVER BOARD APPROVES MERGER WITH GLAXOSMITHKLINE CONSUMER HEALTHCARE INDIA

- ✧ FMCG major Hindustan Unilever Limited (HUL) has approved the merger with GlaxoSmithKline Consumer Healthcare (GSKCH India) through an all equity deal, valuing the total business of the latter at 31,700 crore.
- ✧ The transaction is an all equity merger with 4.39 shares of HUL being allotted for every share in GSKCH India, which sells consumer healthcare products, including popular drink brand Horlicks.

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INTERNATIONAL NEWS

FEBRUARY 2019

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



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

ARGENTINA SIGN THE FRAMEWORK AGREEMENT OF THE INTERNATIONAL SOLAR ALLIANCE

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

UNION MINISTER GADKARI INAUGURATES ATAL SETU IN GOA

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

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

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

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

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

GST ON HAJ REDUCED FROM 18% TO 5%

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

ANTI-DUMPING DUTY IMPOSED ON CHINESE CHEMICAL IMPORT



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

AFRICA CENTER FOR CLIMATE AND SUSTAINABLE DEVELOPMENT INAUGURATED IN ROME

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

ICC ROPES IN COCA-COLA AS OFFICIAL SPONSOR

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

FORMER LAW MINISTER OF NEPAL NILAMBAR ACHARYA APPOINTED AS COUNTRY'S AMBASSADOR TO INDIA

- ✧ Former Law Minister of Nepal Nilambar Acharya has been appointed as country's ambassador to India.
- ✧ He has been appointed on the recommendation of cabinet. Mr. Acharya served as a member of Eminent Persons Group formed by India and Nepal on bilateral relations. He was Law Minister in the interim government of 1990.
- ✧ Mr. Acharya had also served as Nepal's envoy to Sri Lanka. The position of Nepalese ambassador to India was lying vacant after Deep Kumar Upadhyay resigned in October 2017 to join politics.

THAILAND MAKES SIAMESE FIGHTING FISH NATIONAL AQUATIC ANIMAL

- ✧ Tiny, testy and eye-catching with a colourful fin plumage, the Siamese fighting fish was named Thailand's national aquatic animal.
- ✧ Known in the West as a betta fish, the underwater brawler is popular in home aquariums for its iridescent body and many-hued tail.
- ✧ The Siamese fighting fish was registered as intangible cultural heritage in 2013.

UAE, SAUDI ARABIAN CENTRAL BANKS LAUNCH COMMON DIGITAL CURRENCY CALLED 'ABER'



- ✧ The central banks of the United Arab Emirates (UAE) and Saudi Arabia have launched a common digital currency called 'Aber', which will be used in financial settlements between the two countries through Blockchains and Distributed Ledgers technologies.
- ✧ The UAE central bank said in a statement that it will establish an additional means for the central financial transfer systems of the two countries and enable banks to directly deal with each other in conducting financial remittances.
- ✧ The UAE's central bank and SAMA hope that their pilot projects will benefit everyone locally and internationally.

JANUARY 2019**UNITED NATIONS ADOPTS TWO RUSSIA SPONSORED RESOLUTIONS BACKED BY INDIA ON INTERNATIONAL INFORMATION SECURITY**

- ✧ The United Nations has adopted two Russian sponsored resolutions backed by India on international information security (IIS) system in what can be described as important steps towards a multipolar world order.
- ✧ India and Russia joined their efforts for achieving democratic, inclusive and transparent United Nations negotiation process on security in the use of information and communications technologies.
- ✧ These documents became the world's first code of conduct in the digital sphere, designed to create the foundation for peaceful interaction and to prevent war, confrontation and any other aggressive action.

PAKISTAN CABINET APPROVES ISSUANCE OF 'PANDA BONDS' IN CHINESE CURRENCY

- ✧ Pakistan's cabinet has approved the issuance of first-ever renminbi-denominated bonds to raise loans from China's capital markets, as the country moved a step forward to give the Chinese currency a status at par with the US dollar.
- ✧ The 'Panda Bonds' was approved in a Cabinet meeting, led by Prime Minister Imran Khan.
- ✧ The approval for issuing bonds in the Chinese capital markets came on the heel of the Finance Ministry's decision to delay issuance of dollar-denominated Eurobonds, worth \$3 billion.

TRUMP SIGNS ASIA REASSURANCE INITIATIVE ACT IN TO LAW

- ✧ U.S. President Donald J. Trump signed into law the Asia Reassurance Initiative Act (ARIA), which passed the U.S. Senate earlier that month.
- ✧ The act "establishes a multifaceted U.S. strategy to increase U.S. security, economic interests, and values in the Indo-Pacific region.
- ✧ The ARIA Act was introduced into the Senate in April by Senator Cory Gardner, and was co-sponsored by Senators Edward Markey, Marco Rubio, and Ben Cardin.

JUSTICE ASIF SAEED KHOSA APPOINTED NEW CHIEF JUSTICE OF PAKISTAN

- ✧ Justice Asif Saeed Khan Khosa has been appointed new Chief Justice of Pakistan with effect from January 19.
- ✧ The Ministry of Law has appointed Justice Asif Saeed Khosa, the senior most judge of the Supreme Court of Pakistan, after President Dr Arif Alvi approved summary to appoint him as Chief Justice.
- ✧ Justice Khosa was born on 21 December 1954. He has served as Justice of the Supreme Court since 18 February 2010 and also served as judge of the Lahore High Court prior to that.

CHINESE ROVER POWERS UP DEVICES IN PIONEERING MOON MISSION

- ✧ Chinese spacecraft and rover power up their observation equipment after making a first-ever landing on the far side of the moon, the Chinese National Space Administration said.
- ✧ The Jade Rabbit 2 rover has succeeded in establishing a digital transmission link with a relay satellite that sends data back to the Beijing control center, the space agency said in a posting late Friday on its website.
- ✧ Chang'e 4, named after a Chinese moon goddess, is the first craft to make a soft landing on the moon's far side, which faces away from Earth.

CHINA TO 'SINICIZE' ISLAM, PASSES LAW TO MAKE RELIGION COMPATIBLE WITH SOCIALISM

- ✧ Months after UN flagged China's 're-schooling' campaign against Muslims in the Xinjiang region, Beijing has passed a law to make Islam 'compatible' with socialism within next five years.
- ✧ The law to implement measures to 'Sinicize' Islam was passed after Chinese government officials met representatives from eight Islamic groups, as per a Global Times report.
- ✧ The government officials after the meeting agreed to "guide Islam to be compatible with socialism and implement measures to Sinicize the religion"

FORMER INDIAN ENVOY TO MYANMAR, VIKRAM MISRI, TOOK CHARGE AS INDIA'S NEW ENVOY TO CHINA

- ✧ India's new ambassador to China Vikram Misri took charge of the post on Monday and met top Chinese officials during which they discussed Sino-India ties.
- ✧ A 1989-batch India Foreign Service (IFS) officer, Misri 54, replaced Gautam Bambawale who retired in November last year.
- ✧ He has served in various capacities at the headquarters of the Ministry of External Affairs (MEA) as well as in the Prime Minister's Office.

INDIA RANKS 79TH, JAPAN TOPS LIST OF MOST POWERFUL PASSPORTS

- ✧ According to the Henley Passport Index, which periodically measures the access each country's travel document affords, India jumped two positions from 81st in 2018 to 79th this year.
- ✧ Japan retained its top spot as the world's most travel-friendly passport due to the document's access to 190 countries.
- ✧ South Korea edged up the ranking from October's index to join Singapore, offering access to 189 jurisdictions.

INDIA, JAPAN BILATERAL CURRENCY SWAP GETS CABINET NOD

- ✧ The Union Cabinet on gave its nod to the \$75-billion bilateral currency swap arrangement between India and Japan.
- ✧ The arrangement is expected to bring stability to foreign exchange and capital markets in India.
- ✧ The Cabinet also approved setting up of 3 new AIIMS at Vijayanagar in Samba in Jammu and Awantipur in Pulwara in Kashmir and Rajkot in Gujarat.

WEF RECOGNISES TATA STEEL'S NETHERLANDS PLANT AS 'FACTORY OF THE FUTURE

- ✧ The World Economic Forum announced that Tata Steel's plant at IJmuiden in the Netherlands has been inducted into its prestigious community, a distinction awarded to manufacturing facilities which are seen as leaders in technologies of the 'Fourth Industrial Revolution'.
- ✧ This makes Tata Steel part of a network of just 16 key factories to create the world's leading learning platforms for production.
- ✧ To aid the learning and adoption of technologies by other companies, the 'Lighthouse' companies are committed to open their doors and share their knowledge with other manufacturing businesses.

INDIA TO BUY \$5 BILLION OIL, GAS FROM US & SPEND \$18 BILLION IN DEFENCE



- ✧ India has committed to purchase USD 5 billion worth of oil and gas from the US per annum and USD 18 billion worth of defence equipment that are under implementation.
- ✧ At a reception hosted in his honour by the US-India Business Council (USIBC), Shringla said India has been sourcing and buying much more from the US than ever in the past.
- ✧ In the defense sector, India is looking at USD 18 billion worth of orders that are under implementation.

INDIA, US HOLD 2+2 INTER-SESSIONAL MEETING IN NEW DELHI

- ✧ A 2+2 Inter-Sessional meeting between the United States and India took place, focusing on the progress of defence and foreign policy issues between the two countries.
- ✧ The Indian delegation was led jointly by Joint Secretary (AMS) from the Ministry of External Affairs Gourangalal Das, and Joint Secretary (PIC) from the Ministry of Defence, Shambhu S Kumaran.
- ✧ During meeting, both India and the US also exchanged views on regional developments as partners and stakeholders for a free, open, inclusive, peaceful and prosperous Indo-Pacific.

MUKESH AMBANI, JACK MA, JEFF BEZOS IN TOP '100 GLOBAL THINKERS' LIST OF 2019

- ✧ Reliance Industries Chairman and Managing Director Mukesh Ambani has made it to the prestigious Foreign Policy magazine's 2019 list of '100 Global Thinkers'.
- ✧ The other names on the list, which will be fully released next week, include Alibaba's Jack Ma, Christine Lagarde, managing director of the International Monetary Fund, Amazon's founder and CEO Jeff Bezos, and Bill and Melinda Gates.
- ✧ The other Indian-origin names on the latest list of thinkers include Fareed Zakaria, one of the most influential foreign-policy analysts and TV hosts for almost two decades, and author Amitav Ghosh.

DECEMBER 2018**TRUMP SIGNS TRADE PACT WITH CANADA AND MEXICO TO REPLACE NAFTA**

- ✧ Donald Trump and the leaders of Canada and Mexico signed a revised North American trade pact, a deal that fulfills a key political pledge by the US president but faces an uncertain future in the US Congress.
- ✧ The US-Mexico-Canada Agreement (USMCA) is meant to replace the 24-year-old North American Free Trade Agreement (Nafta), which Trump has long denigrated as a "disaster".
- ✧ The deal requires ratification by all three countries legislatures before taking effect.

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NEPAL GOVERNMENT BANS USE OF INDIAN CURRENCY NOTES ABOVE RS 100

- ✧ The Nepal government has banned the use of Indian currency notes of Rs 2,000, Rs 500 and Rs 200 denominations in the country, The government said Rs 100 notes can be used in the country.
- ✧ This move will affect Nepali workers in India and Indian tourists. The Nepal government is also making preparations to celebrate 2020 as the "Visit Nepal Year"
- ✧ The announcement was made by Nepal's Minister for Information and Communications Gokul Prasad Baskota.

INDIA RANKS 108TH IN WEF GENDER GAP INDEX 2018

- ✧ India has been ranked 108th in World Economic Forum (WEF) gender gap index, same as 2017, while recording improvement in wage equality for similar work and fully closing its tertiary education gender gap for the first time.

- ✧ As per the WEF's Global Gender Gap Report 2018 sub index, while India has many challenges as it ranks 142nd out of 149 countries in the economic opportunity and participation
- ✧ The global list was topped by Iceland having closed more than 85.8 per cent of its overall gender gap. Iceland holds the top spot in the index for the 10th consecutive year.

CO-OPERATION AND MUTUAL ASSISTANCE IN CUSTOMS MATTERS

- ✧ An Agreement between the Government of the Republic of India and the Government of the Republic of Peru on Co-operation and Mutual Assistance in Customs Matters was signed on the side-lines of the 80th Session of the Policy Commission Meeting of the World Customs Organisations.
- ✧ The Agreement provides a legal framework for sharing of information and intelligence between the Customs authorities of the two countries and will help in the proper application of Customs laws, prevention and investigation of Customs offences.
- ✧ The Agreement is expected to facilitate trade and ensure efficient clearance of goods traded between the two countries.

WEST JERUSALEM AS CAPITAL OF ISRAEL RECOGNIZED BY AUSTRALIA

- ✧ Israel signalled displeasure on Sunday with Australia's recognition of West Jerusalem as its capital, with a confidant of Prime Minister Benjamin Netanyahu saying it was a mistake to gainsay Israeli control over the whole city.
- ✧ Israel captured Arab East Jerusalem in a 1967 war and annexed it as its capital in a move not recognized internationally. Palestinians want East Jerusalem as capital of the state they hope to found in the occupied West Bank and the Gaza Strip.

PRESIDENT KOVIND TO EMBARK ON 4-DAY VISIT TO MYANMAR



- ✦ President Ram Nath Kovind will be on a four-day visit to Myanmar.
- ✦ The visit is expected to maintain the momentum generated by Prime Minister Narendra Modi's visit to Myanmar in September last year and the visit of Myanmar State Counsellor, Daw Aung San Suu Kyi to New Delhi in January this year.
- ✦ Through this visit, the President will reaffirm India's commitment to developing an important partnership with Myanmar.
- ✦ He will also visit various development projects funded by India. Myanmar is a country where India's "Act East" and "Neighbourhood First" policies intersect.

INDIA SIGNS BILATERAL ANNUAL HAJ AGREEMENT WITH SAUDI ARABIA FOR PILGRIMAGE NEXT YEAR

- ✦ India signed the Bilateral Annual Haj 2019 Agreement with Saudi Arabia for the pilgrimage next year at Jeddah.
- ✦ At the event, Naqvi said the Saudi government has always played an active and effective role to ensure safety and better facilities to Indian Haj pilgrims, which strengthened bilateral relations.
- ✦ India-Saudi Arabia relations have achieved newer heights under the leadership and guidance of Saudi Arabia's King Salman Bin Abdul Aziz and Indian Prime Minister Narendra Modi.
- ✦ The Haj Committee of India has received more than 2.47 lakh applications for Haj next year of which around 1.36 lakh were online, Naqvi said, adding of the total number of applicants, 47 per cent are women.

Why IBT?

100+

Centers Across India

8000+

Selection in last year

13500+

Selections in SSC
FCI/LIC & State Level

3500+

Selections in SSC
CGL Examination

2000+

Final Selections in
IBPS CLERK-2016

500+

Final Selections in
IBPS PO-2016

500+ G.K. One Liner Questions



NATIONAL NEWS

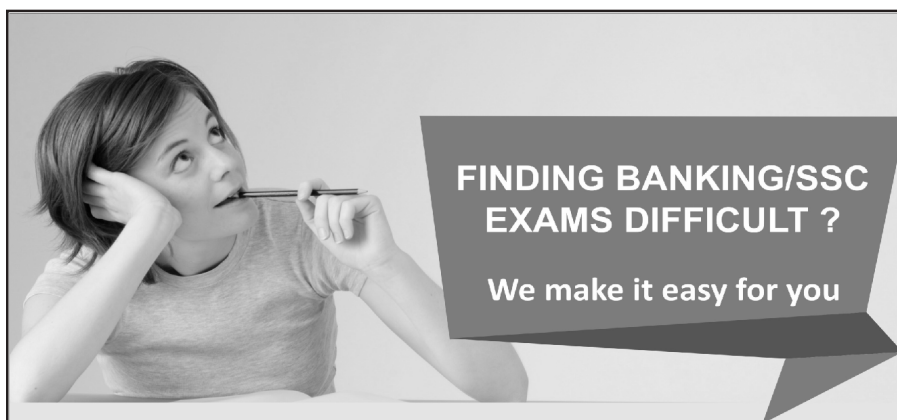
_____ State government approved a rural development scheme "Smart Village Campaign" worth Rs 384.40 crore to build village infrastructure and provide essential amenities	Punjab
_____ State Government has imposed ban on import of pigs and piglets	Mizoram
Jim Corbett National Park has situated in _____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

☞ _____ is the first women advocate to directly become a judge of the supreme court	Indu Malhotra
☞ _____ top most actress became the Brand Ambassador of Swasth Immunised India	Kareena Kapoor
☞ Headquarters of World Health Organisation are situated in _____ City	Geneva
☞ _____ is the only Indian company to included in '50 Most Innovative Companies' list	JioSaavan
☞ _____ State becomes First State in India to Have Special Dog Squad For Detecting Liquor Consignment	Bihar
☞ Govt releases draft e-commerce policy. _____ is the aim of it	Sector Growth
☞ Union Home Minister Rajnath Singh inaugurated a new park houses the replicas of seven wonders of the world at Sarai Kale Khan. What is the name of it	Waste to Wonder Park
☞ The Prime Minister congratulated the farmers for the launch of Pradhan Mantri Kisan Samman Nidhi. It has been launched in _____ State	Uttar Pradesh
☞ The _____ government has launched a boat ambulance service to ferry patients to hospitals in remote areas	Odisha
☞ Rajnath Singh inaugurates Waste to Wonder Park in _____	Delhi
☞ In _____ City Union Minister of Health and Family Welfare J P Nadda inaugurated the 4th Global Digital Health Partnership Summit	New Delhi
☞ Govt launches _____ Dashboard to keep people informed about ongoing Railway works	Rail Drishti
☞ _____ State became the first state in the country to get a second Coast Guard district headquarters	Tamil Naidu
☞ The Congress government in Madhya Pradesh rolled out _____ yojna that guarantees 100 days of employment every year to urban youths from economically weaker sections	Mukhyamantri Yuva Swabhiman Yojana
☞ Union Textiles Minister Smriti Irani inaugurated the 'Titanwala Museum' in Bagru. Bagru is situated in _____ State	Rajasthan
☞ TB Radhakrishnan takes oath as first Chief Justice of _____ High Court	Telangana
☞ _____ has been appointed as new railway board chairman after the Ashwani Lohani retires	V K Yadav
☞ The MSME ministry has established an export promotion cell to create a sustainable ecosystem for micro, small and medium enterprises (MSMEs). _____ is the Minister of MSME	Giriraj Singh
☞ Vice President M Venkaiah Naidu handed over papers for an LPG connection under the Pradhan Mantri Ujjwala Yojana (PMUY) , with a target to give 5 crore connections by March 2019. Pradhan Mantri Ujjwala Yojana started in _____ year	2016
☞ West Bengal Chief Minister Mamata Banerjee announced new schemes to provide Rs 2 lakh compensation for farmers' deaths. _____ is the name of scheme	Krishak Bandhu
☞ Home Ministry approved UP's proposal of renaming Allahabad as _____.	Prayagraj
☞ Veer Savarkar International Airport in _____ has been declared as an authorized Immigration Check post for entry into/exit from India with valid travel documents for all classes of passengers.	Port Blair
☞ The Union cabinet meeting chaired by Prime Minister Narendra Modi has approved the bill to amend the ST list of _____ State	Arunachal Pradesh
☞ In _____ City Indian Panorama Film Festival, being organized by Directorate of Film Festivals, Ministry of I&B, was inaugurated by Secretary, Ministry of I&B	New Delhi
☞ The Rajya Sabha passed the Right of Children to Free and Compulsory Education (Amendment) Bill, 2019. Right to education added as fundamental right in _____ year	2002
☞ The Government of India launched a Global Environment Facility- (GEF) assisted project, namely Green-Ag: Transforming Indian agriculture for global environment benefits. _____ is the objective of it	transformative change of India's agricultural sector
☞ Vijay Mallya becomes first person to be declared a 'fugitive economic offender' under law. In _____ year Fugitive economic offender Bill has been passed	2018

☞ The two-day mega food international event, which going to be held from January 14, organized by _____ state	Gujarat
☞ _____ state has become the 'Partner State in the Indus' Food Meet 2019, the two-day mega food international event	Odisha
☞ Prime Minister Narendra Modi laid foundation stone of revival of six irrigation projects, including North Koel (Mandal Dam) project amounting to _____ crore rupees and Kanhar Stone Pipeline irrigation system	2500
☞ _____ was appointed the next Ambassador of India to the Republic of Liberia who is also the ambassador of India to the Republic of Cote d'Ivoire	Y.K Sailas Thangal
☞ First Global Aviation Summit to open in _____ on Jan 15	Mumbai
☞ Gita Gopinath joins IMF as its first female Chief Economist. Headquarters of IMF are situated in _____ city	Washington D C
☞ India's longest 300-metre single lane steel cable suspension bridge was inaugurated in _____ State	Arunachal Pradesh
☞ Shri Dharmendra Pradhan, Minister for Petroleum and Natural Gas, & Skill Development and Entrepreneurship attended the Global Skill Summit 2019 held in _____ city	Ranchi
☞ _____ Union Territory ban single-use plastic products from March 1	Puducherry
☞ India's largest startup ecosystem inaugurated in _____ State	Kerala
☞ By _____ year Vice President M. Venkaiah Naidu said that India is committed to be a five trillion dollar economy	2025
☞ Minister of Youth Affairs and Sports, _____ launched the National Youth Parliament Festival 2019 at a function in New Delhi.	Rajyavardhan Rathore
☞ In _____ city the second World Orange Festival will be organized	Nagpur
☞ The _____ High Court disqualified Left-backed Independent MLA Karat Abdul Razack from the Koduvally Assembly constituency for his defamatory campaign against the IUML's M.A. Razack Master during the May 2016 Assembly polls	Kerala
☞ NITI Aayog's Atal Innovation Mission releases the Atal Tinkering Lab Handbook on eve of National Youth Day. National Youth Day marked birth anniversary of Socialist	Swami Vivekananda
☞ Govt launches National Clean Air Programme to tackle air pollution. _____ is the Union Minister of Environment	Harsh Vardhan
☞ _____ State will be the first state to roll out Universal Basic Income (UBI) and has started the process to introduce the unconditional direct cash transfer scheme	Sikkim
☞ 6 states sign agreement for Renukaji dam multipurpose project. _____ state is not included in this Project	Punjab
☞ Naveen Patnaik launches scheme to distribute free LED bulbs in _____.	Odisha
☞ _____ cabinet ratifies renaming Jolly Grant airport after Vajpayee	Uttarakhand
☞ 'Jhiri Mela' is celebrated in _____ state	Jammu and Kashmir
☞ Ayushman Bharat umbrella policy for healthcare announced by the Prime Minister in Independence Day. _____ State tops in implementing Ayushman Bharat Scheme	Gujarat
☞ Bihar Chief Minister Nitish Kumar unveiled a _____ feet tall statue of Lord Buddha, the second tallest statue of Buddha in the country, at Rajgir in Nalanda district	70
☞ "Aadi Mahotsav" organized by Tribal Affairs Ministry continues in full fervour at Dilli Haat. _____ edition of Aadi Mahotsav has been celebrated	4th edition
☞ Bihar Chief Minister Nitish Kumar unveiled a 70-feet tall statue of Lord Buddha at Rajgir. Rajgir is situated in _____ District	Nalanda
☞ In a bid to connect directly with beneficiaries, ensuring greater transparency and efficiency in delivery of services, the PM Narendra Modi government has launched _____ Portal for Affordable Credit and Interest Subvention Access	Paasa

☞ Shri Arvind Saxena recently appointed as Chairman of Union Public Service Commission (UPSC). _____ is the retirement age of UPSC Chairman	65
☞ _____ famous personality awarded the Swarnajayanti Fellowship by the central government for 2017-18	Punyasloke Bhaduri
☞ India signed a _____ million loan agreement with the Asian Development Bank (ADB) to provide round-the-clock water supply to Karnataka's four coastal towns of Kundapura, Mangalore Puttur and Udupi, and to improve sanitation infrastructure in Mangalore town	\$ 75
☞ The first copy of the book "Making of New India: Transformation under Modi Government" was received by _____	President
☞ Nation expected to achieve 100% household electrification by 31st December, 2018. Saubhagya - 'Pradhan Mantri Sahaj Bijli Har Ghar Yojana' was launched in _____ year	2017
☞ _____ State became the first Indian state to launch a single emergency number "112" which will connect to police, fire, health and other helplines through an Emergency Response Centre (ERC) in the state	Himachal Pradesh
☞ SEBI issues norms for interoperability among clearing corporations. _____ is the aim of it	Reducing Trading costs
☞ 49th International Film Festival of India (IFFI) ends with glittering ceremony. 49th International film festival concluded in _____ state	Goa
☞ The chairman of UPSC is appointed by President under _____ articles of constitution	Article 316
☞ Reported by Bain & Company ; India is fastest growing e-commerce market. The Country's online retail market witnessed a compound annual growth rate of _____ for the period 2013 to 2017.	53%
☞ _____ took Charge as 23rd Chief Election Commissioner (CEC) of India and will oversee the mammoth Lok Sabha elections taking place next year	Sunil Arora
☞ _____ state of India has recently signed agreement with Estonian academy on e-governance	Nagaland
☞ The Delhi government launched a common mobility card _____ can be used by people for travelling in metro trains, DTC and cluster buses. What is the tagline of card	One Delhi, One Ride
☞ Ministry of Home affairs introduce 'A Handbook for Students on Cyber Safety' to Aware Students & Adolescents About _____ issues	Online Crimes and Threats
☞ "Development of Tribal Circuit: Peren-Kohima-Wokha Project" will be inaugurated by the Chief Minister of Nagaland. This Project is launched under _____ Scheme	Swadesh Darshan
☞ _____ government launched a common mobility card which can be used by people for travelling in metro trains, DTC and cluster buses	Delhi
☞ _____ Online lending marketplace has launched a new feature by the name of 'Chance of Approval' on its website which will help its loan applicants chose the most suited lender on the platform	Paisabazaar
☞ Forbes releases India Celebrity 100 list of 2018. _____ Celebrity tops in Forbes' richest Indian celebrity list for third time	Salman Khan
☞ Online lending marketplace Paisabazaar has launched a new feature by the name of 'Chance of Approval' on its website _____ will help its loan applicants chose the most suited lender on the platform	Naveen Kukreja
☞ _____ State Government launched a new programme for transparency and awareness on various government schemes	Odisha
☞ S Ramakrishnan has been honoured with Sahitya Akademi award for his novel Sancharam which deals with the lives of nadhaswaram artistes. He belongs to _____ State	Tamil Nadu
☞ Fitch Ratings slashed India's GDP growth forecast to _____ per cent for current fiscal , citing higher financing cost and reduced credit availability	7.2
☞ 'Mukhyamantri Tirth Yatra Yojana' which offers free travel packages for senior citizens to five religious circuits. 1,100 senior citizens from every constituency has been launched by _____ city	Delhi

☞ Asian Games gold medalist Swapna Barman has become the brand ambassador for _____ digital banking platform	YONO
☞ Sahitya Akademi announces winners in 24 languages. In _____ language Sahitya Akademi award has not been given	Punjabi
☞ Cabinet approves Amendment of the Jallianwala Bagh National Memorial Act _____	1951
☞ Mumbai was termed as the world's _____ richest city with a total wealth of \$950 billion	12th
☞ NITI Aayog organized its first hackathon, 'MoveHack' in August, on the sidelines of the Global Mobility Summit 2018 _____ is the CEO of NITI Aayog	Amitabh Kant
☞ Union Minister Suresh Prabhu and Kerala Chief Minister Pinarayi Vijayan inaugurated the Kannur international airport recently. Kannur airport is located in _____ State	Kerala
☞ Shri Shyam Sundar Besra, Chief Inspector of Ticket working in Asansol Division of Eastern Railway has been conferred the coveted Sahitya Akademi Award. He has been awarded for his novel "Marom" . Novel Marom is written in _____ language	Santhali
☞ Urjit Patel has resigned as Governor of the Reserve Bank of India. His resignation comes against the backdrop of increasing tensions between the Finance ministry and the Reserve Bank of India. He is _____ Governor of Reserve Bank of India	24th
☞ _____ Indian Institute of Technology (IIT) has won the DSCI Excellence Award 2018 for cyber security education by Data Security Council of India (DSCI)	Kharagpur
☞ The Government of India and the Asian Development Bank (ADB) signed a Loan Agreement for \$31 million to build-up the State Tourism Industry and boost visitor arrivals. This Loan Agreement is signed for _____ State	Tamil Nadu
☞ Union Minister of HRD, Shri Prakash Javadekar will inaugurate "Kala Utsav" (Festival of Arts) in _____ City	New Delhi



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INTERNATIONAL NEWS

☞ UNESCO recently announced _____ year as The International Year of the Periodic Table of Chemical Elements in Paris	2019
☞ Qatar defeated _____ country to secure first-ever Asian Cup crown	Japan
☞ _____ Country makes Siamese fighting fish national aquatic animal	Thailand
☞ India takes _____ position on the International Intellectual Property (IP) Index, the highest gain for any country this year	36th
☞ _____ is the Secretary General of Association of South East Asian Nations (ASEAN)	Lim Jock Hoi
☞ Headquarters of International Monetary Fund are situated in _____ City	Washington DC
☞ _____ language has included as third official court language in Abu Dhabi	Hindi
☞ _____ Country's President has been elected as the Chairman of the African Union recently	Egypt
☞ India and _____ country launch 'India-Norway Marine Pollution Initiative' to combat Marine Pollution	Norway
☞ World Radio Day observed on 13 February . _____ is the aim of World Radio Day 2019	Dialogue, Tolerance and Peace
☞ Australia spin legend _____ was named as brand ambassador of Rajasthan Royals for the upcoming Indian Premier League	Shane Warne
☞ In _____ of the following is the Currency of Argentina	Peso
☞ _____ became the 72nd country to sign the Framework Agreement of the International Solar Alliance (ISA)	Argentina
☞ _____ country has won the team event at the first Mallakhamb World Championship 2019	India
☞ _____ mammal becomes first to go extinct due to climate change	Australian
☞ India and _____ country Signed MoU to establish business centre for ICT incubators in Jaffna	Srilanka
☞ In _____ City International Vision Zero Conference 2019 has been held	Mumbai
☞ _____ Multinational Company has been ranked by the Top Employers Institute as global Top Employer for the third year in a row	TCS
☞ _____ opens new export route to India through Iran's Chabahar port	Afghanistan
☞ Muhammadu Buhari re-elected as President of _____ Country	Nigeria
☞ Indian government had decided to stop sharing of Indus water with _____ of the following country	Pakistan
☞ _____ has been wins third term as PM in Bangladesh recently	Sheikh Hasina
☞ _____ Country Cabinet approves issuance of 'Panda bonds' in Chinese currency	Pakistan
☞ The Union Cabinet chaired by Prime Minister Shri Narendra Modi has been apprised of the Memorandum of Understanding (MoU) between India and _____ country on cooperation in the area of Cyber Security	Morocco
☞ Brazil's far-right president-elect and controversial Social Liberal Party candidate Jair Bolsonaro has been sworn in as the _____ President of the country.	42nd
☞ Trump Signs _____ Reassurance Initiative Act Into Law	Asia
☞ Arunima Sinha, First Female Amputee To Scale Mt Everest Now Climbs Mt Vinson In Antarctica. Arunima Sinha belongs to _____ country	India
☞ _____ State top Asia Competitiveness Institute (ACI), Singapore's 2018 Ease of Doing Business (EDB) Index ABC rankings for economies of 21 states of India	Andhra Pradesh
☞ _____ Country's Lunar rover named 'Yutu-2', lands on the far side of the moon	China
☞ _____ Country's central bank asked RBI to declare new Indian currency notes legal in a written plea	Nepal
☞ According to the Henley Passport Index, which periodically measures the access each country's travel document affords, India Ranked _____ this year	79th

☞ The RBI has agreed to provide the funds under its SAARC (South Asian Association for Regional Cooperation) Swap Facility. _____ country's Central Bank gets \$400 million swap from RBI	Srilanka
☞ India is likely to become the world's _____ largest economy by 2030, next only to China and overtaking the US, according to Standard Chartered's long-term forecast released	Second
☞ The world's first television channel 'to lend voice the voiceless' dedicated to human rights was launched in _____ country	London
☞ _____ much percent of safeguard duty imposes on import of solar cells by the government from China and Malaysia	25%
☞ The Union Cabinet on gave its nod to the \$75-billion bilateral currency swap arrangement between India and _____ Country	Japan
☞ Indo-Russian Strategic Economic Dialogue was created by PM Narendra Modi and President Vladimir Putin in May 2018. _____ is the aim of it	To focus on economic Partnership
☞ Prime Minister Narendra Modi and Chinese President Xi Jinping will meet on the sidelines of the tenth upcoming G20 meeting in November 30. Tenth G20 meeting will be held in _____ country	Argentina
☞ _____ won the Abu Dhabi Grand Prix 2018, the 21st and final race of the 2018 F1, on 25th November 2018	Lewis Hamilton
☞ India recorded the highest average real wage growth in South Asia, according to a report by the International Labour Organisation (ILO). Headquarters of International Labour Organisation are situated in _____ city	Geneva
☞ _____ country has launched a Social Security Scheme for formal sector workers of the country	Nepal
☞ Hosts inaugural Sustainable Blue Economy conference. The three-day conference has high global support with over twenty world leaders in Nairobi for the event. _____ is the theme of this conference	Sustainable Development
☞ _____ Country hosts inaugural Sustainable Blue Economy conference for the first time	Kenya
☞ He Jiankui defends 'world's first gene-edited babies' He Jiankui belongs to _____ country	China
☞ The European Union urged government, businesses, citizens and regions to join it in an ambitious plan to cut emissions and make the bloc carbon neutral by _____ year	2050
☞ World Aids Day is celebrated on 1 December. _____ is the theme of World Aids Day 2018	Aids free world
☞ Former U.S. President George H.W. Bush, who presided over the end of the Cold War and routed Saddam Hussein's Iraqi army, died at the age of 94. He was _____ President of United States	41th
☞ World Soil Day is celebrated annually on the 5th of December at the Food and Agriculture Organization of the United Nations (FAO) headquarters in Rome. _____ is the theme of World Soil Day 2018	To raise awareness and call people to #Stop soil Pollution
☞ An Agreement between the Government of the Republic of India and the Government of _____ on Co-operation and Mutual Assistance in Customs Matters was signed on the side-lines of the 80th Session of the Policy Commission Meeting of the World Customs Organisations.	Peru
☞ The Union Cabinet chaired by Prime Minister Shri Narendra Modi has been apprised of Memorandum of Understanding (MoU) between India and _____ country concerning Scientific and Technical Cooperation in the Earth Sciences	United States of America
☞ In _____ State a Startup India Venture Capital Summit is being held with an endeavor to showcase the Indian startup opportunity for funds from around the world	Goa
☞ A model and volunteer Vanessa Ponce de Leon, has won the crown of Miss world 2018. She is native of _____ Country	Mexico
☞ China launched _____ mission to the far side of the moon on Dec. 8, 2018 Beijing. With its mission, China hopes to be the first country to make a soft landing	Chang'e 4

☞ _____ Country retain its position as the world's top recipient of remittances this year with its diaspora sending a whopping USD 80 billion according to World Bank report	India
☞ Human Rights Day is observed every year on 10 December - the day the United Nations General Assembly adopted, in 1948. _____ is the theme of Human Rights day 2018	Stand Up for Human Rights
☞ International Mountain Day 2018 will be an occasion to create a large social movement that can bring mountain issues on the tables of politicians. _____ is the theme of International Mountain Day 2018	Mountains Matter
☞ India signed the Bilateral Annual Haj 2019 Agreement with _____ country for the pilgrimage next year at Jeddah	Saudi Arabia
☞ _____ neighbouring Country of India bans use of Indian currency notes above Rs 100	Nepal
☞ _____ country is going to install world's first floating nuclear power plant in December	Russia
☞ Catriona Elisa Gray was crowned Miss Universe 2018 at a gala ceremony, where representatives from South Africa and Venezuela secured the first runner-up and second runner-up spots? Catriona Elisa Gray belongs to _____ country	Philippines
☞ Nation celebrates Vijay Diwas on 16 December to commemorate India's victory over Pakistan in _____ war	1971
☞ Sri Lanka's disputed Prime Minister Mahinda Rajapaksa resigns. _____ became the new Prime Minister of Srilanka	Ranil Wickremesinghe
☞ Prime Minister Charles Michel has offered his resignation just days after one of his main coalition partners quit in a row over migration? Charles Michel has former PM of _____ country	Belgium
☞ Lawyer Asma Jahangir wins UN Human Rights Prize posthumously. She belongs from _____ Country	Pakistan
☞ _____ Company ranked world's second most-valuable company	Amazon
☞ _____ Country to Become 3rd-largest Aviation Market by 2024	India
☞ _____ won World Billiards Championship title	Sourav Kothari
☞ Michael D Higgins re-elected as president of _____ country for second term	Irish
☞ _____ Organization to set up dispute panel on India-US case on export subsidies	WTO
☞ WTO to set up dispute panel on India-and _____ country case on export subsidies	US
☞ India-Italy tech meet focuses on technological entrepreneurship. _____ is the aim of it	All of these
☞ India signs \$950 million contract with _____ country to buy two stealth frigates	Russia
☞ Cabinet approves MoU between India and _____ country in the field of tourism	South Korea
☞ MoU has been signed between India and _____ for continuing training and education in the fields of Labour and Employment.	Italy
☞ Cabinet approves signing, ratifying extradition pact between India and _____ Country	Morocco
☞ _____ Country moves to grant waiver to India on Chabahar Port and rail link to Afghan border	USA
☞ SIMBEX-18 Bilateral Navel Exercise is exercise between India and _____ Country	Singapore
☞ _____ became the Representative for Asia from India	Siddharth Tiwari
☞ India and _____ country sign pact to collaborate on cancer research	UK
☞ East Asia Summit held in _____ Country	Singapore
☞ India has signed loan agreement for Bullet train with _____ country	Japan
☞ Barham Salih Elected as _____ country's new president	Iraq
☞ _____ wins Russian Grand Prix	Lewis Hamilton
☞ _____ is the currency of Iraq	Iraqi dinar
☞ Cabinet approves MoU between India and _____ country on Bilateral Cooperation in the Road Transport and Road Industry	Russia

☞ Vietnam Coast Guard ship arrives on maiden visit to ____ city	Chennai
☞ ____ is the President of Russia	Vladimir Putin
☞ Brett Kavanaugh sworn in as ____ country's Supreme Court justice	USA
☞ India pledges 20 million dollars to aid ____ country's development	Tajikistan
☞ At ____ position India ranks in Oxfam world inequality index	147
☞ ____ is the Capital of China	Beijing
☞ India's draft electronics policy aims \$ ____ billion manufacturing industry by 2025	400
☞ India and ____ country decided to boost cooperation on connectivity projects in North East	Japan
☞ World Health organisations headquarters are situated in ____ country	Geneva
☞ In Word UNICEF "C" Stands for	Children
☞ ____ country is recently Elected To UN Human Rights Council	India
☞ India and ____ country Launch Joint Programme to Train Afghan Diplomats	China
☞ 6th RCEP Inter-sessional Ministerial Meeting in held in ____ country	Singapore
☞ Paul Allen Who dies at 65 , was co-founder of ____ company	Microsoft
☞ ____ is the Union Minister of Textiles	Smriti Zubin Irani
☞ ____ is the Capital of Argentina	Buenos Aires
☞ ____ Naval Ship Reaches Australia's Port Of Darwin For Maritime Exercise	Sahyadri
☞ AYUSH Minister to inaugurate the Fourth International Ayurveda Congress in ____ country	Netherlands
☞ ____ country has took over the chairmanship of the 5th Summit of BIMSTEC	Srilanka
☞ Bi-annual talks between Indian and ____ country begin on border forces in Delhi	Bangladesh
☞ ____ country tops on India's FDI charts again in FY18	Mauritius
☞ ____ Tsunami mock drill exercise begins, India along with 23 countries participates in exercise	IOWave18
☞ India and ____ country has sign Mous on combating money laundering and cooperation in the field of environment	Cyprus
☞ ____ Country launches joint military drills with NATO members	Ukraine
☞ International Women Entrepreneurs Summit 2018 Start in ____ country	Nepal
☞ KAKADU-18 Exercise has been held in ____ Country	Australia
☞ 2nd World Hindu Congress has been going to held in ____ Country	USA
☞ MOBILISE YOUR CITY agreement has sign between India and ____ country	France
☞ World health organization's headquarters are situated in ____ Country	Switzerland
☞ G20 Education Ministers' and Joint Ministerial Meeting held in ____ country	Argentina
☞ Juan Martin del Potro who is Runner up of US Open 2018 belongs to ____ Country	Argentina
☞ International Day for the Preservation of the Ozone Layer has observed on ____ Date	16 September
☞ ____ Country ranked third globally in terms of number of family-owned businesses with 111 companies by Credit Suisse report	India
☞ India sign skill development agreement with ____ country	Germany
☞ 'Sagarmatha Friendship-2018 has conducted between China and ____ country	Nepal
☞ India has sign Air Services Agreement enabling greater connectivity with ____ Country	Marocco
☞ India have agreed to intensify cooperation at the United Nations and other multilateral fora in order to address global challenges with ____ Country	Romania
☞ ____ Country puts four more nuclear facilities under IAEA safeguards	India

BANKING & ECONOMY

☞ Ujjivan Small Finance Bank launches Ujjivan Bank _____ Suvidha loan for small and marginal farmers.	Kisan
☞ The Reserve Bank of India has taken three public sector banks - Bank of India Oriental Bank of Commerce and which Bank- out of the Prompt Corrective Action (PCA) framework and lifted various restrictions on lending and expansion of businesses	Bank of Maharashtra
☞ The Reserve Bank of India lowered the repo rate, or the interest rate at _____ it lends to commercial banks, by 25 basis points to _____	6.25%.
☞ The Reserve Bank has imposed Rs 3.5 crore penalties on three public sector banks. _____ Bank is Included in it	Punjab National Bank
☞ RBI imposes Rs 3.5 cr Penalty on 3 Public Sector Bank . _____ is the CEO of RBI	Shaktikant Das
☞ The _____ approved the transfer of Rs 28,000 crore as interim dividend to the government	Reserve Bank of India
☞ State-owned Bank of Baroda's proposed merger with Dena Bank and _____ bank that will be affected from April	Vijaya Bank
☞ State-owned Allahabad Bank has tied up with _____ Bank to sell the policies of the insurer from over 3,200 branches	State Bank of India
☞ In _____ Bank Centre infuses Rs 3,076 crore capital by the end of second quarter of 2018-19 (FY19)	UCO Bank
☞ The Cabinet Committee on Economic Affairs (CCEA) approved the merger of state-run Vijaya Bank, Bank of Baroda and _____.	Dena Bank
☞ Cabinet Clears Vijaya Bank, Dena Bank, Bank Of Baroda Merger recently. _____ is the CEO of Vijay Bank	R A Sankara Narayanan
☞ Syndicate Bank and _____ bank announced that they have signed a bancassurance pact to offer a comprehensive financial planning solution to its customers	SBI
☞ _____ Bank's Mutual Fund has surpassed ICICI Prudential MF to become the country's largest asset management company (AMC) after a gap of over two years	HDFC
☞ Syndicate Bank and SBI Life Insurance announced that they have signed a bancassurance pact to offer a comprehensive financial planning solution to its customers. _____ is the CEO of Syndicate Bank	Mrutyunjay Mahapatra
☞ _____ regulatory body allows custodial services in commodity market, paves way for MF entry	SEBI
☞ _____ has resigns from Bandhan Bank after appointment as the chief economic advisor (CEA)	KV Subramanian
☞ The government has amalgamated three Regional Rural Banks -- Malwa Gramin Bank and Sutlej Gramin Bank and _____ bank -- into a single RRB with effect from January 1	Punjab Gramin Bank
☞ The government has amalgamated three Regional Rural Banks -- Punjab Gramin Bank, Malwa Gramin Bank and Sutlej Gramin Bank -- into a single RRB with effect from January 1. _____ is the Chairman of National Bank for Agriculture and Rural Development	Harsh Kumar
☞ Memorandum of Understanding (MoU) was signed between the Indian Army and _____ Bank on the Defence Salary Package	Punjab National Bank
☞ According to the World bank _____ is India's GDP forecast for FY19, Global Economic Prospects report	79th
☞ The Reserve Bank of India (RBI) has imposed a penalty of Rs 3 crore on _____ Bank for not complying with directions regarding the 'fit-and-proper criteria' for directors of the bank	Citi Bank
☞ Private sector lender IDFC Bank said its name has been changed to IDFC First Bank Ltd with effect. _____ is the CEO of IDFC Bank	Rajiv Lall
☞ _____ Bank appoints Brahm Dutt as non-executive part-time chairman	Yes Bank
☞ _____ Organisation unveils rules for reclassification of promoter as public investor	SEBI

☞ The Reserve Bank relaxed norms for external commercial borrowings (ECBs) by reducing the mandatory hedging provision to _____ from the current 100%.	70%
☞ _____ of these banks has designed PaiSA portal for processing interest on bank loans to beneficiaries of National Urban Livelihoods Mission (DAY-NULM)	Dena Bank
☞ The Reserve Bank relaxed norms for external commercial borrowings (ECBs) by reducing the mandatory hedging provision to 70% from the current 100%. The relaxed norms will apply to the ECBs with a maturity period between _____ and _____ years	3 and 5
☞ Country's _____ largest lender Bank increased the fixed deposit rates by up to 10 basis points or 0.10 percent to 6.80 percent on select maturities	State Bank of India
☞ In a move to make more liquidity available to non-banking finance firms, _____ banking institution has relaxed the securitisation norms by relaxing the minimum holding period requirement	RBI
☞ _____ country's State Bank gets RBI approval to merge operations with its Indian subsidiary	Mauritius
☞ India's economy grew at 7.1 per cent for the second quarter of 2018-19 according to data released by _____ Organization	Central Statistics Office
☞ The RBI said NSFR norms that mandate banks to maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities will be operational from _____ year	2020
☞ _____ has been appointed as nominee of ICICI Bank on 5 December? He would replace Lok Ranjan, who has been laterally transferred to Department of Personnel and Training (DOPT).	Lalit Kumar
☞ Dharmesh Mehta has resigned as the managing director and chief executive officer. He is former CEO of _____ Bank	Axis Bank
☞ Export-Import Bank of India (Exim Bank) has extended a credit facility of _____ million (about Rs 3,542 crore) to Tanzania for water supply projects in the African country	USD 500
☞ _____ Fully digitized bank is recently providing Bankable Debit Card for cricket fans who like deals and offers on online shopping, gym membership, health & wellness products, food delivery	Jana Small Finance Bank
☞ Shri Radha Mohan Singh launched a portal ENSURE- National Livestock Mission-EDEG developed by _____ Financial Institution	NABARD
☞ Bandhan Bank shares surged over 6 per cent in early trade as the Reserve Bank of India allowed Bandhan Bank to open _____ many new branches	40
☞ _____ Market regulator eases norms around cyber security for small market intermediaries	SEBI
☞ Infrastructure Development Finance Company Bank (IDFC Bank) and _____ non-banking financial company completed their merger process recently	Capital First
☞ _____ Bank recently re-named it	IDFC
☞ IDFC Bank to be renamed as IDFC _____ Bank	First
☞ _____ Bank to inject Rs 40,000 cr into banking system via OMO	RBI
☞ _____ Bank is going to issue and encash electoral bonds from Oct 1 to 10	SBI
☞ India Rank _____ Position in ease of doing business Index	77th
☞ Atul Goel takes over as MD, CEO of _____ Bank	UCO
☞ Kirloskar group gets RBI nod for NBFC biz; to invest _____ cr	1000
☞ World Bank inks _____ million project agreement with AP	\$172
☞ Centre to infuse Rs 3,054 cr as capital in _____ Bank	Allahabad Bank
☞ Ashok Chawla resigns as _____ Bank's non-executive chairman	Yes Bank
☞ _____ Bank launches India's first interactive credit card with buttons	IndusInd
☞ Government of India and the Asian Development Bank (ADB) sign _____ Million Loan to support India Infrastructure Finance Company Limited (IIFCL) in India	\$300

PERSONS IN NEWS

_____ has been named EY Entrepreneur of the year 2018	<i>Siddhartha Lal</i>
_____ is the appointed as Band ambassador of PepsiCo's Kurkure	<i>Taapsee Pannu</i>
_____ is the India's first woman flight engineer inducted by IAF	<i>Hina Jaiswal</i>
Digital Payments firm PayU India CEO has been getting into a larger role at South Africa-based parent firm. _____ is the CEO of PayU	<i>Amrish Rau</i>
_____ has been named African Footballer of the Year for a second successive year recently	<i>Mohamed Salah</i>
_____ is the CEO of Security and Exchange board of India	<i>Ajay Tyagi</i>
_____ is the CEO of ICICI bank	<i>Sandeep Bakshi</i>
Yes Bank set to name Brahm Dutt as interim chairman. _____ is the CEO of Yes Bank	<i>Rana Kapoor</i>
_____ is the CEO of Punjab National Bank	<i>Sunil Mehta</i>
_____ is the CEO of Whatsapp	<i>Jan Koum</i>
_____ is declared Brazil's next president	<i>Jair Bolsonaro</i>
_____ resigns as FTIL chairman	<i>Anupam Kher</i>
_____ has been sworn as Chief Justice of Uttarakhand	<i>Ramesh Ranganathan</i>
Justice Ramesh Ranganathan sworn in as HC chief justice of _____ state	<i>Uttarakhand</i>
_____ is the CM of Uttar Pradesh	<i>Yogi Adityanath</i>
_____ is the CM of Manipur	<i>Nongthombam Biren Singh</i>
Vinod Dasari is former CEO and MD of _____ company	<i>Ashok Leyland</i>
_____ is the CM of Andhra Pradesh	<i>N. Chandrababu Naidu</i>
_____ is the CEO of Alibaba	<i>Deniel Zhang</i>
_____ is Chief Minister of Kerala	<i>Pinarayi Vijayan</i>
_____ is the Vice Chairman of NITI Aayog	<i>Rajiv Kumar</i>
Pandit Tulsidas Passed away recently was famous _____	<i>Harmonium exponent</i>
_____ is the CEO of Flipkart	<i>Kalyan Krishnamurthy</i>
_____ is the CEO of NITI Aayog	<i>Amitabh Kant</i>
_____ has been sworn-in as the first female high court Chief Justice in Pakistan	<i>Tahira Safdar</i>
_____ is elected as 13th President of Pakistan	<i>Arif Alvi</i>
_____ has been launches Coffee Connect app, Coffee Krishi Tharanga services for coffee stakeholders	<i>Suresha Prabhu</i>
_____ actor has become the Brand Ambassador of Lal Bahadur Shastri Memorial Foundation	<i>Akshey Kumar</i>
_____ is the Chairman of ISRO	<i>K Sivan</i>
_____ Actress is appointed as ambassadors of Skill India Campaign	<i>Anushka Sharma</i>
Who becomes the youngest Indian woman to reach the peak of Mount Kilimanjaro	<i>Shivangi Pathak</i>
_____ is the Chairman of NABARD	<i>Harsh kumar Bhanwala</i>
_____ is the Chairman of Rajya Sabha _____	<i>Venkaiah Naidu</i>
The name of Robot _____ is recently Developed by Ranchi man	<i>Rashmi</i>
Sushma Swaraj has visited _____ country to Discuss bilateral ties	<i>Kyrgyzstan</i>
_____ is the CEO of Apple	<i>Tim cook</i>
K.S. Deshpande _____ Passes away recently was renowned	<i>Library Scientist</i>

NEW APPOINTMENT

_____ has appointed as the secretary of the Ministry of Civil Aviation	Pradeep Singh Kharola
_____ is appointed as India's Ambassador to Bhutan	Ruchira Kamboj
_____ has been appointed the Chairman and Managing Director (CMD) of national carrier Air India	Ashwani Lohani
_____ is recently (Feb) appointed as the new Election Commissioner ahead of the Lok Sabha polls, making the poll panel a three-member entity again	Sushil Chandra
The Supreme Court has appointed former apex court judge Justice _____ as the first court-appointed ombudsman for the BCCI.	DK Jain
_____ has been elected as the new Vice- President of the Asian Hockey Federation	Mohammed Mushtaque Ahmad
_____ has appointed as New Chief Information Commissioner	Sudhir Bhargava
Axis Bank MD & CEO Shikha Sharma retires. _____ has been appointed as new MD and CEO of Axis Bank	Amitabh Chaudhry
_____ was nominated as the Executive Chairman of National Legal Services Authority	AK Sikri
_____ has been appointed new Chief Justice of Pakistan with effect from January 18	Asif Saeed Khan Khosa
_____ has been appointed as chairman of panel on digital payments by RBI recently	Nandan Nilekani
_____ has joined as the chief economist of the International Monetary Fund, becoming the first woman to occupy the top post at the global lender.	Gita Gopinath
_____ has been appointed as Additional Solicitor Generals of India for the Supreme Court	Sanjay Jain
_____ has been appointed as 26th Chief Justice of Pakistan recently	Asif Saeed Khosa
_____ is appointed as Band Ambassador of Uber Eats	Alia Bhatt
UNICEF appoints _____ singer as first 'Youth Advocate' of northeastern region	Nahid Sharma
_____ has been appointed the new Chief Election Commissioner by President Ram Nath Kovind? He will take over from OP Rawat on December 2.	Sunil Arora
Hospitality firm OYO has appointed Max Healthcare Executive Director _____ as the chief executive officer (CEO) of its new real estate businesses, effective 6 December	Rohit Kappor
_____ country has become the first North Atlantic Treaty Organisation(NATO) nation to appoint a female Chief of Armed Forces	Slovenia
_____ has been appointed as Chief Executive officer of International Association of Athletics Federation on the first day of its 215th Council Meeting in Monaco	Jon Ridgeon
_____ has been appointed as Chief Economic Advisor for a period of 3 years by Narendra modi	Krishnamurthy Subramanian
Reserve Bank of India (RBI) Governor Urjit Patel stepped down from his position with immediate effect, citing personal reasons. _____ has been appointed as new Governor of Reserve Bank of India(RBI)	Shaktikanta Das
_____ is appointed as board chairman in Society for Worldwide Interbank Financial Telecommunication(SWIFT) recently	Arundhati Bhattacharya
The United Nations Panel of Auditors consists of External Auditors of the United Nations and its agencies. _____ has appointed as Vice-Chair of the UN Panel of Auditors	Rajiv Mehrishi
_____ has been appointed as yes bank's non-executive interim chairman after former finance secretary Ashok Chawla resigned from the position last month in order to recover Share Prices	Brahm Dutt
_____ has appointed as president of the Film and Television Institute of India (FTII) and chairman of the institute's governing council by the Ministry of Information and Broadcasting	BP Singh

OBITUARIES

☞ John Dingell, the longest serving congressman , has died aged 92. John Dingell belongs to _____ Country	United State
☞ H Loknath passed away at a private hospital in Bengaluru. He belongs to _____ Field	Acting
☞ Famous personality Mrinal Sen passed away recently. He belongs to _____ Field	Film Maker
☞ Yashwant Dev passes away recently. She belongs to _____ field	Music
☞ Ananth Kumar was died recently is former CM of _____ state	Bengaluru
☞ M.N Roy, who recently Passes away was _____	Poet
☞ The founding leader of Pakistan's MQM passed away recently. Name the Leader is _____	Saleem Shahzad
☞ Shantaram Potdukhe, who Died recently belongs to _____ Political Party	Indian National Congress
☞ Senior Congress Leader MM Jacob passed away recently. He was the former Governor of _____	Meghalaya
☞ Kannada poet and film song lyricist _____ passed away at the age of 73.	M.N. Vyasa Rao
☞ Kannada poet and film song lyricist _____ passed away at the age of 73.	M.N. Vyasa Rao
☞ The founding leader of Pakistan's MQM passed away recently. Name the Leader is _____	Saleem Shahzad
☞ _____, the first restaurant critic to win the Pulitzer Prize for criticism, died. He was 57.	Jonathan Gold
☞ _____ prime minister just died	Atal bihari vajpayee
☞ The former finance minister of Chhattisgarh passed away recently. Name the Minister is _____	Ramachandra Singh Deo
☞ Arun Date, who recently passed away, was a famous _____.	Singer
☞ Renowned lyricist Gurukrushna Goswami recently passed away. He was related with _____ music industry.	Odia

AWARDS

☞ In _____ of the following film has won 72nd British Academy of Film and Television Arts Award	Roma
☞ _____ won Israel's Dan David prize 2019 recently	Sanjay Subrahmanyam
☞ _____, was awarded a one-half share of the 1967 chemistry Nobel Prize for developing ways to study extremely fast chemical reactions, has died aged 91	Manfred Eigen
☞ _____ has been honored with the 2018 Player of the Year award by the Asian Hockey Federation	Manpreet Singh
☞ Writer Namita Gokhale has won the Sushila Devi Literature Award for her novel. _____ is the name of her novel	Things to leave Behind
☞ _____ wins First Ever Philip Kotler Presidential Award For "outstanding Leadership And Selfless Service	Narendra Modi
☞ _____ is the first Indian to be nominated for Laureus World Sports Awards	Vinesh Phogat
☞ _____ famous personality has been honoured by Harvard University for promoting girls education recently? She had also won the Nabal Prize in 2014	Malala Yousafzai
☞ _____ became the First Indian To Win 'Breakthrough Table Tennis Star' Award at the prestigious ITTF Star Awards in South Korea	Manika Batra
☞ _____ State has been selected for "Krishi Karman" award in the rice category from the Union Ministry of Agriculture	Jharkhand
☞ _____ Country won Commonwealth Association for Public Administration and Management Award, 2018	India
☞ _____ Famous Personality received its 1st World Agriculture Prize	MS Swamiathan
☞ The Union government has awarded the _____ state Police for "good practices" under the Crime and Criminal Tracking Network & Systems (CCTNS), an e-governance project	Assam

BOOKS & AUTHOR'S

_____ launches book "What Marx Left Unsaid" on economic justice	Manish Tewari
Famous Industrialist and Philanthropist Mr. Dinesh Shahra's book was launched at Parmarth Ashram in Kumbh Mela. _____ is the name of the book	Simplicity & Wisdom
Ramakrishnan is a full-time writer who has been active over the last 27 years in diverse areas of Tamil literature like short stories, novels. He recently Sahitya Akademi award for _____ novel	Sancharam
The Republican Ethic" and "Loktantra ke Swar" books released by Shri M. Venkaiah Naidu. The books contain selected Speeches of _____ Indian Politician	Ram Nath Kovind
Yoga And Mindfulness' launched by VP Venkaiah Naidu is written by _____	Mansi Gulati
Noted writer Kavita Mahajan passes away at 51. She wrote books in _____ language	Marathi
_____ wrote final book "brief answers to big questions"	Stephen Hawking
Bhagwati Kumar Sharma who passed away recently was renowned author of _____ language	Gujarati
Union HRD Minister Prakash Javadekar has launched _____ book on Gandhi ji's basic education	Nai Talim
_____ was the Author of novel "Yes! It's All about My Daughter: Diagnosed with Rett Syndrome at 8 Months"	Muthuvel Karunanidhi
_____ is the editor of Thuglak magazine	Swaminathan Gurumurthy
_____ is the author of Book 'Untold Story of Broadcasting'	Gutam Chatterjee
'Ghats of Banaras' Book has been wrote _____	Sachidanand Joshi
_____ wrote "A Thousand Splendid Suns" book	Khaled Hosseini
Atal Ji Ne Kaha: A book on Vajpayee has been launched by _____	prime Minister

SPORTS

The International Cricket Council (ICC) announced a five-year global partnership deal with _____ beverage manufacturer Company	Coca-Cola
World Cup-winning goalkeeper Gordon Banks dies aged 81 . He belonged to _____ country	England
_____ named as head coach of the India U-23 team for the Asian Football	Derrick Pereira
In _____ of the following clinch women's singles title in Badminton Nationals recently	Saina Nehwal
_____ Brand signs India's Mary Kom as women's training ambassador	Puma
Chris Gayle to retire from ODIs after ICC World Cup 2019. Chris Gayle is Cricketer of _____ Country	West Indies
_____ Indian Player has been Named as named ICC women's cricketer of the year	Smriti Mandhana
Dronacharya awardee cricket coach Ramakant Achrekar, who is credited with shaping the early career of Sachin Tendulkar, died recently. He received Dronacharya award in _____ year	1990
Under _____ Captain India become first team to win bilateral series across formats versus Australia	Virat Kohli
Gurgaon's 8-year-old Kartik Singh has won the under-8 category at the Kids' Golf World Championship organised by US kids Golf in _____	Malaysia
_____ Crickter beats Sachin Tendulkar to become the fastest to reach 19000 international runs	Virat Kohli
_____ has become the first Indian as well as the first Asian captain to win a Test series in Australia	Virat Kohli
Mary Kom won World Championship for _____ time	6th
_____ is the captain of women T20 2018	Harmanpreet Kaur
World women Boxing Championship held in _____ Country	India
Australia have wrapped up their fourth World Cup T20 crown, cruising past England in the final at Sir Vivian Richards Cricket Ground. Sir Vivian Richards Cricket Ground is situated in _____ country	Antigua

☞ The opening ceremony of the 14th Men's Hockey World cup has nicely set up the tournament proper to begin in _____ state after it was open by chief minister Naveen Patnaik	Odisha
☞ Esha Singh, who is the daughter of a national level rally driver, won medals in the youth, junior and senior categories of National Shooting Championships. She hails from _____ state	Telangana
☞ _____ has been named permanent chairman of Cricket Australia following the resignation of David Peever	Earl Eddings
☞ _____ Olympic Gold medalist was conferred with shooting's highest award by the International Shooting Sport Federation (ISSF) at the General Assembly in Munich	Abhinav Bindra
☞ Vinesh Phogat, Sakshi Malik win gold at wrestling nationals recently. Vinesh had earlier won _____ many Nationals in a row from 2012 to 2016.	Five
☞ Board of Control for Cricket in India is India's national cricket governing body, BCCI headquartes are situated in _____ city	Mumbai
☞ _____ city has been officially confirmed as the host city of the 2023 International Association of Athletics Federations (IAAF) World Championships	Budapest, Hungary
☞ Khelo India Youth Games-2019 begins from the 9th to 20th of January. In _____ state Khelo India youth Games 2019 will be held	Maharashtra
☞ Manipur government conferred MC Mary Kom, six times World Women Boxing Champion and Olympic bronze medalist, with the title _____ for her outstanding achievement in the field of boxing	Meethoileima
☞ _____ country has won the 2018 men's Hockey World Cup	Netherlands
☞ Dwayne Bravo retires from international cricket. He belongs to _____ country	West Indies
☞ Asian Champions Trophy Hockey title won by _____ Country	Both A & B
☞ Union Home Minister Rajnath Singh inaugurated the 'Run for Unity' marathon from _____ Stadium in New Delhi	Dhyan Chand
SCIENCE & TECHNOLOGY	
☞ ISRO launches India's 40th communication satellite _____ is the name of it	GSAT-31
☞ Actor Vijay Sethupathi launched _____ mobile App at the Commissioner's office that will help in tracing stolen mobiles	DigiCop
☞ In _____ City Parmanu Tech 2019 Showcases Indian Atomic Energy Conference held	New Delhi
☞ _____ multinational Corporation has launched launches learning app 'InfyTQ' for engineering students	Infosys
☞ PepsiCo's Former CEO Indira Nooyi joins _____ company as board of Directors	Amazon
☞ Indian Space Research Organisation (ISRO) has launched Samwad with Students as part of its outreach programme. Headquarters of ISRO has situated in _____ city	Bangalore
☞ After almost six months of the ban, the Reserve Bank of India (RBI) has allowed Paytm Payments Bank to restart opening new accounts for its consumers. Paytm payment Bank is launched in _____ year	2017
☞ Private sector insurer Bharti AXA Life Insurance has started delivering policies and renewal premium receipt to customers via _____ instant messaging platform	Whatapp
☞ The Indian Space Research Organisation (ISRO) is likely to launch _____ mission, the country's second mission to the Moon	Chandrayaan-2
☞ The North Central Railway (NCR) has launched a mobile application that will help those arriving in Allahabad for the Kumbh Mela starting from January 15. _____ is the name of Mobile app	Rail kumbh Seva Mobile App
☞ NASA's _____ Satellites was sent with mission in search for new planets	TESS
☞ _____ launches 10 Iridium Communications Satellites	Space X
☞ _____ country successfully launched the Epsilon-4 rocket carrying seven satellites from the Uchinoura Space Center in Kagoshima	Japan

☞ _____ among the following NASA's Satellites was sent with mission in search for new planets	TESS
☞ _____ Renowned scientist has been appointed as Atomic Energy Regulatory Board chairman for the period of three Years	Guntur Nageswara Rao
☞ The Indian Space Research Organization (ISRO) has launched India's _____ earth observation satellite along with 30 other foreign satellites, including 23 from the US	Hysis
☞ _____ aerospace manufacturer and space transportation services company launched 64 satellites into orbit in one fell swoop for a record-setting mission	Space X
☞ Indian Space Research Organisation or ISRO's launched "Big Bird" into space from the French space port of Kourou in South America. It is also called	GSAT11
☞ _____ organises hackathons to source sustainable, innovative and technologically-enabled solutions to address various challenges in the development space	NITI Aayog
☞ _____ company Chief Executive Officer (CEO) Ananth Narayanan has resigned from his post, marking another high profile exit after Binny Bansal recently stepped down from Flipkart	Mynta
☞ The Indian Ports Association (IPA) has launched _____ port community system, a cloud-based technology that offers services like notification, work-flow and track and trace	PCS1x
☞ _____ consumer Electronics company announced a partnership with the Federation of Indian Micro and Small and Medium Enterprises(FISME) to empower Micro, Small & Medium Enterprises (MSMEs) to leverage growth opportunities in the e-commerce sector	Amazon
☞ ISRO has launched _____ military communication satellite from Sriharikota, Andhra Pradesh	GSAT-7A
☞ _____ company is going to acquire software company Red Hat for \$34 billion	IBM
☞ New web-based tool design to help monitor fake news on _____	Facebook and Twitter
☞ India conducts successful night trial of _____ missile	Agni I
☞ IIT-Madras creates India's first indigenous microprocessor. _____ is the name of it	Shakti
☞ _____ online portal Launched to promote women farmers and entrepreneurs	Mahila-E-Haat
☞ India GSLV MkIII-D2 successfully launches GSAT _____.	29
☞ 4th India International Science Festival held in _____ city	Lucknow
☞ _____ app has launched to provide correct, Scientific and authentic health information to airwarriors and all citizens of India	MedWatch
☞ Google to shut down _____ company after failing to disclose user data breach	Google+
☞ _____ Country launched two remote sensing satellites to conduct electromagnetic environmental probes	China
☞ NITI Aayog and _____ corporation co-design programme to skill students in new age tech	IBM
☞ Central University of _____ state signs MoU with ISRO to set up Space Applications Center	Jammu
☞ Niti Aayog and _____ company to bring AI tools for agriculture and healthcare	Microsoft
☞ Internet Society inks pact with _____ Association to secure Internet infrastructure	ISPAI
☞ 6th edition of Bengaluru Space Expo inaugurated in _____ city	Bengaluru
☞ _____ agency has successfully tests anti-tank missile	DRDO
☞ _____ Space Research Organization successfully launched two satellites NovaSAR and S1-4 from the Satish Dhawan Space Centre	PSLV-C42
☞ The fourth edition of India International Science Festival will be inaugurated by President of India in _____ City	Lucknow
☞ _____ Missile has been recently tested by Defence Research & Development Organization	Interceptor Advanced Area Defence
☞ _____ is the objective of 'Shaur nahin' Mobile app	To Stop Unnecessary Noise
☞ "PARIVESH" single window hub has been launched for _____ Department	Environment
☞ _____ is the World's first mission to touch the sun	lift off

DEFENCE AND SECURITY

_____ has appointed as Director General of NCC recently	LT Gen Rajeev Chopra
India test-fired its helicopter-launched version of one of the most-advanced anti-tank weapon from the Odisha Coast. _____ is the name of it	Helina
In _____ country, one of the world's largest and longest-running international military exercises 'Cobra Gold' officially began	Thailand
_____ exercise is carried out by Air force involving 140 fighter jets and attack helicopters that came two days after the Pulwama attack	Vayu Shakti
_____ Country launched a new locally-made submarine capable of firing cruise missiles, in the country's latest show of military	Iran
Twenty-nine countries, including Indonesia, concluded the biggest Asia-Pacific military joint exercise ever in Thailand. _____ is the name of exercise	Cobra Gold
_____ surface-to-air Missile has test fires by India successfully, amid tensions with Pakistan	QRSAM
Army Day is celebrated on 15 January every year in India. _____ was first Commander-in-Chief of the Indian Army from General Sir Francis Butcher	Kodandera M. Cariappa's
Raksha Mantri Launches _____ mission, aimed to provide a boost to IPR culture in indigenous defence industry	Mission Raksha Gyan Shakti
Air forces of India and _____ country are scheduled to participate in a 12-day joint exercise 'Cope India 2019' at two air force stations in West Bengal	United States
Air forces of the United States and India are scheduled to participate in a 12-day joint exercise. _____ is the name of exercise	Cope India 2019
The first Directorate General Armed Forces Medical Services (DGAFMS) Military Medicine Conclave was held in New Delhi. _____ week is observed as Armed Forces week	December
The Indian Navy will conduct a large-scale coastal defence exercise next month to test the robustness of the entire coastal security apparatus. _____ is the name of exercise	Exercise sea vigil
The Indian Coast Guard has conducted the Regional Level Marine Oil Pollution Response Exercise at sea off Port Blair. _____ is the title of Exercise	Clean Sea- 2018
_____ nuclear-capable ballistic missile has been successfully test fired by India, which has a strike range of 5,000 km	Agni V
The Indian and Russian air forces will begin a 12-day war game in Jodhpur with an aim to enhance their operational coordination. _____ is the name of exercise between India and Russia	Aviandra
India began 7th round of their 'Hand-in-Hand' military drills in city Chengdu as part of the focussed efforts by the two militaries to improve ties after last year's standoff at Doklam. Hand in Hand is military Drill between India and _____ Country	China
_____ Corporation launches Naval training ship for Indian Coast Guard	Reliance
_____ is the theme of 10th Nuclear Energy Conclave	Nuclear Power- Towards a clean & Base Load Energy
_____ is the name of Indo-Russian military exercises Starts this November	Indra
India and _____ country agree to boost Defence and Military Technical Cooperation	Kazakhstan
_____ has Redesignated As Deputy National Security Advisor	R N Ravi
_____ Country Launches Air Exercises With NATO Countries	Ukraine
Indian navy ships & aircraft arrive in Sri Lanka to participate in _____ joint exercise	SLINEX-2018
_____ country refuses to participate in first BIMSTEC joint military exercise	Nepal
Indo-Mongolia joint exercise kicks off in _____ city	Ulaangbaatar
First joint military exercise with BIMSTEC countries will held in _____ city	Pune

IMPORTANT DAYS

☞ This year's World Wetlands Day under the theme of "Wetlands and Climate Change" highlights the importance of healthy and intact wetlands. World wetland day is observed on _____ day	2 February
☞ International Day of Zero Tolerance for Female Genital Mutilation observed on _____ day/Date	6 February
☞ World Pulses Day observed on _____ Day/ Date	10 February
☞ International Day of Women and Girls in Science observed on _____ Day/ Date	11 February
☞ Circular Economy for Productivity and Sustainability has been named as theme of National Productivity day 2019. National Productivity day is observed on _____ Day	February 12
☞ World Thinking Day is observed on _____ Day/Date	22 February
☞ World Braille Day celebrated on _____ Day/ Date	4 January
☞ World Hindi Day observed on 10 January. It was first celebrated in _____ Year	1975
☞ National Youth Day is observed on _____ day/ Date	12 January
☞ Law Day is observed on which day	26 November
☞ Uttarakhand foundation day is celebrated on _____ day	9 November
☞ People's participation, awareness key for encouraging organ donation stated by Health and Family Welfare minister. Organ Donation Day observed on _____ date	27 November
☞ National Flag Day is observed on _____ Day	30 November
☞ The 70th National Cadet Corps (NCC) Day was celebrated in city _____ with cadets dressed in Khaki (Army), White (Navy) and Blue (Air Force) uniforms presenting colourful cultural programmes at Kalamandira. NCC day is observed on _____ day this year	25 November
☞ International Day of Persons with Disabilities is an international observance promoted by the United Nations since 1992. International day of Person with Disabilities is observed on _____ Day/Date	3 December
☞ The International Day for the Abolition of Slavery is a yearly event on December 2, organized by the United Nations General Assembly. The Day was first celebrated in _____ year	1986
☞ Navy day is observed every year to celebrate the achievements, and role of the naval force in protecting and guarding the country. Navy day is observed on _____ day/Date	4 December
☞ The Armed Forces Flag Day or the Flag Day of India is a day dedicated to India towards collection of funds from people of India for the welfare of the Indian Armed Forces personnel. Armed Force Day is observed on _____ Day/Date	7 December
☞ International Anti-Corruption Day has been observed annually , since the passage of the United Nations Convention Against Corruption on 31 October 2003 to raise public awareness for anti-corruption. International Anti- Corruption Day is Observed on _____ Day/Date	9 December
☞ Human Rights day is adopted by United Nations General Assembly in 1948. Human Rights day is observed on _____ Day/Date	10 December
☞ Mountains are early indicators of climate change and as the climate changes the liveability and development gets hampered due to many challenges thus faced by the mountain community. International Mountain day is observed on _____ Day/Date	11 December
☞ The Energy Conservation Act in India was executed by the Bureau of Energy Efficiency BEE in the year 2001. National Energy conservation Day observed on _____ Day/Date	14 December
☞ The United Nations' (UN) International Human Solidarity Day is observed annually which aims to remind people on the importance of solidarity in working towards eradicating poverty. International Solidarity Day is observed on _____ day/Date	20 December
☞ National cancer awareness day is observed on _____ day	7 November
☞ Legal Service day is observed on _____ Day	9 November



FEBRUARY 2019

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



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

DELHI TO AWARD MSP AS PER SWAMINATHAN COMMITTEE REPORT

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

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

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

UNIPHORE SOFTWARE SYSTEMS SECURES PRESTIGIOUS AEGIS GRAHAM BELL AWARD 2019

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

PRESIDENT KOVIND CONFERS SANGEET NATAK AKADEMI AWARDS



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

DEEPA MEHTA TO RECEIVE LIFETIME ACHIEVEMENT AWARD FROM CANADIAN ACADEMY



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

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

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

Once presented with the award money, Subrahmanyam will donate 10 percent of the prize money towards scholarships for graduate or post-graduate researchers.

SUNIL CHHETRI RECEIVES 'FOOTBALL RATNA' AWARD

- ✧ Star Indian striker Sunil Chhetri was awarded the first-ever 'Football Ratna' by Football Delhi, the State Association governing the sport in the national capital.
- ✧ Delhi Football president of Shaji Prabhakaran presented the honour at a function which was held at the Jawaharlal Nehru Stadium.
- ✧ Shubham Sarangi, youth player from Delhi who is currently the player of Delhi Dynamos team for Indian Super League (ISL), was also honoured by Football Delhi on this occasion.

JANUARY 2019

SWACHH SURVEKSAHAN AWARD FOR GREATER HYDERABAD MUNICIPAL CORPORATION



- ✧ The Greater Hyderabad Municipal Corporation was awarded Best Capital City in the Solid Waste Management in the Swachh Survekshan 2018 rankings.
- ✧ According to a press release, the Swachh Survekshan survey ranks cities on various sanitation parameters.
- ✧ The GHMC was also at the 27th place among 4,041 cities.

RAMNATH GOENKA EXCELLENCE IN JOURNALISM AWARDS

- ✧ The Ramnath Goenka Excellence in Journalism Awards, the most prestigious annual event in the Indian media calendar, is a recognition of the highest standards of journalism.
- ✧ Home Minister Rajnath Singh Friday presented awards to 29 winners in 18 categories - across print, broadcast and purely-digital - for outstanding work done in 2017.
- ✧ The awards aim to celebrate excellence in journalism, recognise courage and commitment and showcase the outstanding contributions of journalists from across the country.

NAMITA GOKHALE WINS SUSHILA DEVI LITERATURE AWARD

- ✧ Writer Namita Gokhale has won the Sushila Devi Literature Award for her novel "Things to Leave Behind".
- ✧ She was awarded in the 'Best Book of Fiction Written by a Woman Author' category at the inaugural edition of Bhopal Literature and Art Festival.
- ✧ The literature festival was inaugurated by the Union Tourism Minister, KJ Alphons, on January 12, at Bharat Bhawan the multi-cultural hub in Bhopal.

WHO GOODWILL AMBASSADOR YOHEI SASAKAWA TO GET GANDHI PEACE PRIZE FOR 2018

- ✧ Gandhi Peace Prize for 2018 will be conferred on Yohei Sasakawa who is Goodwill Ambassador of the World Health Organization for Leprosy Elimination.
- ✧ The award will be given to Mr Sasakawa in recognition of his work towards the eradication of the disease in India and across the world.
- ✧ Ekal Abhiyan Trust has been chosen for the award for the year 2017 while Akshaya Patra Foundation and Sulabh International will share the award for 2016. Vivekananda Kendra, Kanyakumari bagged the award for 2015.
- ✧ As chairman of The Nippon Foundation, Japan's largest charitable foundation, he is seen as a pioneer in guiding public-interest activities by the private sector in modern Japan.

DETAINED CHINESE LAWYER YU WENSHENG WINS FRANCO-GERMAN HUMAN RIGHTS AWARD



- ✧ The French and German ambassadors to Beijing have granted a human rights award to a detained Chinese lawyer, with his wife picking up the prize on his behalf.
- ✧ Mr Yu Wensheng - best known for suing the Beijing government over the city's once chronic pollution - was detained in January last year and charged with "inciting subversion of state power".
- ✧ Beijing has stepped up its crackdown on civil society since President Xi Jinping took power in 2012, tightening restrictions on freedom of speech and detaining hundreds of activists and lawyers.

6 PROFESSORS TAKE HOME INFOSYS SCIENCE FOUNDATION AWARDS

- ✧ The global software major's Infosys Science Foundation awarded its Infosys Prize 2018 to six winners, including two Indian Institute of Science (IISc) professors.
- ✧ The winners included IISc professor at its centre for Nano Science and Engineering Navakanta Bhat in Engineering and Computer Science, professor at IISc's Centre for Atmospheric and Oceanic Sciences SK Satheesh in Physical Sciences.
- ✧ The annual prize aims to celebrate the success of the recipients in science and research by recognising their achievements in the six categories of Engineering and Computer Sciences, Humanities, Life Sciences, Mathematical Sciences, Physical Sciences and Social Sciences.

PM MODI WINS FIRST EVER PHILIP KOTLER PRESIDENTIAL AWARD FOR "OUTSTANDING LEADERSHIP AND SELFLESS SERVICE".

- ✧ Prime Minister Narendra Modi received the first-ever Philip Kotler Presidential award, which focuses on the triple-bottom-line of 'people, profit and planet'. It is an award which is offered annually to the leader of the nation.
- ✧ Modi was selected for his "outstanding leadership and his selfless service towards India, combined with his tireless energy has resulted in extraordinary economic, social and technological advances in the country".
- ✧ The Philip Kotler Presidential Award is constituted to honour mastery in the field of marketing and management.

PRESIDENT TO CONFER PRADHAN MANTRI RASHTRIYA BAL PURASKAR 2019 AT RASHTRAPATI BHAWAN

- ✧ The President of India, Ram Nath Kovind will confer the Pradhan Mantri Rashtriya Bal Puraskar 2019 at Rashtrapati Bhawan.
- ✧ The awards will be given to 26 shortlisted awardees including one joint award for National Child Award (now renamed as Bal Shakti Puraskar) under the category of innovation, scholastic, sports, arts & culture, social service and bravery.
- ✧ A total of 783 applications were received for the Baal Shakti Puruskar this year. 2 individuals and 3 institutions will also be awarded under National Child Welfare Awards category (now renamed as BalKalyan Puraskar).

DECEMBER 2018**ELIUD KIPCHOGE AND CATERINE IBARGUEN NAMED IAAF ATHLETES OF THE YEAR**

- ✧ Kenyan distance runner Eliud Kipchoge and Colombian long and triple jumper Caterine Ibarguen have been named male and female world athletes of the year.
- ✧ Kipchoge, 34, won the London Marathon and set a world record of two hours, one minute and 39 seconds in Berlin.
- ✧ Ibarguen, also 34, claimed triple and long jump honours in the Central American and Caribbean Games, the Continental Cup and the Diamond League finals.

TAMIL WRITER S RAMAKRISHNAN GETS SAHITYA AKADEMI AWARD

- ✧ Tamil writer S Ramakrishnan (52) has been honoured with Sahitya Akademi award for his novel Sancharam which deals with the lives of nadhaswaram artistes.
- ✧ Ramakrishnan is a full-time writer who has been active over the last 27 years in diverse areas of Tamil literature like short stories, novels, plays, children's literature and translations.
- ✧ Among the many important awards won by him are Tagore Literary Award for his novel Yamam. Sangeetha Nataka Academy Award for best young playwright.

SAHITYA AKADEMI ANNOUNCES WINNERS IN 24 LANGUAGES

- ✧ The awards relate to books first published during the five years immediately preceding the year of award, between January 1, 2012 and December 31, 2016.
- ✧ The Sahitya Akademi award is among the most prestigious literary honours bestowed on writers for their works across genres and languages.
- ✧ Winners include Anees Saleem in English, Rama Kant Shukla in Sanskrit, Rajesh Kumar Vyas in Rajasthani, Rahman Abbas in Urdu, Lok Nath Upadhyay in Nepali, Chitra Mughal in Hindi and S. Ramakrishnan in Tamil.

- ✧ The awards, in the form of a casket containing an engraved copper-plaque, a shawl and a cheque of Rs 1 lakh, will be presented to the authors at a special function in January next year at Kamani Auditorium.

MANUSHI CHHILLAR CROWNS MISS WORLD 2018 A YEAR AFTER SHE WON THE TITLE

- ✧ A Mexican model and volunteer Vanessa Ponce was crowned Miss World at a glitzy event on the tropical Chinese island of Hainan
- ✧ Miss Mexico Vanessa Ponce de Leon, 26, has a degree in international business, volunteers for "Migrantes en el Camino" and is on the board of directors of a rehab centre for girls.
- ✧ Miss Belarus Maria Vasilevich, Miss Jamaica Kadijah Robinson and Miss Uganda Quiin Abenakyo were also among the final five.
- ✧ It is the eighth time the Miss World final has been held in Sanya, which first hosted the pageant in 2003.

INDIAN RAILWAY EMPLOYEE CONFERRED WITH PRESTIGIOUS SAHITYA AKADEMI AWARD FOR HIS NOVEL "MAROM" IN SANTHALI LANGUAGE

- ✧ Shri Shyam Sundar Besra, Chief Inspector of Ticket working in Asansol Division of Eastern Railway has been conferred the coveted Sahitya Akademi Award.
- ✧ He has been awarded for his novel "Marom" in Santali language which is primarily based upon natural, social, economic and political conditions of Santhal Pargana.
- ✧ The novel highlights the situation emerged after the two main industrial development of the Santhal area after Independence i.e Masanjore Dam at Dumka and Railway locomotive workshop at Chittaranjan.

AMITAV GHOSH HONOURED WITH JNANPITH AWARD 2018

- ✧ Noted English writer Amitav Ghosh has been honoured with this year's Jnanpith Award, a literary award given to an author for "outstanding contribution towards literature.
- ✧ The decision was taken in a meeting of Jnanpith Selection Board chaired by eminent novelist, scholar and Jnanpith laureate Pratibha Ray.
- ✧ Ghosh, one of the most prominent contemporary Indian writers, is known for a series of novels such as Shadow Lines, The Glass Palace, The Hungry Tide, and the Ibis Trilogy -- Sea of Poppies, River of Smoke and Flood of Fire -- chronicling the opium trade between India and China run by the East India Company.



FEBRUARY 2019

Dilip Sadarangani Appointed Part Time Chairman of Federal Bank

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

Punit Goenka named new BARC India chairman

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

LT Gen Rajeev Chopra takes over as Director General of NCC

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

Pakistan Appoints its first Ever Female hindu civil judge

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

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

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

Air India Chairperson Pradeep Singh Kharola appointed civil aviation secretary

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

Mukesh Ambani tops Hurun India Philanthropy list

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

Ruchira Kamboj appointed India's Ambassador to Bhutan

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

NTPC signs pact with SBI for Rs 5000 cr term loan

- ✦ State-owned power giant NTPC said that it has signed a term loan agreement for Rs 5,000 crore with State Bank of India
- ✦ The loan facility is extended at an interest rate linked to 3-Month MCLR of the Bank. This loan has a term tenure of 15 years and will be utilised to part finance the capital expenditure of NTPC
- ✦ The loan agreement was signed by Masood A Ansari, General Manager (Finance), NTPC Ltd and Neelabh Sinha.

Sushil Chandra appointed new Election commissioner

- ✦ Sushil Chandra was appointed as the new Election Commissioner ahead of the Lok Sabha polls, making the poll panel a three-member entity again.
- ✦ The other two members of the Commission are Chief Election Commissioner (CEC) Sunil Arora and Election Commissioner (EC) Ashok Lavasa.
- ✦ Chandra is the second Indian Revenue Service (IRS) officer to be appointed to the Commission after T.S. Krishnamurthy, who went on to become the CEC in 2004.

Ashwani Lohani reappointed Air India CMD

- ✦ Ashwani Lohani, a retired bureaucrat, has been appointed the Chairman and Managing Director (CMD) of national carrier Air India.
- ✦ Lohani held the position for around two years from 2015. In August 2017, he was named the Chairman to the Railway Board. Lohani retired on December 31, 2018.
- ✦ Earlier on February 6, the government appointed Air India CMD Pradeep Singh Kharola as the new Civil Aviation Secretary.

DHFL CEO Harshil Mehta resigns

- ✦ DHFL CEO Harshil Mehta has decided to resign from his position with immediate effect.
- ✦ Besides, the board has recommended appointment of Sunjoy Joshi as an Independent Director and Srinath Sridharan as a Non-Executive Director.

Arun Jaitley resumes charge as finance minister

- ✦ Arun Jaitley resumed charge as the finance minister after a gap of over a month, which was the second break within a year that he had to take to undergo medical treatment.
- ✦ He had stopped attending office at the beginning of April last year due to his kidney ailment and was back in North Block on August 23, 2018.
- ✦ He was earlier last month named the publicity head of the BJP for the upcoming general elections.

PepsiCo's Kurkure signs Taapsee Pannu as brand ambassador

- ✦ Kurkure has also launched a television campaign to celebrate the progressive thinking of young homemakers
- ✦ Taapsee Pannu, who endorses 10 brands, signed five big contracts in 2018
- ✦ The announcement is strategically timed as Kurkure embarks on a new journey with its new positioning - 'Khayal toh Chatpata hai'.

Hina Jaiswal becomes India's first woman flight engineer inducted by IAF

- ✦ Flight Lieutenant Hina Jaiswal became the first Indian Woman Flight Engineer of the Indian Air Force.
- ✦ Hina completed the six-month flight engineer course from the 112 Helicopter Unit attached to the Air Force Station in Yelahanka in Bengaluru.
- ✦ Earlier restricted to men, the flight engineer branch was opened to women officers in 2018.

Puma signs Mary Kom as women's training ambassador

- ✦ World amateur boxing champion M.C. Mary Kom has signed a two-year deal with Puma to be their ambassador for women's training in India.
- ✦ Kom, a bronze medallist at the 2012 Olympics, won her record sixth gold medal at the World Amateur Boxing Championships in November last year.
- ✦ Puma India's managing director Abhishek Ganguly hoped the partnership would inspire women across India.

JANUARY 2019**Rahul Chhabra concurrently accredited as the next Ambassador of India to the Federal Republic of Somalia**

- ✦ Shri Rahul Chhabra, presently High Commissioner of India to the Republic of Kenya, has been concurrently accredited as the next Ambassador of India to the Federal Republic of Somalia, with residence in Nairobi.
- ✦ India is represented in Somalia through its embassy in Nairobi, Kenya and Somalia maintains an embassy in New Delhi.
- ✦ He is expected to take up the assignment shortly.

Sheikh Hasina wins third term as PM in Bangladesh

- ✦ Bangladesh Prime Minister Sheikh Hasina is set to return to power for an unprecedented third consecutive time after the ruling alliance emerged victorious in the parliamentary elections.
- ✦ Hasina's Awami League won 287 of the 298 seats, while the main opposition Bangladesh Nationalist Party (BNP) managed just seven seats.
- ✦ Bangladesh - Capital: Dhaka, Currency: Taka

Axis Bank MD & CEO Shikha Sharma retires; Amitabh Chaudhry takes charge

- ✦ Axis Bank on Monday said its Managing Director and CEO Shikha Sharma has retired, effective December 31, 2018. Amitabh Chaudhry will be the new managing director and CEO of the bank with effect from January 1, 2019.
- ✦ Chaudhry, 54, started his career in corporate banking with the Bank of America in 1987, where he worked in diverse roles.
- ✦ However, in April this year, Sharma wanted her new term to be reduced to seven months from a three-year tenure without citing any reasons, which was accepted by the board.

Ashwani Lohani retires, V K Yadav new railway board chairman

- ✦ Railway Board Chairman Ashwani Lohani retired on Monday, despite strong indications that the Narendra Modi government could grant him an extension.
- ✦ Yadav belongs to the 1980 batch of the Indian Railway Service of Electrical Engineers. Till Monday, he was general manager of South Central Railway.
- ✦ Yadav is credited with bringing in innovative practices to enhance productivity and ensure workforce welfare.

President appoints senior advocates Sanjay Jain, K M Nataraj as Additional Solicitor Generals

- ✦ President Ram Nath Kovind has appointed senior advocates Sanjay Jain and K M Nataraj as Additional Solicitor Generals of India for the Supreme Court.
- ✦ Additional Solicitor General, appointed under Law Officers Act 1987, is the third largest law officer of the Central Government. It is a duty of the Additional Solicitor General to assist the Solicitor General.
- ✦ Jain was appointed as ASG for the Delhi High Court in 2014 and had resigned from the post last year.

TB Radhakrishnan takes oath as first Chief Justice of Telangana High Court

- ✦ Justice Thottathil Bhaskaran Nair Radhakrishnan sworn in as the first Chief Justice of Telangana High Court, which came into existence on New Year's day more than four and a half years after the bifurcation of Andhra Pradesh in 2014.
- ✦ Justice Radhakrishnan was administered the oath of office and secrecy by Governor of Telangana and Andhra Pradesh ESL Narasimhan at a simple ceremony in Raj Bhavan at 8.30am.
- ✦ Last week, the central government issued a notification for the bifurcation of the high court between the two states with effect from January 1.



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India coach Stephen Constantine resigns after Asian Cup exit

- ✧ India went down fighting against Bahrain in their last Group A match.
- ✧ The 56-year-old Constantine, who had earlier coached India from 2002 to 2005, was handed over reins of the team again in 2015.
- ✧ Englishman Stephen Constantine has resigned as India's head coach after they were knocked out of the AFC Asian Cup following a 1-0 defeat by Bahrain in Sharjah.

Gita Gopinath joins IMF as its first female Chief Economist

- ✧ Prominent Indian-American economist Gita Gopinath has joined as the chief economist of the International Monetary Fund, becoming the first woman to occupy the top post at the global lender.
- ✧ Gopinath, 47, joined last week at a time, when she believes the world is experiencing a retreat from globalisation, posing challenges to multilateral institutions.
- ✧ The John Zwaanstra professor of International Studies and Economics at Harvard University, Gopinath, a US citizen, succeeds Maurice (Maury) Obstfeld as Economic Counsellor and Director of the IMF's Research Department. Obstfeld retired December 31.

Justice AK Sikri nominated as Executive Chairman of NALSA

- ✧ Justice AK Sikri was nominated as the Executive Chairman of National Legal Services Authority (NALSA). President Ram Nath Kovind nominated Justice Sikri as Executive Chairman of NALSA with effect from December 31, 2018.
- ✧ The NALSA was constituted under the Legal Services Authorities Act, 1987 to provide free legal services to the weaker sections of the society and to organise Lok Adalats for settlement of disputes.
- ✧ The functions of the NALSA also includes spreading legal literacy and awareness, undertaking social justice litigations.

Jair Bolsonaro Sworn In as Brazil's President

- ✧ Brazil's far-right president-elect and controversial Social Liberal Party candidate Jair Bolsonaro has been sworn in as the 42nd President of the country.
- ✧ Last year, by the end of October, Bolsonaro, a former army captain, was elected as the President after defeating ex-Sao Paulo mayor and Workers Party (PT) candidate Fernando Haddad.

Sudhir Bhargava Appointed New Chief Information Commissioner

- ✧ The government has appointed Sudhir Bhargava as new Chief Information Commissioner along with four new Information Commissioners in the Central Information Commission (CIC) which had been functioning with just three of them as against a sanctioned strength of 11, including the Chief Information Commissioner.
- ✧ President Ram Nath Kovind has approved the appointment of former IFS officer Yashwardhan Kumar Sinha, former IRS officer Vanaja N Sarna, former IAS Neeraj Kumar Gupta and former Law Secretary Suresh Chandra as Information Commissioners in the Central Information Commission.
- ✧ The Supreme Court had asked the centre and states to maintain transparency in appointments of Chief Information Commissioner and Information Commissioners and upload the details of search committees and applicants on website.

Vijay Mallya becomes first person to be declared a 'fugitive economic offender' under new law

- ✧ A special court in Mumbai declared absconding liquor baron Vijay Mallya a fugitive economic offender (FEO) on a plea of the Enforcement Directorate.
- ✧ Mallya has become the first businessman to be declared EFO under the provisions of the new Fugitive Economic Offenders Act which came into existence in August last year.
- ✧ A fugitive economic offender is offences involving amount of at least Rs 100 crore or more and has left India so as to avoid criminal prosecution. any individual against whom warrants for arrest is issued for his involvement in select economic

Kerala HC disqualifies LDF-backed Independent MLA Karat Razack for defaming rival leader

- ✧ The Kerala High Court dis qualified Left-backed Independent MLA Karat Abdul Razack from the Koduvally Assembly constituency for his defamatory campaign against the IUML's M.A. Razack Master during the May 2016 Assembly polls.
- ✧ The HC found that he had indulged in a corrupt practice hence his election was declared void, as it was in violation of the Representation of People's Act.
- ✧ The disqualification was as per the provisions of the Representation of the Peoples Act 1951. The Representation of the Peoples act defines the corrupt practices for the disqualification of the elected representative.

DECEMBER 2018**Shri Ravindra Kumar assumes charge as Technical Member in the Appellate Tribunal for Electricity**

- ✧ Shri Ravindra Kumar Verma has assumed the charge as Technical Member in the Appellate Tribunal for Electricity (APTEL), Ministry of Power for a period of 03 years.
- ✧ Verma has served in various capacities in Central Electricity Authority (CEA) for more than 37 years. "He has rich and varied experience of power sector in generation, transmission, distribution and grid operation
- ✧ Verma had superannuated as Chairperson of CEA and Ex-officio Secretary to the Government of India on 30 June this year.

Bank of Maharashtra appoints AS Rajeev as MD, CEO

- ✧ A S Rajeev has joined Bank of Maharashtra as Managing Director & Chief Executive Officer on 2nd December 2018. Prior to this, he was Executive Director of Indian Bank from 22 January 2016.
- ✧ Rajeev is having about three decades of professional experience in three Banks - Syndicate Bank, Vijaya Bank and Indian Bank.
- ✧ State-owned Bank of Maharashtra announced that A S Rajeev has joined the lender as its Managing Director & Chief Executive Officer.

Pawan Singh first Indian to be elected in ISSF's judges committee

- ✧ Pawan Singh has become the first Indian to be elected one of seven members of the Judges Committee of the International Shooting Sports Federation (ISSF).
- ✧ Mr Singh also holds the post of the Joint Secretary General of the National Rifle Association of India (NRAI).
- ✧ Mr Singh got elected onto the seven members' Judges Committee for which 22 candidates from all over the world were in the fray. Members of the administrative council of ISSF voted to select the committee during the elections held at Munich.

Former international Athlete and businessman Jon Ridgeon announced as new IAAF Chief Executive office

- ✧ The IAAF announced the appointment of Jon Ridgeon as its new CEO following approval by the IAAF Council on the first day of its 215th Council Meeting in Monaco.
- ✧ Ridgeon, 51, has spent his life in sport, starting out as an athlete competing in both the 110m hurdles and 400m hurdles between 1984 and 1996. He is former British record holder and silver medallist in the 110m hurdles in the 1987 World Championships in Rome.

Salman Khan tops Forbes' richest Indian celebrity list for third time, Shah Rukh drops out of top 10

- ✧ Bollywood superstar Salman Khan is the richest Indian celebrity, according to the 2018 Forbes India Celebrity 100 list, which he has topped for the third consecutive year. Shah Rukh Khan has fallen out of the top 10 list.
- ✧ The 2018 Forbes India Celebrity 100 List rankings are based on estimates of entertainment-related earnings of celebrities. The period under consideration is October 1, 2017 to September 30, 2018.
- ✧ The actor's earnings are pegged at Rs 253.25 crore. Salman, 52, cemented his place in the top spot thanks to the commercial success of his movies

Shaktikanta Das appointed as the new RBI Governor

- ✧ Former economic affairs secretary Shaktikanta Das was named the 25th governor of the Reserve Bank of India to succeed Urjit Patel. The appointment will be for three years. He is likely to join at the earliest
- ✧ The appointment means that the central bank will once again be headed by a former Indian Administrative Services (IAS) officer. Patel, who had said he was resigning for personal reasons, and his predecessor Raghuram Rajan are economists.
- ✧ Das, 63, a veteran Tamil Nadu cadre officer, will first have to work on normalising the relationship between the central bank and the government that had turned frosty in the past few months as the two differed on many issues.
- ✧ Shaktikanta Das is a 1980 batch IAS officer of Tamil Nadu Cadre and a very prominent bureaucrat who served under both NDA and UPA governments.

Manipur government confers boxer MC Mary Kom with 'Meethoileima' title

- ✧ Manipur government conferred MC Mary Kom, six times World Women Boxing Champion and Olympic bronze medalist, with the title "Meethoileima" for her outstanding achievement in the field of boxing.
- ✧ The title "Meethoileima" (loosely translated as great or exceptional lady) was conferred by Manipur Chief Minister N. Biren Singh in a felicitation ceremony held at Khuman Lampak Sports Complex in Imphal. The function was attended by cabinet Ministers, MLAs and sportspersons.
- ✧ She was honoured by Chief minister N. Biren Singh who also handed over a cheque of Ten lakh rupees.

SPORTS

FEBRUARY 2019

VANI 1ST INDIAN TO GRAB AUSTRALIAN LPGA CARD



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

BADMINTON NATIONALS: SAINA NEHWAL DEFEATS PV SINDHU TO CLINCH WOMEN'S SINGLES TITLE

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

OPERATION OLYMPICS COMMENCES IN KERALA

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

NAGALAND CM INAUGURATES STATE'S FIRST ASTRO TURF FOOTBALL PITCH

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

QATAR DEFEAT JAPAN TO SECURE FIRST-EVER ASIAN CUP CROWN

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

HARYANA BEAT DEFENDING CHAMPIONS PUNJAB ROYALS TO LIFT PWL 4 TITLE

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

MITHALI RAJ BECOMES FIRST WOMAN TO PLAY 200 ODIS

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

MEGHALAYA GOVT TO RENAME DIKKIBANDI STADIUM AFTER P A SANGMA

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

RICKY PONTING NAMED AUSTRALIA'S ASSISTANT COACH FOR WORLD CUP

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

SHANE WARNE NAMED RAJASTHAN ROYALS BRAND AMBASSADOR

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

CHRIS GAYLE TO RETIRE FROM ODIS AFTER ICC WORLD CUP 2019



- ✦ West Indies batsman Chris Gayle announced that he will retire from ODI format after the 2019 World Cup.
- ✦ Gayle will continue to play on the T20 franchise circuit and hopes to be picked for The Hundred, England Cricket Board's new competition, when it begins in 2020.
- ✦ He had the first ever World Cup double century against Zimbabwe 4 years ago. Gayle hit 231 ODI centuries in his career.

CLOUDED LEOPARD TO BE MASCOT OF NATIONAL GAMES 2022

- ✦ Clouded Leopard, the state animal of Meghalaya will be the mascot for the National Games 2022.
- ✦ Clouded Leopard is one of the wild cats that inhabit the forests of Garo, Khasi and Jaintia Hills.
- ✦ The meeting has decided that an open completion would be held to design a smiling clouded leopard that will be used as the mascot for the national Games.

PRAJNESH GUNNESWARAN BECOMES THE THIRD INDIAN TO REACH TOP 100 IN ATP RANKINGS

- ✦ Reaping rewards of his consistent performance, Prajnesh Gunneswaran broke into men's singles top-100 for the first time in his career with a jump of six places that took him to 97.
- ✦ Prajnesh is only third Indian player to break into the top-100 barrier in the past decade after Somdev Devvarman and Yuki Bhambri.
- ✦ Ramkumar Ramanathan is the second best Indian ranked 128. In the WTA charts, Ankita Raina continues to be country's top singles player at number 165

JANUARY 2019**INDIA'S SMRITI MANDHANA NAMED ICC WOMEN'S CRICKETER OF THE YEAR**

- ✦ India's Smriti Mandhana was crowned women's cricketer of the year by the sport's world governing body, capping off a prolific run-scoring season for the opener.
- ✦ The left-handed batswoman was also named ODI cricketer of the year for accumulating 669 runs off 12 one-day internationals. She scored 622 runs in 25 T20 matches this year.
- ✦ Mandhana, 22, is only the second Indian woman to win an International Cricket Council award after fast bowler Jhulan Goswami who was named the women's player of the year in 2007.

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MOHAMED SALAH ONCE AGAIN NAMED AFRICAN FOOTBALLER OF THE YEAR

- ✦ Mohamed Salah has been named African Footballer of the Year for a second successive year.
- ✦ The Egypt forward edged the same two players last year in a vote decided by the technical directors and head coaches of 56 Caf member associations.
- ✦ Among other awardees, Houston Dash and South Africa forward Thembi Kgatlana was named Women's Player of the Year.

VIRAT KOHLI BEATS SACHIN TENDULKAR TO BECOME THE FASTEST TO REACH 19000 INTERNATIONAL RUNS

- ✦ Virat Kohli beats Sachin Tendulkar to become the fastest to reach 19000 international runs
- ✦ Virat Kohli has beaten his idol Sachin Tendulkar as the quickest batsman to 19,000 international runs. The Indian skipper reached the milestone in 399 innings while Sachin did it in 432.
- ✦ The comparisons between Tendulkar and Kohli have been in discussions among cricket fans and pundits for the past couple of years at least.
- ✦ The 30-year-old Delhi lad ended 2018 with a total of 2735 international runs, which comprised 11 hundreds, to cap-off another stellar calendar year.

ARUNIMA SINHA, FIRST FEMALE AMPUTEE TO SCALE MT EVEREST NOW CLIMBS MT VINSON IN ANTARCTICA

- ✦ Setting a first-of-its-kind record, Indian mountaineer Arunima Sinha became the first female amputee to climb Mount Vinson, the highest peak of Antarctica.
- ✦ She was also the world's first woman amputee to climb Mount Everest in 2013.
- ✦ She was congratulated by Prime Minister Narendra Modi, who called her "the pride of India" for distinguishing herself through her "hardwork and perseverance"

VIRAT KOHLI LEADS INDIA TO FIRST-EVER TEST SERIES WIN IN AUSTRALIA

- ✦ A dominant India won their first-ever Test series in Australia by a margin of 2-1 after play in the fourth and final Test in Sydney was abandoned due to rain.
- ✦ Australia were still trailing by 316 runs when the match was called off as a draw, ending India's 71-year wait after wins in Adelaide and Melbourne. It is the first time India managed the feat since they began touring Australia in 1947-48.
- ✦ Consequently, Virat Kohli became the first Indian as well as the first Asian captain to win a Test series in Australia.

8-YEAR-OLD KARTIK SINGH BECOMES YOUNGEST TO WIN JUNIOR WORLD TITLE IN GOLF

- ✦ Gurgaon's 8-year-old Kartik Singh has won the under-8 category at the Kids' Golf World Championship organised by US kids Golf in Malaysia, which makes him the youngest Indian to win the title.
- ✦ Kartik is well known all across DLF Golf and country club for his dedication and hard work.
- ✦ He started playing Golf three years ago, when he accompanied his father to a match and was spotted by the coaches there. He has the best hand-eye coordination.

CHENNAI'S GUKESH CROWNED WORLD'S SECOND YOUNGEST GRAND MASTER

- ❖ Tamil Nadu lad D Gukesh became the second youngest Grand Master in the world and the youngest Indian to achieve the feat at 12 years, seven months and 17 days, erasing the mark set by his state-mate R Praggnanandhaa in June last year.
- ❖ He achieved his third and final GM norm at the ongoing 17th Delhi International Open Chess tournament in Delhi after beating compatriot D K Sharma in the ninth round. Gukesh becomes India's 59th Grand Master.
- ❖ Ukraine's Sergey Karjakin remains the youngest-ever GM, having achieved the feat at the age of 12 years and seven months in 2002.

INDIAN BOXING'S FIRST CWG GOLD-MEDALLIST MOHAMMED ALI QAMAR NAMED WOMEN'S CHIEF COACH

- ❖ Mohammed Ali Qamar, the man who won India's first Commonwealth Games gold medal in boxing, has taken over as chief coach for the country's women pugilists, becoming the youngest ever to get the top job.
- ❖ Ali Qamar, who turns 38 in a couple of months' time, was appointed to the position, replacing veteran Shiv Singh. Ali Qamar has been an assistant coach in the national camp for more than a year.
- ❖ Arjuna Awardee has helmed the Railways Sports Promotion Board's women's team for more than three years

KHELO INDIA YOUTH GAMES: MAHARASHTRA FINISH TOP WITH 228 MEDALS

- ❖ The Khelo India Youth Games concluded in Pune with the hosts Maharashtra walking away with the overall trophy.
- ❖ They amassed 228 medals, comprising 85 gold, 62 silver and 81 bronze. Haryana, were second with 62 gold, 56 silver and 60 bronze for a total of 178 medals, while Delhi were third with 48 gold, 37 silver and 51 bronze for a total of 136 medals.
- ❖ The glittering Trophy was presented to the Maharashtra sportspersons and officials by Union Minister for Human Resource Development, Prakash Javadekar, and Maharashtra's Minister of Sports and Youth Welfare, Vinod Tawde, at a closing ceremony held at the Shree Shiv Chhatrapati Sports Complex.

MOHAMMED SHAMI BECOMES FASTEST INDIAN TO REACH 100 ODI WICKETS



- ❖ Mohammed Shami became the fastest Indian to claim 100 wickets in One-day Internationals, reaching the mark in the opening match against New Zealand here.
- ❖ Shami's wicket number 100 was New Zealand opener Martin Guptill, who played onto his stumps a delivery that moved in after pitching on a good length.
- ❖ Shami is part of arguably India's best ever fast bowling attack in Test matches. In 2018, Shami picked up 47 wickets in 12 games with two five-wicket hauls. He is also an integral part of the one-day squad.

VIRAT KOHLI-LED INDIA BECOME FIRST TEAM TO WIN BILATERAL SERIES ACROSS FORMATS VERSUS AUSTRALIA DOWN UNDER

- ❖ Yuzvendra Chahal returned to ODIs with a bang as he bagged a career-best 6 for 42 to help India fold Australia for a score of just 230 runs in the series decider at the Melbourne Cricket Ground (MCG).
- ❖ It was India's first win in the format since 1947 that includes a total of 12 tours to the nation.
- ❖ The win also made India the first nation since South Africa in 2008/09 to win both the Test and ODI series on a tour of Australia.

BENGALURU RAPTORS WIN PREMIER BADMINTON LEAGUE

- ❖ Bengaluru Raptors edged the Mumbai Rockets 4-3 to win their maiden Premier Badminton League title.
- ❖ World No. 18 Anders Antonsen lost narrowly to the Bengaluru skipper Srikanth when the two faced off in that battle at the beginning of this week.
- ❖ Bengaluru Raptors have become the fifth team after Chennai Smashers, Delhi Dashers, Hyderabad Hotshots and Hyderabad Hunters to win the title.

DECEMBER 2018**ABHINAV BINDRA CONFERRED WITH SHOOTING'S HIGHEST HONOUR BY ISSF**

- ✦ Abhinav Bindra, the 2008 Olympic gold medallist was conferred with shooting's highest award by the International Shooting Sport Federation (ISSF) at the General Assembly in Munich.
- ✦ The Arjuna awardee on receiving the prestigious Blue Cross took to Twitter to express that he feels "extremely humbled."
- ✦ The 36-year-old Bindra had created history during the Beijing Olympics when he became the first Indian individual to clinch a gold medal.

GAUTAM GAMBHIR ANNOUNCES RETIREMENT FROM ALL FORMS OF CRICKET

- ✦ Indian cricketer Gautam Gambhir announced his retirement from all forms of cricket. He is a left-handed opening batsman who played domestic cricket for Delhi, and captained Kolkata Knight Riders in the Indian Premier League (IPL).
- ✦ The 37-year-old, who represented India in 58 Tests, 147 ODIs and 37 T20Is, made the announcement on social media.
- ✦ The aggressive opener was India's top-scorer in the finals of the 2007 World T20 in South Africa and the 2011 ODI World Cup, both of which the country won.
- ✦ He made his One Day International (ODI) debut against Bangladesh in 2003, and played his first Test the following year against Australia.

VINESH PHOGAT, SAKSHI MALIK WIN GOLD AT WRESTLING NATIONALS

- ✦ Vinesh Phogat announced her return from injury after a successful day out by grabbing the 57-kilogram title while Sakshi Malik too did not disappoint the crowd as she emerged the champion in the 62 kg on the second day of the Tata Motors Senior Women's National Championship.

- ✦ Bagging her sixth National title, Vinesh just conceded two points in five bouts. She had earlier won five Nationals in a row from 2012 to 2016.
- ✦ Sakshi began with a walkover from fellow Railways grappler Apoorva and then overwhelmed UP's Pooja Tomar, winning by technical superiority.

VIRAT KOHLI HITS 25TH TEST TON; SECOND FASTEST TO ACHIEVE FEAT AFTER SIR DON BRADMAN

- ✦ In Cricket, Indian skipper Virat Kohli has become the second fastest to score 25 Test centuries, only behind Sir Don Bradman. He achieved the feat when he scored 123 on the third day of the Perth Test against Australia.
- ✦ It was also India's first Test ton in Perth since Sachin Tendulkar's famous knock in 1992. Kohli also equalled Tendulkar's record of most Test tons by an Indian - that is six - in Australia.
- ✦ Replying to Australia's first innings score of 326, India had resumed play this morning at the overnight score of 172 for 3, with Kohli and Ajinkya Rahane.

MANIKA BATRA FIRST INDIAN TO WIN 'BREAKTHROUGH TABLE TENNIS STAR' AWARD

- ✦ Manika Batra became the first Indian to win a 'Breakthrough Table Tennis Star' award at the prestigious ITTF Star Awards in South Korea.
- ✦ Manika also reached her career-best ranking of 52 in 2018 and became India's highest ranked female player.
- ✦ Manika started the year on a high at the 2018 Commonwealth Games, guiding India to its first-ever gold medal in the Women's Team category as they defeated four-time gold medallists and defending champions Singapore 3-1.

KHELO INDIA YOUTH GAMES TO START FROM JANUARY 9



- ✧ Khelo India Youth Games-2019 will be held in Pune of Maharashtra from the 9th to 20th of January.
- ✧ The Minister said, under Khelo India programme, the government is providing scholarships to 1500 students from across the country.
- ✧ Addressing a press conference in New Delhi today, Sports Minister Col Rajyavardhan Rathore said, nine thousand youth will participate in this edition of the game.

PV SINDHU BEATS NOZOMI OKUHARA TO WIN MAIDEN BWF WORLD TOUR FINALS TITLE

- ✧ PV Sindhu scripted history by becoming the first Indian to win a World series final title.
- ✧ The Indian shuttler was at her best in a real humdinger of a contest against Japanese Nozomi Okuhara as she walked away with the match 21-19, 21-17. Sindhu, who had finished second in the Olympics, Commonwealth Games, Asian games and World Championships.
- ✧ The BWF World Tour Finals is an annual badminton competition that takes place at the end of every year. The badminton players having most points from all the events of the BWF World Tour in that calendar year compete with each other in this tournament.

37TH SENIOR NATIONAL ROWING CHAMPIONSHIP BEGINS IN PUNE

- ✧ The 37th Senior National Rowing Championship will start in the Army Rowing Node in Pune.
- ✧ Around 500 rowers and coaches from various rowing associations across the country will take part in the Championship which will run up to 22nd of this month.
- ✧ The Rowers for the World Championships-2019 will be selected from this event. World Championship -2019 is the first qualifying Championship for the 2020 Tokyo Olympics

BCCI APPOINTS WV RAMAN AS HEAD COACH OF INDIA WOMEN'S CRICKET TEAM

- ✧ The Board of Control for Cricket in India (BCCI) appointed WV Raman as the head coach of India women's cricket team.
- ✧ According to a media release by the BCCI, his selection was based on recommendations of the ad-hoc committee comprising Kapil Dev, Anshuman Gaekwad and Shantha Rangaswamy.
- ✧ The ad-hoc committee decided on the following three names in the order of preference -- Gary Kirsten, WV Raman and Venkatesh Prasad," the BCCI said in a statement.
- ✧ The 53-year-old played 11 Test matches and 27 One-Day Internationals (ODIs) for the national team. In the first-class cricket he had featured in 132 matches, notching up over 7,900 runs for Tamil Nadu.

BELGIUM BEAT NETHERLANDS IN SHOOTOUT TO WIN MEN'S HOCKEY WORLD CUP 2018



- ✧ Belgium defeated former champions the Netherlands in sudden death in a thrilling summit clash to win their maiden men's hockey World Cup title at the Kalinga Stadium in Bhubaneswar.
- ✧ Olympic silver medallist Belgium created history by eking out a 3-2 win in the penalty shoot-out after the final match of the game's showpiece event ended in a goalless draw.
- ✧ 16 Teams Participated in the 2018 Men's Hockey World Cup Championship and they Played 32 Matches in this Championship.
- ✧ Odisha Chief Minister Naveen Patnaik released Men's Hockey World Cup anthem 'Jai Hind' composed by renowned music director and composer A.R. Rahman and penned by veteran lyricist Gulzar.

Banking & Financial Awareness



FDI GREW 18% IN FY18 TO RS 28.25 LAKH CRORE: RBI DATA



- ✦ Reserve Bank of India released a data on "Census on Foreign Liabilities and Assets of Indian Direct Investment Companies, 2017-18" which shows that the Foreign Direct Investment (FDI) has been increased 18 percent to Rs. 28.25 lakh crore.
- ✦ The RBI said as many as 23,065 companies responded to the latest round of the census, of which, 20,732 firms had FDI or ODI in their balance sheet in March 2018.
- ✦ Singapore was the top destination followed by Netherlands, Mauritius and United States of America in case of Overseas investment by Indian companies.

PIYUSH GOYAL TO RECEIVE CARNOT PRIZE FOR POWER REFORMS, RURAL ELECTRIFICATION

- ✦ Union Finance Minister Piyush Goyal will receive the Carnot prize for his contribution towards sustainable energy solutions, with a team from University of Pennsylvania coming here to felicitate him on January 30.
- ✦ The award recognises Goyal's tenure as minister of power in which he is credited to have "reformed" the electricity sector and extended access to electricity to 18,000 villages, as documented by the International Energy Agency.
- ✦ Last year This award was skipped before being entitled to the former power minister, because of the Amritsar tragedy in which over 60 people died after being moved down by a train.

UJJIVAN SMALL FINANCE BANK LAUNCHES UJJIVAN BANK KISAN SUVIDHA LOAN FOR SMALL AND MARGINAL FARMERS.

- ✦ Ujjivan Small Finance Bank (SFB) announced the launch of Ujjivan Bank Kisan Suvidha loan to offer financial credit services to small and marginal farmers.
- ✦ It is the first bank in this category to offer collateral free loans for both agriculture and allied activities such as dairy purchase and maintenance.
- ✦ The product is launched across four states namely, Tamil Nadu, West Bengal, Karnataka and Odisha.

RBI TAKES THREE BANKS OUT OF THE PCA FRAMEWORK

- ✦ The Reserve Bank of India has taken three public sector banks - Bank of India, Bank of Maharashtra and Oriental Bank of Commerce - out of the Prompt Corrective Action (PCA) framework and lifted various restrictions on lending and expansion of businesses.
- ✦ The RBI will continuously monitor the performance of these banks under various parameters.
- ✦ The Centre has also assured that the capital requirements of these banks will be duly factored in while making allocations during the current financial year.

P V BHARATHI ASSUMES CHARGE AS CEO OF CORPORATION BANK

- ✦ P V Bharathi, executive director of Canara Bank has assumed charge as managing director and Chief Executive Officer (CEO) of the city-based Corporation Bank.
- ✦ She is the first woman to serve the bank in this capacity,
- ✦ She has served in different branches in the national capital region (NCR) and also in Tamil Nadu. She has experience in rural, semi-urban, urban and metro branches of the bank as also in administrative offices of the bank.

RBI LOWERS REPO RATE BY 25 BASIS POINTS TO 6.25%, FIRST CUT SINCE AUGUST 2017

- ✦ The Reserve Bank of India lowered the repo rate, or the interest rate at which it lends to commercial banks, by 25 basis points to 6.25%. This is the first time in 17 months that the central bank has cut the rate.
- ✦ The reverse repo rate, too, was lowered to 6%, and the bank rate to 6.25%. The reverse repo rate is the rate at which the central bank borrows money from commercial banks.
- ✦ The six-member monetary policy committee, headed by RBI Governor Shaktikanta Das, changed the policy stance to "neutral" from "calibrated tightening".

RBI DOUBLES 'BULK DEPOSIT' CRITERION FOR BANKS TO SINGLE DEPOSIT OF RS 2 CRORE

- ✧ The Reserve Bank of India (RBI) decided to raise the criteria for 'bulk deposits' for banks to Rs 2 crore from the current Rs 1 crore, to provide more operational freedom to lenders to raise funds.
- ✧ Banks have been given discretion to offer differential rate of interest on the bulk deposits as per their requirements and asset-liability management (ALM) projections.
- ✧ Interest rates on bulk deposits are marginally higher than on smaller-amount fixed deposits for similar maturity period.

RBI IMPOSES RS 3.5 CR PENALTY ON 3 PUBLIC SECTOR BANK

- ✧ The Reserve Bank has imposed Rs 3.5 crore penalties on three public sector banks, including PNB and OBC, for violation of various banking norms.
- ✧ The monetary penalty on the banks has been imposed for non-compliance with various directions issued by the RBI on monitoring of end use of funds, exchange of information with other banks, and on restructuring of accounts.
- ✧ A penalty of Rs 1.5 crore has been imposed on Oriental Bank of Commerce (OBC) and Rs 1 crore each on Punjab National Bank (PNB) and Bank of India.

RBI BOARD ANNOUNCED RS 28,000 CR AS INTERIM DIVIDEND TO GOVT

- ✧ The central board of the Reserve Bank of India (RBI) approved the transfer of Rs 28,000 crore as interim dividend to the government, a much-needed transfer against the backdrop of a tight fiscal situation.
- ✧ This is the second successive year that the Reserve Bank will be transferring an interim surplus.
- ✧ The government has budgeted Rs 74,140 crore from dividend/surplus of RBI, nationalized banks and financial institutions for 2018-19 and next year it expects it to go up to Rs 82,912 crore.

CABINET CLEARS VIJAYA BANK, DENA BANK, BANK OF BARODA MERGER

- ✧ The Cabinet Committee on Economic Affairs (CCEA) approved the merger of state-run Vijaya Bank, Bank of Baroda and Dena Bank.
- ✧ This marks the first-ever three-way merger in the country's banking sector. The merged entity will become the third largest bank in the country, after government-owned State Bank of India and private sector lender ICICI Bank.
- ✧ The merger will come into force on April 1, 2019.

VIJAYA BANK, DENA BANK MERGER WITH BOB TO BE EFFECTIVE FROM APRIL 1



- ✧ State-owned Bank of Baroda's proposed merger with Dena and Vijaya Bank will be affected from April 1. The government's amalgamation plan for these state-owned banks has already got all the necessary approvals from the regulators concerned.
- ✧ As per the approved plan, after the commencement of the amalgamation scheme, the boards of Vijaya Bank and Dena Bank will stand dissolved.
- ✧ The Bank of Baroda board in a recent meeting also decided to issue and allot equity shares to Vijaya Bank and Dena Bank on March 11.

RRBS OF INDIAN BANK AND IOB MERGE TO FORM TAMIL NADU GRAMA BANK

- ✧ The Ministry of Finance has announced the amalgamation of two regional rural banks in Tamilnadu - Pallavan Grama Bank, sponsored by Indian Bank and Pandyan Grama Bank, sponsored by Indian Overseas Bank (IOB) into a single regional rural bank in the state and name the new entity as Tamil Nadu Grama Bank.
- ✧ The amalgamated regional rural bank - Tamil Nadu Grama Bank will be under the sponsorship of Indian Bank, with its head office at Salem. The amalgamation would be effective from 1 April, said Indian Bank in a statement.
- ✧ This amalgamation has been conferred by Ministry of Finance under Regional Rural Banks Act 1976.

GOVERNMENT TO INFUSE RS 10,086 CRORE CAPITAL IN BANK OF INDIA

- ✧ The Central government will infuse around Rs 10,086 crore in Bank of India (BoI). The government has intimated BoI about the capital infusion.
- ✧ The government had earlier announced an infusion of Rs 65,000 crore in PSBs in FY19, of which Rs 23,000 crore has already been disbursed, while Rs 42,000 crore is remaining.
- ✧ There are 11 PSBs under the Prompt Corrective Action (PCA) framework that restricts them from lending to high credit risk categories, in turn preventing the growth of their loan books.

BANKS RECOVER RS 40,000-CRORE FROM DEFAULTERS : RBI

- ❖ Banks have seen a significant improvement in recovery of stressed assets helped by the Insolvency and Bankruptcy Code (IBC) and amendments in the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interests (SARFAESI) Act, during FY18, the RBI data showed.
- ❖ In the fiscal year 2018, banks recovered Rs 40,400 crore worth of bad loans as against Rs 38,500 crore in FY17.
- ❖ Besides recovery through various resolution mechanisms, banks are also cleaning up their balance sheets through sale of doubtful/ loss assets to assets reconstruction companies (ARCs) and other banks/ NBFCs/financial institutions by taking haircuts, the report said.

RBI LIFTS SIX MONTH BAN, PERMITS PAYTM PAYMENTS BANK TO ONBOARD NEW CUSTOMERS

- ❖ The year 2019 seems to have brought good luck to Paytm. After almost six months of the ban, the Reserve Bank of India (RBI) has allowed Paytm Payments Bank to restart opening new accounts for its consumers.
- ❖ Launched in May 2017, Paytm Payments Bank is a mobile-first bank with zero charges on all online transactions (such as IMPS, NEFT, RTGS) and no minimum balance requirement.
- ❖ Paytm Payments Bank stopped enrolling new customers on June 20, 2018, following an audit by the RBI, which made certain observations about the process the company follows in acquiring new customers and its adherence to know-your-customer (KYC) norms.

SYNDICATE BANK AND SBI LIFE INSURANCE SIGN A BANCASSURANCE PACT

- ❖ Syndicate Bank and SBI Life Insurance announced that they have signed a bancassurance pact to offer a comprehensive financial planning solution to its customers.
- ❖ The agreement was signed in the presence of Syndicate Bank Managing Director and Chief Executive Officer Mrutyunjay Mahapatra and MD and CEO of SBI Life, Sanjeev Nautiyal.
- ❖ The two banks said they were hopeful of ensuring greater reach and penetration in the market with 3,000 branches of Syndicate Bank spread across the country offering SBI Life's diverse range of protection, wealth creation and savings insurance products to its customers.

ESAF SMALL FINANCE BANK GETS RBI NOD TO OPERATE AS SCHEDULED BANK



- ❖ ESAF small finance bank which received the first banking license in Kerala since independence has got RBI approval to operate as scheduled bank.
- ❖ This makes Thrissur-based ESAF small finance bank (SFB) the fifth scheduled bank from Kerala. ESAF micro finance institution, started in 1992, was one among the ten applicants to receive approval from RBI to start banking operations in 2016.
- ❖ The bank has established a network of 432 banking outlets spread across 13 States and has a customer base of 2.6 million.

CENTRE INFUSES RS 3,076 CRORE CAPITAL INTO UCO BANK

- ❖ State-run lender UCO Bank on Monday said the central government has infused Rs 3,076 crore of capital into it by way of preferential allotment.
- ❖ By the end of second quarter of 2018-19 (FY19), its capital adequate ratio (Basel III) stood at 7.57 per cent as against 9.32 per cent year-ago.
- ❖ Gross NPA of the Bank as a percentage of total loans decreased during September quarter by 0.34 basis points to 25.37 per cent from 25.71 per cent during the June quarter.

GOVT AMALGAMATES THREE RRBS INTO A SINGLE BANK

- ❖ The government has amalgamated three Regional Rural Banks -- Punjab Gramin Bank, Malwa Gramin Bank and Sutlej Gramin Bank -- into a single RRB with effect from January 1.
- ❖ In a filing to the BSE, Punjab and Sind Bank said the central government, after consulting the sponsor banks of the three RRBs, felt that in the interest of the banks and the areas served by them, they should be amalgamated into a single RRB.
- ❖ National Bank for Agriculture and Rural Development (NABARD) Chairman: Harsh Kumar Bhanwala, Headquarters: Mumbai.

Defence & Technology



DEFENCE MINISTRY ACQUIRE 5,000 MILAN 2T ANTI-TANK GUIDED MISSILES



- ✦ In a major decision, the Defence Acquisition Council (DAC) approved indigenous construction of six submarines for the Indian Navy. The total worth of these has been estimated at Rs 40,000 crore.
- ✦ The project comes under Defence Ministry's "strategic partnership" (SP) model that aims at providing significant fillip to the government's Make in India program. This is the second such project under the SP model.
- ✦ The first project under SP model was indigenous production of 111 naval utility helicopters in August 2018.

MINISTRY OF DEFENCE LAUNCHES 'RDP INDIA 2019'

- ✦ Ministry of Defence had launched a mobile app 'RDP India 2019' on the Republic Day, with the intent of making available the highlights of the Republic Day event.
- ✦ This app contains information about The Parade on Rajpath, New Delhi, including Order of the March, details of the tableaux presented by different States and Ministries.
- ✦ People who desire to know the theme and ideas depicted in the tableaux and also those who for some reason could not witness the Parade on Rajpath or watch it on TV, can still download the app and gather all information about the event.

ISRO OPENS DOORS TO INDIA'S FIRST HUMAN SPACEFLIGHT CENTRE IN BANGALORE

- ✦ Gearing up for its maiden manned space mission 'Gaganyaan', ISRO unveiled its Human Space Flight Centre.
- ✦ The space agency is gearing up for the human spaceflight programme by 2021-end that is likely to include a woman astronaut.
- ✦ Gaganyaan is the "highest priority" for ISRO in 2019, according to the space agency, and the plan is to have the first unmanned mission in December 2020 and second for July 2021.

OBSERVER RESEARCH FOUNDATION NAMED 'HIGHEST RANKED' INDIAN THINK TANK

- ✦ Observer Research Foundation (ORF) has been named the "highest ranked" Indian think tank in the "2018 Global Go To Think Tank Index Report
- ✦ Globally, ORF has been ranked as the top think tank in the "Best New Idea or Paradigm Developed by a Think Tank" category.
- ✦ ORF is ranked 118th in the "Top Think Tanks Worldwide" (US and non-US) category. In the top think tanks in China, India, Japan and South Korea category, ORF climbed one spot from 2017 to finish fourth last year.

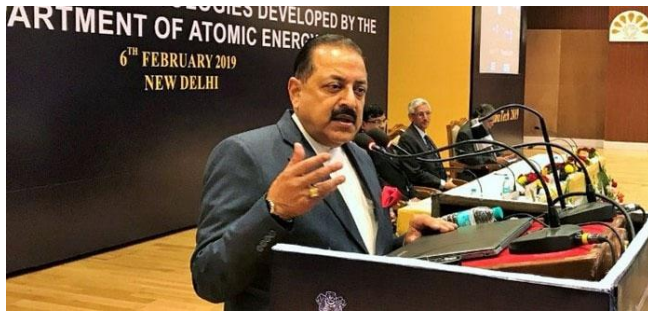
IRAN ANNOUNCES SUCCESSFUL TEST OF LONG-RANGE CRUISE MISSILE

- ✦ Iran announced the "successful test" of a new cruise missile with a range of over 1,350 kilometres.
- ✦ The test of the Hoveizeh cruise missile was carried out successfully at a range of 1,200 kilometres (840 miles) and accurately hit the set target.
- ✦ Iran has voluntarily limited the range of its missiles to 2,000 kilometres (1,250 miles), sufficient to reach Israel and Western bases in the Middle East.

GSAT-31: ISRO LAUNCHES INDIA'S 40TH COMMUNICATION SATELLITE

- ✦ ISRO launched India's 40th communication satellite, GSAT-31, onboard European launch services provider Arianespace launch vehicle, this morning, from French Guiana.
- ✦ The satellite was placed into the orbit within 42 minutes of its launch from Ariane Launch Complex at Kourou, a French territory located in the northeastern coast of South America, at 02:31 am (IST).
- ✦ The satellite, GSAT-31, derives its heritage from ISRO's earlier INSAT/GSAT satellite series, the space agency said, adding that it provides Indian mainland and island coverage.

PARMANU TECH 2019 SHOWCASES INDIAN ATOMIC ENERGY CONFERENCE HELD IN NEW DELHI



- ✧ The Union Minister of State, Dr Jitendra Singh delivered the keynote address at the 'Parmanu Tech 2019' conference, organised by the Ministry of External Affairs and Department of Atomic Energy (DAE) at new Delhi
- ✧ The conference discussed issues related to Nuclear Energy and Radiation Technologies.
- ✧ The Chairman, Atomic Energy Commission and Secretary, Department of Atomic Energy, Shri K. N. Vyas said that the conference aims at showcasing the societal applications that DAE is pursuing.

US APPROVES SALE OF TWO MISSILE DEFENCE SYSTEMS FOR AIR INDIA ONE

- ✧ The US has agreed to sell two state-of-the-art missile defence systems to Air India One for an estimated cost of \$190 million, a move that will enhance the security of planes flying the prime minister and the president.
- ✧ The defence systems, which would bring security of Air India One at par with that of Air Force One, would be installed in two Boeing 777 Head-of- State aircraft.
- ✧ US approved the purchase of the two systems known as Large Aircraft Infrared Countermeasures (LAIRCAM) and Self-Protection Suites (SPS) at cost of USD 190 million.

HELICOPTER-LAUNCHED ANTI-TANK MISSILE 'HELINA' TEST-FIRED

- ✧ India test-fired its helicopter-launched version of one of the most-advanced anti-tank weapon from the Odisha Coast.
- ✧ Helina, the helicopter-launched version of the Nag anti-tank guided missile with a hit range of 7-8 km, was launched from an Army chopper.
- ✧ The weapon system was tested for its full range at 12.55 pm near the Integrated Test Range in Chandipur in Balasore district.

COBRA GOLD, ONE OF WORLD'S LARGEST MULTINATIONAL MILITARY EXERCISES, KICKS OFF IN THAILAND

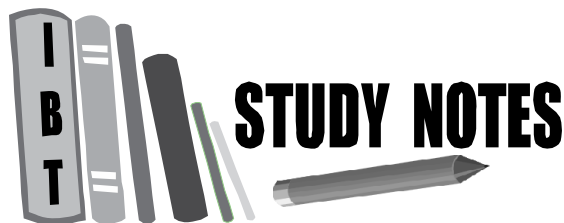
- ✧ One of the world's largest and longest-running international military exercises officially began this week in Thailand.
- ✧ The 38th annual Cobra Gold exercise, scheduled to run through Feb. 22, is co-sponsored by the Royal Thai and U.S armed forces. They are joined by another 27 nations, including Japan, Indonesia, Malaysia, South Korea and Singapore. China and India participate in civic-action parts of the exercise.
- ✧ This year's exercise will focus on military field training, civic assistance to communities and humanitarian assistance and disaster relief.

INS TRIKAND PARTICIPATES IN MULTINATIONAL TRAINING EXERCISE CUTLASS EXPRESS 2019

- ✧ INS Trikand, a front-line warship of the Indian Navy, participated in a multinational training exercise 'CUTLASS EXPRESS - 19' held from Jan 27 to Feb 06.
- ✧ The aim of the exercise was to improve law enforcement capacity, promote regional security and progress inter-operability between the armed forces of the participating nations for the purpose of interdicting illegal maritime activity in the Western Indian Ocean.
- ✧ The exercise was conducted in two phases. The first, called the Command Post Exercise (CPX) was conducted from Jan 27 to Feb 2. It involved training of personnel on shore for coordination and conduct of VBSS operations.

AIR FORCE JETS, HELICOPTERS DESTROY TARGETS IN MEGA EXERCISE IN RAJASTHAN

- ✧ The Air Force carried out a mega exercise involving 140 fighter jets and attack helicopters, in a firepower demonstration close to the border with Pakistan that came two days after the Pulwama attack.
- ✧ Top Air Force sources said though the Vayu Shakti was planned in advance, the drill was a demonstration of the force's capability to hit targets with "pinpoint accuracy" and carry out missions at short notice.
- ✧ In the Vayu Shakti exercise, the IAF showcased firepower capability of indigenously-developed platforms like Light Combat Aircraft (LCA) Tejas, Advanced Light Helicopter (ALH) and efficacy of Akash surface-to-air missile and Astra air-to-air missile.



Quantitative Aptitude

INTRODUCTION

Ages questions are very easy to solve if you know how to solve liner equations. Most of the time, this type of problem discusses the age of a certain Individual in relation to another in the past, present, or future. These equations will let you know what the age of these individuals is. Here we will see many such examples of these questions. We will see several examples of these solved examples and formulate methods to solve this section with higher accuracy and in lesser time.

Important Statements and Equations for “Problem based on Ages”:

If the present age is y , then ‘ n ’ times the present age = ny .

If the present age is x , then age n years later/hence = $x + n$.

If the present age is x , then age n years ago = $x - n$.

The ages in a ratio $a : b$ will be ax and bx .

If the current age is y , then $1/n$ of the age is y/n .

IMPORTANT QUESTIONS

1. Raman’s present age is three times his daughter’s present age and nine-thirteenth of his mother’s present age. The sum of the present ages of all of them is 125 years. What is the difference between the Raman’s daughter’s present age and Raman’s mother’s present age?
(A) 45 yrs (B) 40 yrs (C) 50 yrs (D) CND
(E) None of these
2. Present ages of a father and son is 6:1. After 5 years their ages are in the ratio of 7:2. Find the age of a son?
(A) 1 (B) 3 (C) 5.1 (D) 2
(E) 5
3. Rajeev’s age after 15 years will be 5 times his age 5 years back. What is the present age of Rajeev?
(A) 10 (B) 30 (C) 5 (D) 20
(E) 50

4. The product of the ages of Ankit and nikita is 240. If twice the age of Nikita is more than Ankit’s age by 4 years, what is Nikita’s age?
(A) 10 (B) 12 (C) 25 (D) 20
(E) 50
5. One year ago, the ratio of Gaurav’s and Sachin’s age was 6:7 respectively. Four years hence, this ratio would become 7:8 How old Sachin?
(A) 11 (B) 36 (C) 5 (D) 18
(E) 8
6. Abhay’s age after six years will be three-seventh of his father’s age. Ten years ago, the ratio of their ages was 1:5. What is Abhay’s father’s age at present?
(A) 10 (B) 30 (C) 5 (D) 20
(E) 50
7. Ritu married 6 years ago. Today her age is $\left(\frac{5}{4}\right)$ times her age at the time of her marriage. Her daughter age is $1/5$ of her age. What is the ratio of ritu age to her daughter age after 6 years?
(A) 2 : 1 (B) 3 : 1 (C) 4 : 3 (D) 5 : 2
(E) None of these
8. A father is twice as old as his son. 20 years ago the ago of the father was 12 times the age of the son. The present age of the father (in years) is:
(A) 30 (B) 36 (C) 40 (D) 44
(E) None of these
9. At present, the age of the father is five times the ago of his son. Three years hence, the father’s age would be four times that of his son. Find the present ages of the father and the son.
(A) 45 yrs (B) 47 yrs (C) 43 yrs (D) 55 yrs
(E) None of these
10. A father sadi to his son, “I was as old as you are at the present at the time of your birth”. If the age of father is 46 years now, the son’s age five year back was
(A) 23 (B) 20 (C) 22 (D) 18
(E) 16
11. The average age of 5 sisters is 20 yr. If the age of the youngest sister be 4 yr, what was the average age of the group of sisters just after the birth of the youngest sister?
(A) 25 yrs (B) 15 yrs (C) 18 yrs (D) 20 yrs
(E) None of these
12. In a class, the average age of student is 8 years, and average age of 16 teachers is 28 years. If the average age of the combined group of all the teachers and students is 10, then the number of students is:
(A) 132 (B) 144 (C) 152 (D) 164
(E) 148

13. Naman is 3 years older than Sakshi while Sakshi is 6 years younger than Rohit. The ratio of the age of naman 5 years ago and Sakshi 9 years hence is 2 : 3. What was the age of Rohit 3 years ago?
(A) 24 (B) 27 (C) 29 (D) 30
(E) 32
14. Anjali told Shikha that 7 years ago, their ages (in years) were in the ratio 4 : 5 and 7 years hence they will be in the ratio 5 : 6. What will be the sum of their present ages?
(A) 200 yrs (B) 163 yrs (C) 170 yrs (D) 140 yrs
(E) 180 yrs
15. Rohit said to his friend. "Four years ago, my age was $\frac{2}{3}$ times that of your age. Four years later, I will be $\frac{3}{4}$ times of your age at that time." What is the present age of Rohit?
(A) 20 yrs (B) 22 yrs (C) 21 yrs (D) 23 yrs
(E) None of these
16. The average age of a husband and wife, who were married 7 years ago, was 25 years at the time of their marriage. Now, the average age of the family, including husband, wife and a child, born during the interval, is 22 years. What is the present age of the child?
(A) 4 yrs (B) 3 yrs (C) 2 yrs (D) 6 yrs
(E) None of these

SOLUTIONS

1. (C) Let Raman's present age = x yrs.

$$\therefore \text{His daughter's present age} = \frac{x}{3} \text{ yrs}$$

$$\text{His mother's present age} = \frac{13x}{9} \text{ years}$$

$$\therefore x + \frac{x}{3} + \frac{13x}{9} = 125$$

$$\Rightarrow \frac{9x + 3x + 13x}{9} = 125$$

$$\Rightarrow 25x = 125 \times 9$$

$$\Rightarrow x = \frac{125 \times 9}{25} = 45$$

$$\therefore \text{Required difference} = \frac{13x}{9} - \frac{x}{3} = \frac{10x}{9}$$

$$= \frac{10}{9} \times 45 = 50 \text{ yrs.}$$

2. (E) Let present ages of father and son be $6x$ and $1x$ respectively.

$$\text{Father's age after 5 years} = 6x + 5$$

$$\text{Son's age after 5 years} = 1x + 5$$

$$\text{So, } \frac{6x+5}{1x+5} = \frac{7}{2}$$

$$12x + 10 = 7x + 35 \Rightarrow 5x = 25$$

$$x = 5$$

$$\text{Present ages of a father} = 6x = 6 \times 5 = 30$$

$$\text{Present ages of a son} = 6x = 1 \times 5 = 5$$

3. (A) Let Rajeev's present age be x years. Then,
Rajeev's age after 15 years = $(x + 15)$ years.
Rajeev's age 5 years back = $(x - 5)$ years.
 $\therefore x + 15 = 5(x - 5) \Leftrightarrow x + 15 = 5x - 25$
 $\Leftrightarrow 4x = 40 \Leftrightarrow x = 10$

$$\text{Hence, Rajeev's present age} = 10 \text{ years.}$$

4. (B) Let Ankit's age be x years. Then, Nikita's age

$$= \frac{240}{x} \text{ years.}$$

$$\therefore 2 \times \frac{240}{x} - x = 4 \Leftrightarrow 480 - x^2 = 4x \Leftrightarrow x^2 + 4x - 480 = 0$$

$$\Leftrightarrow (x + 24)(x - 20) = 0 \Leftrightarrow x = 20$$

$$\text{Hence, Nikita's age} = \left(\frac{240}{20} \right) \text{ years} = 12 \text{ years}$$

5. (B) Let Gaurav's and Sachin's ages one year ago be $6x$ and $7x$ years respectively. Then, Gaurav's age 4 years hence = $(6x + 1) + 4 = (6x + 5)$ years.
Sachin's 4 years hence = $(7x + 1) + 4 = (7x + 5)$ years.

$$\therefore \frac{6x+5}{7x+5} = \frac{7}{8} \Leftrightarrow 8(6x+5) = 7(7x+5) \Leftrightarrow 48x + 40 = 49x + 35 \Leftrightarrow x = 5$$

$$\text{So, Sachin's present age} = 7x + 1 = 7 \times 5 + 1 = 36 \text{ years.}$$

6. (E) Let the ages of Abhay and his father 10 years ago be x and $5x$ years respectively. Then, Abhay's age after 6 years = $(x + 10) + 6 = (x + 16)$ years.

$$\text{Father's age after 6 years} = (5x + 10) + 6 = (5x + 16) \text{ years}$$

$$\therefore (x + 16) = \frac{3}{7}(5x + 16) \Leftrightarrow 7(x + 16)$$

$$= 3(5x + 16) \Leftrightarrow 7x + 112 = 15x + 48$$

$$\Leftrightarrow 8x = 64 \Leftrightarrow x = 8$$

$$\text{Hence, abhay's father's present age}$$

$$= (5x + 10) = 50 \text{ years}$$

7. (B) $R = (5/4) \times (R-6)$
 $R = 30$ years and daughter age = $30/5 = 6$ years
 After 6 years ratio will be = $36/12 = 3 : 1$
8. (D) Let the present age of father be x years
 Let the present age of son be y years
 Given : a father is twice as old as his son
 $x = 2y$
 $x - 2y = 0$ (i)
 Given : 20 years ago, father age is 12 times the son age
 $x - 20 = 12(y - 20)$
 $x - 12y = -220$ (ii)
 (i) - (ii) we get
 $y = 22$: put y value in equation 1
 $x - 2(22) = 0$
 $x = 44$
 To find : present age of father
 present age of father is x
 So the answer is 44 years.
9. (A) Let the present age of son = x yrs
 Then, the present age of father = $5x$ yrs
 3 yrs hence
 $4(x + 3) = 5x + 3$
 or, $4x + 12 = 5x + 3$
 $x = 9$ yrs.
 Therefore, son's age = 9 yrs and father's age = 45 yrs
10. (D) Son's age = x
 Father's age = $2x$
 $2x = 46$
 $x = 23$
 age of son 5 years back = $x - 5$
 $= 23 - 5 = 18$
11. (E) Total age of 5 sisters = 100 yrs
 Total age of group of sister
 At birth of youngest sister
 $= 100 - 4 \times 5 = 80$
 Average age of group of sisters
 $= 80/5 = 16$ yrs
12. (B) Let number of students = x
 $10 = \frac{x \times 8 + 16 \times 28}{x + 16}$
 $10x + 160 = 8x + 448$
 $2x = 448 - 160$
 $x = 144$
13. (B) Let the present age of Sakshi be x years
 Naman is 3 years older than Sakshi
 \Rightarrow Present age of Naman = $x + 3$ years
 Sakshi is 6 years younger than Rohit
 \Rightarrow present age of Rohit = $x + 6$ years
 The ratio of Naman's age 5 years ago and Sakshi's age 9 years hence is $2 : 3$
 \Rightarrow Age of Naman 5 years ago = $x + 3 - 5$
 And age of Sakshi 9 years hence = $x + 9$
 $\frac{x + 3 - 5}{x + 9} = \frac{2}{3}$
 $\Rightarrow 3(x - 2) = 2(x + 9)$
 $\Rightarrow 3x - 6 = 2x + 18$
 $\Rightarrow x = 24$
 \therefore The present age of Rohit = $24 + 6 = 30$
 And age of Rohit 3 years ago = $30 - 3 = 27$ years
 Hence, age of Rohit 6 years ago was 27 years
14. (D) $\frac{4x + 7 + 7}{5x + 7 + 7} = \frac{5}{6}$
 $24x + 84 = 25x + 70$
 $x = 14$
 Present ages
 Anjali = $(4 \times 14) + 7 = 63$ years
 Shikha = $(5 \times 14) + 7 = 77$ years
 Now, sum of their ages = $63 + 77 = 140$ years
15. (A) Let present age to Rohit be = x
 four years ago friend be = y
 $(x - 4) = \frac{2}{3}(y - 4)$
 $3x - 2y = 4$ (i)
 four years later
 $x + 4 = \frac{3}{4}(y + 4)$
 $4x - 3y = -4$ (ii)
 From (i) & (ii)
 $x = 20$ years
16. (C) Total age 7 yrs ago = $25 \times 2 = 50$
 total age today = $50 + 7 \times 2 = 64$
 total age of her child is born
 $= 64 + x$
 Average = 22
 $\frac{64 + x}{3} = 22$
 $x = 2$ yrs

Reasoning Ability

CLASSIFICATION

Meaning : Classification is the process of putting people or things into a group or class on the basis of their common characteristics.

In this chapter, each question consists of four or five words, letters, numbers, things, people or figures. They all bear a common characteristic except one. The candidate is required to choose that odd one from the group.

TYPES OF CLASSIFICATION

Type 1: Classification of words

In this type, the group of words given is related to each other. But one word is different from rest all words. Choose that word as your answer.

- | | |
|---------------------|-----------------|
| 1. (A) Mercury | (B) Earth |
| (C) Jupiter | (D) Titan |
| 2. (A) Plant | (B) Root |
| (C) Branch | (D) Leaf |
| 3. (A) Kennel | (B) Stable |
| (C) Lock | (D) Den |
| 4. (A) Crime-Blame | (B) Short-Tall |
| (C) Poor-Rich | (D) Light-Heavy |
| 5. (A) Paper-Pencil | (B) Head-Cap |
| (C) Ink-Inkpot | (D) Gift-Cover |

TYPE 2: CLASSIFICATION OF LETTERS

In this type, a group of letters is given in which one letter is different from rest all. Choose that different letter.

- | | |
|---------------|-----------|
| 6. (A) BFJQ | (B) RUZG |
| (C) GJOV | (D) ILQX |
| 7. (A) PQs | (B) AtB |
| (C) mnZ | (D) DfE |
| 8. (A) DEB | (B) RTP |
| (C) HIF | (D) NOL |
| 9. (A) CEAR | (B) TEAR |
| (C) BEAR | (D) WEAR |
| 10. (A) WJWYO | (B) ACAZV |
| (C) GMGRS | (D) MONJK |

TYPE 3: CLASSIFICATION OF NUMBERS

The classification of numbers is based on the following:

(a) Questions based on square root and cube of numbers.

- | | |
|-------------|---------|
| 11. (A) 144 | (B) 169 |
| (C) 196 | (D) 210 |

(b) Questions based on sum of numbers

- | | |
|-------------|---------|
| 12. (A) 72 | (B) 45 |
| (C) 81 | (D) 28 |
| 13. (A) 527 | (B) 639 |
| (C) 246 | (D) 356 |

(c) Questions based on divisible and not divisible

- | | |
|--------------|---------|
| 14. (A) 49 | (B) 63 |
| (C) 81 | (D) 77 |
| 15. (A) 32 | (B) 48 |
| (C) 98 | (D) 64 |
| 16. (A) 1331 | (B) 561 |
| (C) 781 | (D) 878 |

(d) Questions based on even, odd and prime numbers

- | | |
|------------|--------|
| 17. (A) 11 | (B) 13 |
| (C) 15 | (D) 17 |
| 18. (A) 6 | (B) 9 |
| (C) 14 | (D) 22 |
| 19. (A) 37 | (B) 23 |
| (C) 59 | (D) 63 |
| 20. (A) 85 | (B) 48 |
| (C) 17 | (D) 29 |

(e) Questions based on repetition of numbers

- | | |
|----------------|------------|
| 21. (A) 335 | (B) 447 |
| (C) 654 | (D) 229 |
| 22. (A) 117-39 | (B) 164-41 |
| (C) 198-66 | (D) 213-71 |
| 23. (A) 12-96 | (B) 13-117 |
| (C) 15-120 | (D) 16-128 |
| 24. (A) 14, 9 | (B) 17, 8 |
| (C) 42, 3 | (D) 21, 6 |
| 25. (A) 512 | (B) 256 |
| (C) 729 | (D) 442 |

(f) Questions based on odd pair of words

- | | |
|----------------------------|---------------------------|
| 26. (A) Blacksmith : Anvil | (B) Carpenter : Saw |
| (C) Barber : Scissor | (D) Goldsmith : Ornaments |

27. (A) Painter : Gallery (B) Actor : Stage
(C) Mason : Wall (D) farmer : Field
28. (A) Cow : Calf (B) Dog : Bitch
(C) Lion : Cub (D) Tortoise : Turtle
29. (A) Volume : Litre (B) Time : Seconds
(C) Resistance : Ohm (D) Pressure : Barometer
30. (A) White : Dirty (B) Easy : Difficult
(C) Brave : Coward (D) End : Beginning

SOLUTIONS

- (D) Except Titan, all are planets.
- (A) Except Plant, all are parts of a plant.
- (C) Except Lock, all are habitats of animals.
- (A) Crime-Blame is the odd one because rest all are opposite words of each other.
- (A) Pencil is used to write on paper. But head is inside a cap, ink is inside the inkpot and gift is inside the cover.
- (A) Except BFJQ, all others have a difference of 3, 5 and 7.
- (C) Except mnZ, all other groups have one small letter.
- (B) All the groups have one vowel, except RTP.
- (A) Except CEAR, all others are meaningful words.
- (D) Except MONJK, all the groups have one letter which is repeated.
- (D) Except 210, all the numbers are square roots.
 $12^2 = 144$
 $13^2 = 169$
 $14^2 = 196$
- (D) Except 28, the sum of the two digits is 9.
- (D) Except 356, the third number is the sum of first and second number.
 $527 = 5 + 2 = 7$
 $639 = 6 + 3 = 9$
 $246 = 2 + 4 = 6$
 $356 = 3 + 5 = 8$
- (C) 49, 63, 77 are divisible by 7, but not 81.
- (C) 32, 64, 48 are divisible by 8, but not 98.
- (C) 1331, 561, 781 are divisible by 11, but not 878.
- (C) Except 15, all are prime numbers.
- (B) Except 9, all are even numbers.
- (D) Except 63, all are prime numbers.
- (A) Except 85, all are odd numbers.
- (C) Except 654, there is repetition of a number in each group.
- (B) Except 164-41, the first number is three times of the second number in each group.
- (B) Except 13-117, the second number is eight times of the first number in each group.
- (B) Except B, the product of the two numbers in each group is 126.
- (D) Except D, All the other group are square root of certain numbers.
- (D) In all other pairs, second is the tool used by the first
- (C) In all other pairs, second is the working place of the first.
- (B) In all other pairs second is the young one of the first, while in 2 Second is the female of the first.
- (D) In all other pairs second is the unit to measure the first. On the other hand, barometer is an instrument.
- (A) In all other pairs, the two words are antonyms of each other.

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ENGLISH LANGUAGE

DETERMINERS

The term **determiner** is used to describe the grammatical element that comes at the beginning of a noun phrase.

Noun Phrase:

- (a) Determiner + Noun

For example: the apple

- (b) Determiner + Modifier + Noun

For example: the biggest apple

Determiners are the words that come before a noun and serve to modify the same. The function of determiners in general is to restrict or widen, to specify or generalize the meaning of the (modified) noun. Different parts of speech can operate as determiners:

1. **Articles:** Articles can be used as determiners. The article 'the' specifies a particular person, place, or thing. The article 'the' as determiner increases the exactness of the subject in a sentence.

For example: (a) She is eating an apple.

(b) She is eating the apple.

2. **Possessives:** The Possessive Determiners such as my, our, his, her, your etc. provide context in a sentence because it informs the reader what belongs to the subject.

For example: (a) I like my hair.

(b) Is this your car?

3. **Demonstratives:** The Demonstrative Determiners such as this, that, these, those etc. locate a noun in a specific location.

For example: (a) This cat is very fat.

(b) Do you want to eat these mangoes?

4. **Quantifiers:** Quantifiers such as some, any, many, much, a lot of, a little, a few, no etc. suggest the approximate amount or number of a noun.

For example: (a) There are some apples in the basket.

(b) I have no money.

Some grammarians divide determiners into – pre-determiners, determiners (central-determiners), and post-determiners.

1. **Determiners(Central-determiners):** These are an obligatory element in a noun phrase. These are mutually exclusive(i.e. there can be only one at a time). These includes –

- Articles – a, an, the.
- Possessives – my, our, your, his, her etc.
- Demonstratives – this, that, these, those.

For example: a my apple(wrong), an apple, my apple, this apple.

2. **Post-determiners:** These come after central-determiners. These are of four types:

- Cardinals(counting) – one, two, three, four etc.
- Ordinals(ordering) – first, second, third, fourth, next, last, previous, subsequent etc.
- Partitives(partition) – one-half of, two-third of, three-fourth of etc.
- Quantifiers(quantity) – much, many, several, enough etc.

For example: the two kids(article-cardinal-noun)

their fourth anniversary(possessive-ordinal-noun)

my next two birthdays(possessives-ordinal-cardinal-noun)

3. **Pre-determiners:** These come before central-determiners and are often ordinals, partitives, and quantifiers.

For example: Two-third of my work is done.(partitive-possessive-noun)

One thing is to be noted here that pre-determiners and post-determiners are not obligatory in a noun phrase.

EXAMPLES

Direction (1-10): In these questions the sentences are divided into three parts labeled (a), (b), and (c). One of these parts has an error. Find out which part of a sentence has an error and choose the appropriate letter. If there is no error; choose option (d).

1. I do not(a)/ want some vegetable(b) on my pizza.(c)/ No error(d)
2. I have(a)/ few confidence(b)/ in you.(c)/ No error(d).
3. Don't come(a)/ back, stay their(b) for two more days.(c) No error(d)
4. There are little(a)/ candies left(b)/ in the packet.(c)/ No error(d)
5. There was(a)/ so many dirt(b)/ in the room.(c)/ No error(d)
6. Neither of the(a)/ three girls thought(b)/ of helping me.(c)/ No error(d)
7. What kind of a person(a)/ is he who is not concerned(b)/ for his children's education?(c)/ No error(d)
8. I was happy to see(a)/ that there was a few milk(b)/ left in the tumbler.(c)/ No error(d)
9. He will not be(a)/ having some protection(b)/ while performing stunts.(c)/ No error(d)
10. These all(a)/ dogs are(b)/ trained.(c)/ No error(d)

Direction (11-20): In these questions the sentences are divided into three parts labeled (a), (b), and (c). One of these parts has an error. Find out which part of a sentence has an error and choose the appropriate letter. If there is no error; choose option (d).

11. Do you have(a)/ some dress to(b)/ lend me?(c)/ No error(d)
12. There are(a)/ much chairs(b)/ in the room.(c)/ No error(d)
13. I have few(a)/ knowledge about(b)/ this car.(c)/ No error(d)
14. There are(a)/ only less students(b)/ sitting in the class.(c)/ No error(d)
15. I have(a)/ some guavas(b)/ at home.(c)/ No error(d)
16. I have anyone(a)/ among my friends(b)/ who can help you.(c)/ No error(d)
17. No of the(a)/ two boys(b)/ had the tea.(c)/ No error(d)
18. What sort of a(a)/ punishment did(b)/ the criminal get?(c)/ No error(d)
19. She don't(a)/ have even little(b)/ confidence in me.(c)/ No error(d)
20. I have(a)/ anything to(b)/ tell you.(c)/ No error(d)

ANSWERS

1. (b) is the correct answer as "some" should be replaced with "any". In a negative and interrogative sentence, the quantity of something is expressed using the word "any" while "some" is used in case of imperative or affirmative sentences.
2. (b) is the correct answer as "few" should be replaced with "very little". When the noun is countable, "few" is used. But when the noun is uncountable, "little" is used.
3. (b) is the correct answer as "their" should be replaced with "there". Here, we need a determiner to tell about a place. Thus, "there" must be used instead of "their". "their" is a possessive pronoun and is wrongly used here.
4. (a) is the correct answer. The correct adjective should be "fewer" as the word "candies" is a countable noun. "little" is used for uncountable nouns and hence cannot be used.
5. (b) is the correct answer as "many" should be replaced with "much". "dirt" is an uncountable noun. Thus, the determiner to be used with it is "much".
6. (a) is the correct answer as "Neither" should be replaced with "No". "Neither" is used when there are two people only. Thus, "No" should be used here as three (more than two) people are mentioned.
7. (a) is the correct answer as an article "a(n)" does not follow the phrase "type of" or "sort of". Thus the correct sentence is: What kind of person is he who is not concerned for his children's education?
8. (b) is the correct answer. "a few" is used when the noun is countable. "milk" is an Uncountable noun. Therefore, "a few" should be replaced with "much".
9. (b) is the correct answer as "some" should be replaced with "any". In a negative and interrogative sentence, the quantity of something is expressed using the word "any" while "some" is used in case of imperative or affirmative sentences.
10. (a) is the correct answer. "All" is a quantifier while "these" is used to identify things. "these" cannot be used before "all". When "all" is used before a noun, it is generally followed by -- of + these/those.
11. (b) is the correct answer as "some" should be replaced with "any". In a negative and interrogative sentence, the quantity of something is expressed using the word "any" while "some" is used in case of imperative or affirmative sentences.
12. (b) is the correct answer as "much" should be replaced with "many". "Much" is used when the subject is uncountable; "many" is used when the subject is countable.
13. (a) is the correct answer as "few" should be replaced with "less". "few" is used when the subject is countable; "less" is used when the subject is uncountable.
14. (b) is the correct answer as "less" should be replaced with "few". "less" is used when the subject is uncountable; "few" is used when the subject is countable.
15. (d)
16. (a) is the correct answer as "anyone" should be replaced with "someone". "someone" will be used in the sentence as it is an affirmative sentence.
17. (a) is the correct answer as "No" should be replaced with "Neither". "no" implies more than two people. "Neither" is used when there are two people only.
18. (a) is the correct answer as an article "a(n)" does not follow the phrase "type of" or "sort of". Thus the correct sentence is: What sort of punishment did the criminal get?
19. (d)
20. (b) is the correct answer as "anything" should be replaced with "something". "some" is used in case of imperative or affirmative sentences while in negative and interrogative sentences, the quantity of something is expressed using the word "any".

BANKING AWARENESS

UNIVERSAL BANKING

MEANING : Universal Banking is a multipurpose and multi functional financial superstore providing both banking and financial services. Universal Banking is also known as full service financial firms. A universal bank may undertake multifarious financial services under one roof which may include:

- Receiving money on current or deposit accounts and lending of money for trade, industries, exports, agriculture etc.
- Mortgage financing, project financing infrastructure lending, asset securitization, leasing, factory etc.
- Remittance of funds, custodial services, credit/ debit cards, collection of cheques etc.
- Corporate advisory, services, insurance depository service, Merchant banking and foreign exchange operations.

Therefore in universal banking under one roof corporate can get loans and avail, other financial services, while individuals can bank and borrow.

OBJECTIVES : The few objectives of Universal Banking are as follows:

- To help in bringing harmony in the role of financial institution and banks.
- To offer world class financial services to the clients by using information technology and cross selling.
- To reduce per customer cost.
- To increase per customer revenue.
- To take benefit of economics of scale.
- To compete with international banks by expanding business beyond the national boundaries.

UNIVERSAL BANKING IN INDIA : The phenomenon of universal banking came to fore-front of Indian scene with the second Narasimham committee (1998) and later the Khan Committee (1998) reports recommending consolidation of the banking industry through mergers and integration of financial activities.

When development finance institutions were set up with objective of catering the investment needs of industries were denied budget allocations by the government they resorted to raising long term funds from markets in form of bonds. Which was an expensive deal and moreover globalization and liberalization of economy resulted in failure of many Indian Industrial borrowers who could not become competitive in global market for a variety of reasons also added to DFI's list of NPA's thus resulting into their dismal financial results. It was then that RH Khan committee (1998) and Narsimham committee (1998) suggested Universal Banking as one of the solution for ailing development finance institutions.

RBI GUIDELINES : According to RBI guidelines of April 2001, financial institutions have an option to convert into a bank provided they ensure compliance with following provisions.

"Reserve Provisions: A financial institution will have to comply with cash reserve ratio and statutory liquidity ratio provisions after its conversion into a universal bank.

"Permissible activities: In case an activity which is not permissible for a bank under section 6 (1) of Banking Regulation Act 1949 is presently undertaken by financial institution, such activity will have to stopped after its conversion into a universal bank.

"Composition of Board: The section 10 (A) of Banking Regulation Act 1949 requires that at least 51 % of the total number of directors should have special knowledge and experience. This provision has to be complied while constituting the board after transformation from Financial Institution to bank.

BENEFITS OF UNIVERSAL BANKING

- To the Organization: When a bank diversifies its activities as a universal bank it can use its existing expertise in one type of financial service in providing the other types. So it entails less cost in performing all the functions by one entity instead of separate specialized body.
- To the customers: Universal bank being a one stop shop for all varied services, save a lot of transaction costs and increases the speed of economic activity.
- To shareholders: One manifestation of universal banking is a bank holding stakes in a firm. When a lender has a stake in a firm he is in better position to monitor the firm to safeguard his interest which sends a good signal about the financial health of the firm to the investors.

DRAWBACKS OF UNIVERSAL BANKING

- Universal banking leads to a loss in economies of specialization.
- Problem of the bank indulging in too many risky activities.

QUESTIONS & ANSWERS

- When financial institutions and banks undertake activities related to banking like investment, issue of debit and credit card etc then it is known as _____.
 (a) Internet banking (b) Universal banking
 (c) Virtual Banking (d) Wholesale banking
 (e) None of the above

Ans. Option (b) is the correct alternative.

Universal banks may offer credit, loans, deposits, asset management, investment advisory, payment processing, securities transactions, underwriting and financial analysis.

2. Which of the following activities are not covered under universal banking?
- (a) asset securitization (b) Leasing and financing.
(c) Merchant banking and foreign exchange operations
(d) Remittance of funds
(e) None of the above

Ans. Option (e) is the correct alternative.

All the above mentioned activities are covered under Universal Banking.

3. Which of the following may be the most appropriate term for Universal Banking?
- (a) Investment Banking (b) Universal Bank Stop
(c) One Stop Shop (d) Retail Banking
(e) Wholesale Banking

Ans. Option (c) is the correct alternative.

The most appropriate term for Universal Banking might be One Stop Shop because all the banking services are included in Universal Banking.

4. Which of the following activities will have to be stopped by financial institutions after its conversion into a universal bank?
- (a) activities undertaken under section 2 (a) of RBI Act, 1935
(b) activities undertaken under section 2 (a) of Banking Regulation Act 1949
(c) activities undertaken under section 2 (1) of Banking Regulation Act 1949
(d) activities undertaken under section 6 (1) of Banking Regulation Act 1949
(e) activities undertaken under section 6 (1) of RBI Act, 1935

Ans. Option (d) is the correct alternative.

5. Which of the following is the most advantageous to the customers if they avail Universal Banking?
- (a) Universal Banking entails less cost in performing all the functions.
(b) a firm he is in better position to monitor the firm to safeguard his interest
(c) It saves a lot of transaction costs
(d) It increases the speed of economic activity
(e) None of the above

Ans. Option (e) is the correct alternative.

Though all the other alternatives also specify the usages of the Universal Banking, but both the alternatives (c) and (d) specify the usages from customers' point of view.

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COMPUTER AWARENESS

1. Which of the following is the second step in creating a macro?
 - (a) Start recording
 - (b) Using your mouse or keyboard, perform the task you want to automate
 - (c) Assign a keyboard shortcut to the macro
 - (d) Give the macro a name
 - (e) None of these
2. If you will be displaying or printing your document on another computer, you'll want to make sure and select the _____ option under the 'Save' tab.
 - (a) Embed Fonts
 - (b) Embed True Type Fonts
 - (c) Save True Type Fonts
 - (d) Save Fonts
 - (e) None of these
3. In Word, the mailing list is known as the _____.
 - (a) Data sheet
 - (b) Sheet
 - (c) Source
 - (d) Data source
 - (e) None of these
4. Which of the following is not one of the three 'Mail Merge Helper' steps?
 - (a) Merge the two files
 - (b) Create the main document
 - (c) Set the mailing list parameters
 - (d) Create the data source
 - (e) None of these
5. A character that is raised and smaller above the baseline is known as
 - (a) Outlined
 - (b) Raised
 - (c) Superscript
 - (d) Subscript
 - (e) None of these
6. What is the purpose of inserting header and footer in document?
 - (a) To enhance the overall appearance of the document
 - (b) To mark the starting and ending of page
 - (c) To make large document more readable
 - (d) To allow page headers and footers appear on document when printed
 - (e) None of these
7. Which of the following function key activates the speller?
 - (a) F5
 - (b) F7
 - (c) F9
 - (d) Shift + F7
 - (e) None of these
8. The minimum number of rows and columns in MS Word document is
 - (a) 1 and 1
 - (b) 2 and 1
 - (c) 2 and 2
 - (d) 2 and 3
 - (e) None of these
9. Thesaurus tool in MS Word is used for
 - (a) Spelling suggestions
 - (b) Grammar options
 - (c) Synonyms and Antonyms words
 - (d) All of above
 - (e) None of these
10. Why Drop Caps are used in document?
 - (a) To drop all the capital letters
 - (b) To automatically begin each paragraph with capital letter
 - (c) To begin a paragraph with a large dropped initial capital letter
 - (d) None of above
11. What is the default number of lines to drop for drop cap?
 - (a) 3
 - (b) 10
 - (c) 15
 - (d) 20
 - (e) None of these
12. What is the shortcut key you can press to create a copyright symbol?
 - (a) Alt+Ctrl+C
 - (b) Alt + C
 - (c) Ctrl + C
 - (d) Ctrl + Shift + C
 - (e) None of these
13. How many columns can you insert in a word document in maximum?
 - (a) 35
 - (b) 45
 - (c) 55
 - (d) 65
14. What is the smallest and largest font size available in Font Size tool on formatting toolbar?
 - (a) 8 and 72
 - (b) 8 and 64
 - (c) 12 and 72
 - (d) None of above
15. Which of the following is graphics solution for Word Processors?
 - (a) Clipart
 - (b) WordArt
 - (c) Drop Cap
 - (d) All of above
 - (e) None of these
16. When inserting Page number in footer it appeared 1 but you wish to show a. How can you do that?
 - (a) From format menu choose bullets and Numbering and configure necessary setting
 - (b) From Insert menu choose Page Number and specify necessary setting

- (c) Click on Page Number Format tool and specify required setting
 (d) All of above
 (e) None of these
17. Which of the following statement is false?
 (a) You can set different header footer for even and odd pages
 (b) You can set different header and footer for last page of a section
 (c) You can set different header footer for first page of a section
 (d) You can set different page number formats for different sections
 (e) None of these
18. Where can you change the vertical alignment?
 (a) Formatting toolbar(b) Paragraph dialog box
 (c) Page Setup dialog box(d) Standard toolbar
 (e) None of these
19. To get to the 'Symbol' dialog box, click on the _____ menu and choose 'Symbol'.
 (a) File (b) Format
 (c) Insert (d) Table
 (e) Tools
20. AutoCorrect was originally designed to replace _____ words as you type.
 (a) Short, repetitive (b) Grammatically incorrect
 (c) Misspelled (d) None of the above
21. Which of the following moves the cursor one space to the right to put spaces in between words?
 (a) Control key (b) Space bar
 (c) Printer (d) Mouse
 (e) None of these
22. Which of the following is to be used when you want to make all letters capital without having to use the shift key for each character?
 (a) Shifter (b) Upper case
 (c) Caps lock key (d) Icon
 (e) None of these
23. Which of the following is a device that reads the information contained on a disk and transfers it to the computer's memory?
 (a) Monitor (b) Screen
 (c) Keyboard (d) Disk drive
 (e) None of these
24. Which of the following is not the major function of a computer?
 (a) Processing data into information
 (b) Analysing data or information
 (c) Gathering data
 (d) Storing data or information
 (e) None of these
25. Which of the following is a program which helps create written documents and lets you go back and make corrections as necessary?
 (a) Spreadsheet (b) Personal writer
 (c) Word processor (d) Word printer
 (e) None of these
26. Which of the following is a place that a user can create to store files?
 (a) Cursor (b) Text
 (c) Folder (d) Boot
 (e) None of these
27. Which of the following is used to start computer?
 (a) Exit (b) Boot
 (c) Kick (d) Kick-start
 (e) None of these
28. Which application is not typically included in an MS Office suite?
 (a) word processor (b) spreadsheet
 (c) antivirus (d) database
 (e) None of these
29. iOS is an example of an Operating system. iOS developed by?
 (a) Microsoft (b) IBM
 (c) Google (d) Samsung
 (e) Apple
30. A large number of computers in a wide geographical area can be efficiently connected by
 (a) Twisted pair lines
 (b) Coaxial cables
 (c) Fiber Optic Cable
 (d) Communications satellites
 (e) None of the above

ANSWER KEY

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



TRICKY QUESTIONS

Quantitative Aptitude

- In a railway coupe, there are two facing berths. On each berth, there are three seats on which three persons can sit. Four persons want to sit on these seats. In how many different ways can they be seated?
(A) 180 (B) 240 (C) 360 (D) 480
(E) 540
- In how many ways can the letters of word ANIMUS be arranged so that the vowels in the word always occur in the dictionary order as we move from left to right?
(A) 6 (B) 24 (C) 60 (D) 120
(E) 90
- There are three teams which include cricket, tennis, and badminton. Cricket team includes five boys. Tennis team includes 7 boys and badminton team includes 4 boys. In how many ways 3 boys from cricket team, 5 boys from tennis team and 2 boys from badminton team can be selected?
(A) 1260 (B) 1360 (C) 1460 (D) 1560
(E) 1660
- In how many different ways, can the letters of the word 'STRESS' be arranged?
(A) 360 (B) 240 (C) 720 (D) 120
(E) None of these
- There are some parrots and some tigers in a forest. If the total number of animal heads in the forest is 858 and total numbers of animal legs are 1746, what is the number of parrots in the forest?
(A) 845 (B) 833
(C) 800 (D) Cannot be determined
(E) None of these
- Find the volume of cube whose edge is 5 m.
(A) 128 m^3 (B) 75 m^3 (C) 125 m^3 (D) 225 m^3
(E) None of these
- If the radius of a cylinder is 4 times and height is 50% less than the ratio of the new volume to the previous volume?
(A) 1:8 (B) 8:1 (C) 16:1 (D) 1:16
(E) 8:16

- If a wall is 1 m long, 2 m high and 20 cm thick then how many bricks each measuring 20 cm by 5 cm by 10 cm will be required to build the wall?
(A) 280 (B) 520 (C) 460 (D) 350
(E) None of these
- A circular disc of area 0.49π square meters rolls down a length of 1.76 km. The number of revolutions it makes is
(A) 500 (B) 400 (C) 700 (D) 4000
(E) None of these
- A cylinder is 10 cm high and base area 75 cm^2 . What is the volume of the cone having the same height and base area?
(A) 250 cm^3 (B) 500 cm^3
(C) 375 cm^3 (D) 275 cm^3
(E) 200 cm^3
- If ratio of three numbers is 10:15:24 and their Sum is 196. find the smallest number?
(A) 40 (B) 35 (C) 21 (D) 63
(E) None of these
- Two positive numbers are in the ratio 5:6. If 16 is subtracted from these two numbers, the new ratio numbers become 3:4. Find that numbers.
(A) 40, 48 (B) 35, 42 (C) 21, 28 (D) 63, 81
(E) None of these
- The first proportional to 8, 15, 24 is?
(A) 4 (B) 5 (C) 2 (D) 6
(E) None of these
- If 15% of $x = 20\%$ of y , then $x:y$ is?
(A) 4:3 (B) 5:3 (C) 1:2 (D) 3:5
(E) None of these
- If $\frac{a}{3} = \frac{b}{4}$ then find the value of $(2a+b):(3a-2b)$?
(A) 4:31 (B) 53:3 (C) 10:1 (D) 37:54
(E) None of these
- 12 men can do a piece of work in 6 days. They work for 2 days after that 4 more men join the work calculate the time in which remaining work will be finished?
(A) 3 (B) 5 (C) 2 (D) 6
(E) None of these
- A can do a piece of work in 20 days and B can do it in 30 days. How long will they take to do the work together?
(A) 13 (B) 12 (C) 20 (D) 16
(E) None of these
- Two persons A and B are engaged in a work. A can do a piece of work in 12 days and B can do the same work in 20 days. They work together for 3 days and then A goes away. In how many days will B finish the work?
(A) 13 (B) 14 (C) 12 (D) 16
(E) None of these

19. A can do a piece of work in 10 days and B can do it in 15 days. How much does each of them get if they finish the work and earn 1500?
- (A) 900,600 (B) 1400,100
(C) 1200,300 (D) 700,800
(E) None of these
20. A and B together can do a piece of work in 8 days, but A alone can do it 12 days. How many days would B alone take to do the same work?
- (A) 13 (B) 14 (C) 12 (D) 16
(E) None of these

SOLUTIONS

1. (C) Case I $({}^4C_3 \times 3!) \times 3 = 4 \times 6 \times 3 = 72$
 Case II reverse of case i i.e., 72
 Case III ${}^4C_2 \times {}^3P_2 \times {}^3P_2 = 6 \times 6 \times 6 = 216$
 Total = $216 + 72 + 72 = 360$
2. (D) Vowels can be arranged in any 3 of the 6 places.
 No. of ways of choosing these places = 6C_3
 Now the remaining three letters i.e. N, M and S are to be placed in remaining 3 places. This can be done in $3!$ ways.
 ${}^6C_3 \times 3! = 120$
3. (A) ${}^5C_3 * {}^7C_5 * {}^4C_2 = 1260$
4. (D) Total number of letters = 6
 where as, S comes 3 times = $\frac{6}{3} = \frac{720}{6} = 120$
5. (E) $T + P = 858$
 ... (i)
 $2T + 4P = 1746$... (ii)
 Equation 1 and 2
 $4T + 4P = 3432$
 $4T + 2P = 1746$
 $2P = 1686$
 $P = 843$
 Number of Parrots = 843
6. (C) Edge of the cube = 5 m
 Surface area of cube = $6(\text{edge})^2$
 $\Rightarrow 6(5)^2 \text{ m}^2 = 150 \text{ m}^2$
 \therefore Volume of cube = $(\text{edge})^3 = (5\text{m})^3 = 125 \text{ m}^3$
7. (B) Volume of cylinder = $\pi r^2 h$
 New radius = $4r$
 New height = $\frac{1}{2}h$
 Volume = $\pi(4r)^2 \times \frac{1}{2}h = \pi \times 16r^2 \times \frac{1}{2}h = 8\pi r^2 h$
 $\frac{\text{New volume}}{\text{Old volume}} = \frac{8\pi r^2 h}{\pi r^2 h} = 8 : 1$
8. (E) Given that, length of the wall is 1m
 Since $1\text{m} = 100 \text{ cm}$
 Length = 100 cm
 Breadth = 20 cm
 height = 200 cm
 Volume of the whole wall
 $= \text{Length} \times \text{Breadth} \times \text{Height}$
 $= 100 \times 20 \times 200 = 4,00,000 \text{ cm}^3$
 Also, length of a brick = 20 cm
 Breadth = 5 cm
 Height = 10 cm
 Volume of one Brick = $\text{Length} \times \text{Breadth} \times \text{Height}$
 $= 20 \times 5 \times 10 = 1000 \text{ cm}^3$
 Now, Number of bricks needed to build the wall
 $= \frac{\text{Volume of wall}}{\text{Volume of one brick}}$
 $= \frac{4000000}{1000} = 400$
9. (B) Area of circular disc = 0.49π
 $\pi r^2 = 0.49\pi$
 $r^2 = 0.49$
 $r = 0.7 \text{ m}$
 Perimeter of circle = $2\pi r$
 $2\pi \times 0.7 = 1.4\pi$
 Length covered in 1 revolution
 $= \text{Perimeter of circle}$
 Total length covered = 1.76 km
 $= 1760 \text{ m}$
 Number of Revolution
 $= \frac{\text{Total Length}}{\text{Length covered in 1 revolution}}$
 $= \frac{1760}{1.4\pi} = \frac{1760}{1.4 \times \frac{22}{7}}$
 $= \frac{1760 \times 7}{1.4 \times 22} = 400 \text{ revolution}$
10. (A) Volume of cone = $\frac{1}{3}\pi r^2 h = \frac{1}{3} \times 75 \times 10 = 250 \text{ cm}^3$
11. (A) $10x + 15x + 24x = 196$
 $49x = 196$
 $x = 4$
 \therefore smallest number $10x = 10(4) = 40$

12. (A) $5 : 6 \Rightarrow 5x : 6x \therefore \frac{5x}{6x}$

Each number subtracted from 16

$$\frac{5x-16}{6x-16} = \frac{3}{4}$$

$$20x - 64 = 18x - 48 \text{ (Cross multiply)}$$

$$2x = 16$$

$$x = 8$$

\therefore That numbers are

$$\Rightarrow 5x, 6x \Rightarrow 5(8), 6(8) \Rightarrow 40, 48$$

13. (B) Let as first term assume x

$$x : 8 :: 15 : 24$$

$$24x = 8 \times 15$$

$$x = 5$$

14. (A) $\frac{15}{100}x = \frac{20}{100}y$

$$\frac{x}{y} = \frac{4}{3} \Rightarrow 4 : 3$$

15. (C) $\frac{a}{3} = \frac{b}{4} \Rightarrow \frac{a}{b} = \frac{3}{4}$

Therefore $a = 3, b = 4$

$$(2a + b) : (3a - 2b)$$

$$2(3) + 4 : 3(3) - 2(4) = 10 : 1$$

16. (A) 12 men \times 6 days = 72 Total work

$$12 \text{ men} \times 2 \text{ days} = 24 (\therefore \text{in 2 days work})$$

$$\therefore \text{Remaining work} = 72 - 24 = 48$$

\Rightarrow 4 men joined to do the remaining work

$$\text{Hence Required days} = \frac{48}{12+4} = \frac{48}{16} = 3 \text{ days}$$

17. (B) Work done by A in 1 day = $\frac{1}{20}$, Work done by B

$$\text{in 1 day} = \frac{1}{30}$$

$$\text{Work done by A and B in 1 day} = \frac{1}{20} + \frac{1}{30}$$

$$= \frac{3+2}{60} = \frac{1}{12} \text{ of the work}$$

Total number of days required to finish the work

$$\text{by A and B} = \frac{1}{\left(\frac{1}{12}\right)} = 12 \text{ days.}$$

18. (C) Work done by A in 1 day = $\frac{1}{12}$

$$\text{Work done by B in 1 day} = \frac{1}{20}$$

Work done by A and B together in 1 day

$$= \frac{1}{12} + \frac{1}{20} = \frac{5+3}{60} = \frac{8}{60} = \frac{2}{15}$$

Work done by A and B together in 3 days

$$= \frac{2}{15} \times 3 = \frac{2}{5}$$

$$\text{Remaining Work} = 1 - \frac{2}{5} = \frac{3}{5}$$

Number of days taken by B to finish the remaining work

$$= \frac{\frac{3}{5}}{\frac{1}{20}} = \frac{3}{5} \times \frac{20}{1} = 12 \text{ days.}$$

19. (D) Work done by A in 1 day = $\frac{1}{10}$

$$\text{Work done by B in 1 day} = \frac{1}{15}$$

$$\text{Ratio of their work} = \frac{1}{10} : \frac{1}{15} = 3 : 2$$

Total Share = 1500

$$\text{A's share} = \frac{3}{5} \times 1500 = 900$$

$$\text{B's share} = \frac{2}{5} \times 1500 = 600$$

20. (E) Work done by A and B together in 1 day = $\frac{1}{8}$ of the work

$$\text{Work done by A in 1 day} = \frac{1}{12} \text{ of the work}$$

$$\text{Work done by B in 1 day} = \frac{1}{8} - \frac{1}{12} = \frac{3-2}{24} = \frac{1}{24}$$

Number of days taken by B alone to do the same

$$\text{work} = \frac{1}{\left(\frac{1}{24}\right)} = 24 \text{ days.}$$

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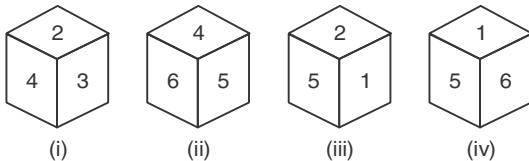


Google play



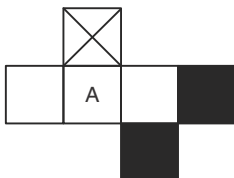
Reasoning Ability

- At 6 : 15, the hour hand and the minute hand of a clock from an angle of
(A) 90° (B) 91.5° (C) 97.5° (D) 94.5°
- During 9:00 AM to 2:00 PM, how many times both the hands make an angle of 90° ?
(A) 10 (B) 9 (C) 8 (D) 12
- At what time between 3 pm and 4 pm will both the hands of a clock overlap each other?
(A) 4 minutes past 3 (B) 30 minutes past 3
(C) $16\frac{4}{11}$ minutes past 3 (D) None of these
- At what time between 4 and 5 O'Clock will the hands of a watch point in opposite directions ?
(A) 45 min past 4 (B) 40 min past 4
(C) $50\frac{4}{11}$ min past 4 (D) $50\frac{6}{11}$ min past 4
- A watch reads 4.30. If the minute hand points East, in what direction will the hour hand point?
(A) North (B) North-west
(C) South-east (D) North-east
- Which number is on the face opposite 4, if the four different positions of a dice are as shown in the figures given below.

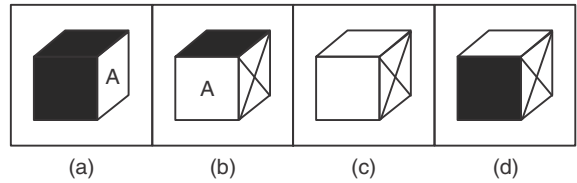


- (i) (ii) (iii) (iv)
(A) 5 (B) 3 (C) 6 (D) 1

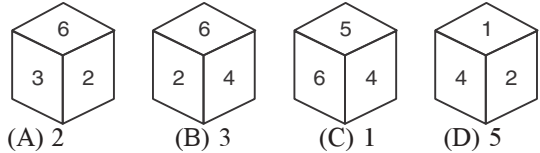
- A solid cube is made using 64 small cubes. In how many small cubes two sides are seen?
(A) 24 (B) 32 (C) 40 (D) 42
- A solid cube has 125 equal size smaller cubes in its structure. If from each corner, one smaller cube is removed and then remaining structure is painted red. Then how many cubes are there which have only three faces painted.
(A) 26 (B) 60 (C) 24 (D) 34
- From the given options, which answer figure can be formed by folding the figure given in the question?



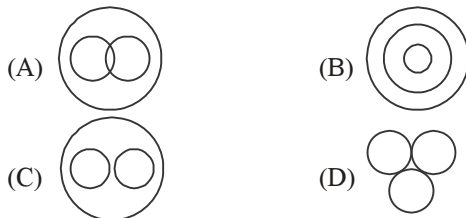
Answer Figure:-



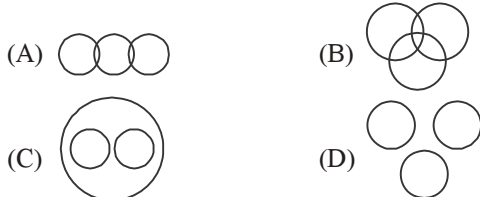
- Four positions of a dice are given below. Find out the opposite surface of 6.



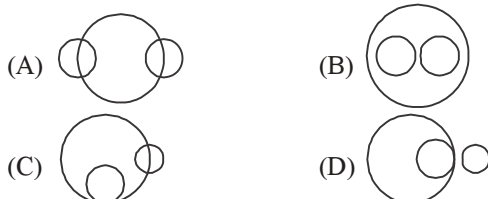
- Which figure represents the relation among Mother, Wife and Women ?



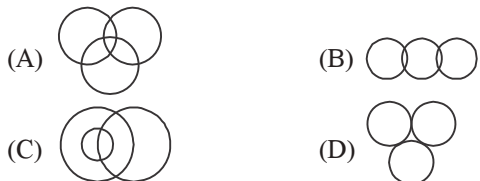
- Identify the diagram that best represents the relationship among Woman, Teacher and Student.



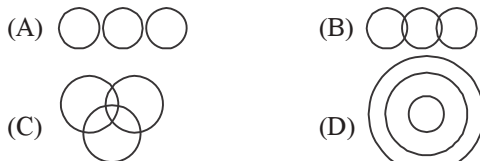
- Which figure represents the relation among Currency, Rupee and Dollar ?



- Which diagram represents the relationship female, mother and doctor?

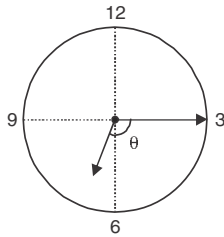


- Which figure represents the relation among married, women and teachers ?



SOLUTIONS

1. (C)



Angle by minute hand in 15 minutes
 $= 15 \times 6 = 90^\circ$

Angle by hour hand in 15 minute

$$= 15 \times \frac{1}{2} = 7.5^\circ$$

Total angle $= 90 + 7.5$

$$\theta = 97.5^\circ$$

2. (B) In 1 hour, 90° angle is made twice
 in 5 hour $\rightarrow 5 \times 2 = 10$

3. (C) Time $= [(3 \times 30) \pm A^\circ] \frac{2}{11}$ minutes

$$= 90 \times \frac{2}{11} = \frac{180}{11} = 16\frac{4}{11}$$

Required time $= 16\frac{4}{11}$ minutes past 3

4. (D) $54\frac{6}{11}$ min fast 4

To be in opp directions, they must be 30 min spaces apart.

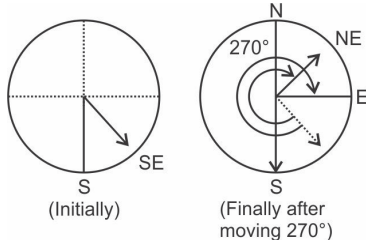
\therefore Minutes had will gain 50 min spaces.

55 min space are gained in 60 minutes

50 min spaces are gained in $\left(\frac{60}{55} \times 50\right)$ min or $54\frac{6}{11}$

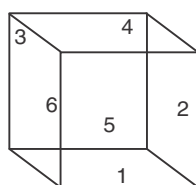
\therefore Required time $= 54\frac{6}{11}$ min past 4

5. (D)



6. (D) Combining all the given figures, we get,

(F) Faces :



(F) FACES:

F (Upper) $\rightarrow 4$

F (Lower) $\rightarrow 1$

F (Right) $\rightarrow 2$

F (Left) $\rightarrow 6$

F (Front) $\rightarrow 5$

F (Back) $\rightarrow 3$

7. (A) $N = 64$

$N = 4$ (No. of cubes on an edge)

No. of edges $= 12$

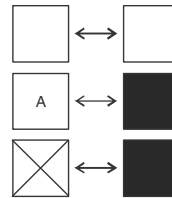
\therefore No. of cubes whose only two sides are seen on an edge is $(n-2)$ i.e., 2

Thus, Total small cubes $= (n-2) \times 12 = 2 \times 12 = 24$

8. (C) Solid cube consists of eight corners. If we remove a cube from each corner, every corner will further produce 3 corners. So 3 New cubes are produced. So, total cubes of such type.

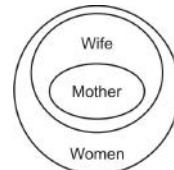
$$= 3 \times 8 = 24 \text{ cubes}$$

9. (D) Opposite faces are

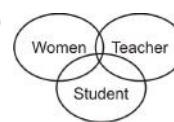


10. (C) $6 \xleftarrow{\text{Opp}} 1$; $2 \xleftarrow{\text{Opp}} 5$; $3 \xleftarrow{\text{Opp}} 4$

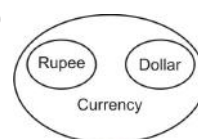
11. (b)



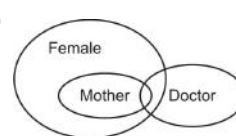
12. (B)



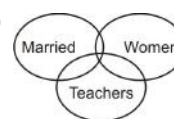
13. (B)



14. (C)



15. (C)



IMPORTANT QUESTIONS

English Language

Direction (1-5): In the following questions, the 1st and the last sentences of a passage are numbered 1 and 6. The rest of the passage is split into four parts and labeled A, B, C and D. These four parts are not given in their proper order. Read the sentence and find out which of the four combinations is correct.

Q.1. 1. In this new study we focused on seed dispersal and insect predation, two ecosystem processes where birds play important roles.

- A. Insect-eating (insectivorous) birds ensure that any germinating saplings have a fighting chance at survival.
- B. We subsequently measured thousands of different bird species' beaks, wings and legs in museum collections.
- C. Fruit-eating (or frugivorous) birds spread the seeds of forest trees.
- D. The initial data collection involved nine months of gruelling fieldwork surveying the region's birds.

6. Finally, new analytical procedures were used to show how the types of birds present, and with them and how their body designs changed as the landscape evolved.
(a) ADBC (b) CBDA (c) CADB (d) CABD

Q.2. Biodiversity reaches its zenith in south-east Peru.

- A. Nowhere on Earth can you find more species of animals and plants than in this corner of the Amazon that rubs up against the feet of the towering Andean mountains.
- B. In 2012, I spent a hectic few days in the exhausting Madre de Dios region, at the invitation of the Peruvian tourist board, which wanted to raise awareness of the region's potential.
- C. These forests are also home to a culturally diverse human population, many of whom still live in voluntary isolation from the rest of humanity.
- D. This vast wilderness of 2m square km of rainforests and savannahs is formed of the headwaters of three major river basins, the Juruá, Purús, and Madeira.

6. In the lush lowland rainforests our team of ornithologists recorded more than 240 bird species in a few hours.

- (a) DACB (b) DABC (c) ABCD (d) DCAB

Q.3. The reality of mermaids was assumed during medieval times, when they were depicted matter-of-factly alongside known aquatic animals such as whales.

- A. One story dating back to the 1600s claimed that a mermaid had entered Holland through a dike, and was injured in the process.
- B. Hundreds of years ago sailors and residents in coastal towns around the world told of encountering the sea maidens.
- C. She eventually became a productive citizen, learning to speak Dutch, perform household chores, and eventually converted to Catholicism.
- D. She was taken to a nearby lake and soon nursed back to health.

6. Another mermaid encounter once offered as a true story is described in Edward Snow's "Incredible Mysteries and Legends of the Sea."

- (a) BACD (b) ABDC (c) ADBC (d) BADC

Q.4. In most cultures, clothing was introduced as a method of protecting the human body against extreme weather conditions -strong winds, intense heat, cold and precipitation.

- A. Finally, more impermeable weaves protect the human body from coming into contact with the water of rain or snow.
- B. Additionally, the clear weaves of clothing avoid the ultraviolet radiation of the sun and the burns in the skin, protecting it, therefore, from the heat.
- C. Since water is an excellent thermal storage cell, when the cold rain drops of snow flakes fall and touch the human skin, they immediately send through the nerve cells a message to the human brain that the exposed area is becoming colder than the rest of the body and causing people to feel discomfort.
- D. In particular, the weaves of clothes prevent the circulation of air around the skin and thus, avoid the exit of the air reheated by the skin, which makes people feel uncomfortable and cold.

6. But people wear clothing for functional as well as social reasons.

- (a) DBCA (b) ACBD (c) DCBA (d) DBAC

Q.5. Stress isn't always bad.

- A. But in today's hectic world, the workplace too often seems like an emotional roller coaster.
- B. A little bit of stress can help you stay focused, energetic, and able to meet new challenges in the workplace.
- C. Long hours, tight deadlines, and ever-increasing demands can leave you feeling worried, drained, and overwhelmed.

D. It's what keeps you on your toes during a presentation or alert to prevent accidents or costly mistakes.

6. And when stress exceeds your ability to cope, it stops being helpful and starts causing damage to your mind and body—as well as to your job satisfaction.

(a) BDCA (b) BDAC (c) DACB (d) DBAC

Direction (6-15): In these questions the sentences are divided into three parts labeled (a), (b), and (c). One of these parts has an error. Find out which part of a sentence has an error and choose the appropriate letter. If there is no error; choose option (d).

6. Those who converts people through(a)/ force are serving private ends.(b)/ and not the religion.(c)/ No error (d)

7. Marriage makes men do better(a)/ in certain spheres of work and(b)/ has a detrimental effect on other spheres.(c)/ No error (d)

8. A friendly advice is not biased(a)/ and is thus reliable and(b)/ at the same time it is pleasant.(c)/ No error (d)

9. Talking with a number of(a)/ people is so meaningless as the sounds(b)/ produced by striking cymbals.(c)/ No error (d)

10. One should read a book so(a)/ that one can think carefully about what(b)/ it says and then judge it's value.(c)/ No error (d)

11. Natural philosophy enable a man to go(a)/ deep into a subject and moral philosophy fosters(b)/ a serious attitude in a man.(c)/ No error (d)

12. A new habit can be(a)/ cultivated better by intermittent(b)/ effort rather than continuous practice.(c)/ No error (d)

13. Religion is the chief bond which keeps(a)/ human society united; therefore, it is necessary(b)/ that the religion itself be free from discord.(c)/ No error (d)

14. Children make it easy bear(a)/ hard work because the parents'(b)/ labour will benefit the children.(c)/ No error (d)

15. A man wanting to give up wine gradually lessens(a)/ the quantity imbibed, progressing from(b)/ drinking bouts to a mere glass on mealtime.(c)/ No error (d)

Direction (16-20): In the following questions, out of the four alternatives, choose the word which is opposite in meaning to the given word.

16. VACUOUS

(a) intelligent (b) vacant
(c) shallow (d) creepy

17. METICULOUS

(a) profound (b) dangerous
(c) careless (d) excessive

18. PURITANICAL

(a) permissive (b) facile
(c) graceful (d) generous

19. PARSIMONIOUS

(a) exhort (b) abhor
(c) extravagant (d) extend

20. ACCENTUATE

(a) prior (b) feasible
(c) mask (d) penance

Direction (21-25): In the following questions, out of four alternatives; choose the one which best expresses the meaning of the given word.

21. COVETOUS

(a) sensible (b) grasping
(c) essential (d) pious

22. SABBATH

(a) rest day (b) overmorrow
(c) significant (d) leisure

23. ELEEMOSYNARY

(a) selfish (b) extract
(c) attract (d) charitable

24. NONCHALANT

(a) authentic (b) meagre
(c) unconcerned (d) evident

25. ARRAIGN

(a) hortative (b) complex
(c) censure (d) divest

Direction (26-30): Read the paragraphs carefully and out of four given options; choose the best answer to each question.

While we appreciate the blessings nature bestows on us, we forget that we are plundering her treasures and thereby divesting our children of the pleasure of enjoying nature in all her abundance and variety in the future. The beauty of nature has been extolled in the works of poets and artists. When Wordsworth describes the daffodils dancing in the breeze or when our eyes alight on a painting by William Turner, our hearts are filled with an indescribable emotion. If a mere representation can move us so much, imagine the power of the real thing. If you have seen Massachusetts during fall season, you can never forget it in your lifetime. Nature has myriad facets. If the sea was a bright blue in the morning, by noon it has become an emerald green hue. The colors of the sky keep changing from pale pink at dawn to a dazzling blue at mid morning and a bright orange by sunset and purple by twilight. Nature reflects our moods. When the sun shines, we feel happy and hopeful.

When clouds cover the sky and the rain falls in torrents, we feel pensive. A balmy moonlit night can awaken the lover in us. Such is the transformative power of nature's beauty. Even evil surrenders before the beauty of nature. It has been observed that patients in hospital recover faster if they are in a room with windows that offer a pleasant view. Beyond providing pure pleasure, nature's beauty can therefore offer therapy for sick minds and bodies. So it is all the more _____ that we do our best to preserve it for future generations.

26. What is being forgotten by us?
 - (a) That we are ransacking nature's treasures.
 - (b) That we are depriving our children of pleasure of enjoying nature.
 - (c) That nature is bestowing blessings on us.
 - (d) Both (a) and (b)
27. How does the beauty of nature, highly appreciated in the works of poets and artists, affect us?
 - (a) It fills our hearts with inexpressible emotions.
 - (b) It describes the scenes of Massachusetts during fall season.
 - (c) Expression of beauty of nature moves us so much.
 - (d) Both (a) and (c)
28. Which of the following statements is/are true?
 - (a) Nature has a definite number of facets.
 - (b) The colour of the sky turns from bright pink to pale orange by sunset.
 - (c) Nature can transform our mood.
 - (d) First we feel happy then the sun shines.
29. Which of the following statements is/are true?
 - (a) Patients in hospital recover faster if they are in the room.
 - (b) Nature provides pure pleasure.
 - (c) Evil withstands the beauty of nature.
 - (d) All of the above
30. Which of the following words can appropriately fill the blank given in the last sentence?
 - (a) appreciable
 - (b) graceful
 - (c) essential
 - (d) Both (a) and (b)

ANSWERS

1. (c)
2. (a)
3. (d)
4. (d)
5. (b)
6. (a) is the correct answer as the word "converts" should be replaced with "convert".

7. (c) is the correct answer as the word "on" should be replaced with "in".
8. (a) is the correct answer as "not biased" should be replaced with "unbiased".
9. (b) is the correct answer as "so" should be replaced with "as".
10. (c) is the correct answer as "it's" should be replaced with "its".
11. (a) is the correct answer as "enable" should be replaced with "enables".
12. (c) is the correct answer as "continuous practice" should be preceded by "by".
13. (c) is the correct answer as "from" should be replaced with "of".
14. (a) is the correct answer as "easy" should be followed by "to".
15. (c) is the correct answer as "on" should be replaced with "at".
16. (a) **Vacuous:** having or showing a lack of thought or intelligence; mindless.
17. (c) **Meticulous:** showing great attention to detail; very careful.
18. (a) **Puritanical:** having or displaying a very strict or censorious moral attitude towards self-indulgence.
19. (c) **Parsimonious:** very unwilling to spend money.
20. (c) **Accentuate:** make more noticeable.
21. (b)
22. (a)
23. (d)
24. (c)
25. (c)
26. (d) is the correct answer as it is clear from "we forget that we are plundering her treasures and thereby divesting our children of the pleasure of enjoying nature".
27. (d) is the correct answer as it is clear from "When Wordsworth describes the daffodils dancing in the breeze or when our eyes alight on a painting by William Turner, our hearts are filled with an indescribable emotion." and "mere representation can move us so much".
28. (c) is the correct answer as it is clear from "When clouds cover the sky and the rain falls in torrents, we feel pensive. A balmy moonlit night can awaken the lover in us. Such is the transformative power of nature's beauty".
29. (b) is the correct answer as it is clear from "**Beyond providing pure pleasure**, nature's beauty can therefore offer therapy for sick minds and bodies".
30. (c)

BANKING AWARENESS

- HDFC Standard Life Insurance has changed its name to _____ following the receipt of relevant approvals from regulatory authorities.
 - HDFC Life Financial Ltd
 - HDFC Mutual Insurance
 - HDFC Life Cover Limited
 - HDFC Life Insurance
 - HDFC Finance Insurance
- Name the bank/banks, which has/have been allowed to exit the PCA framework fully recently?
 - Bank of India
 - Bank of Maharashtra
 - Oriental Bank of Commerce
 - All of the above
 - Bank of India, Bank of Baroda and Vijaya Bank
- What is the full form of PCA?
 - Prompt Council Action
 - Prompt Corrective Agenda
 - Prompt Corrective Action
 - Private Corrective Action
 - Prompt Corrective Agency
- Who is the present MD of HDFC Bank?
 - Sandeep Bakshi
 - Rajnish Kumar
 - Shikha Sharma
 - Chanda Kochhar
 - Aditya Puri
- Exim Bank of India (Exim Bank) was established in-
 - 2000
 - 1982
 - 1990
 - 1992
 - 1935
- Who is present Managing Director & Chief Executive Officer of Paytm Payments Bank Limited?
 - Satish Kumar Gupta
 - Vaibhav Goel
 - GS Sundararajan
 - Ashit Ranjit Lilani
 - Vijay Shekhar Sharma
- Reserve Bank allowed a one-time restructuring of existing debt up to Rs _____ crore for the companies which have defaulted on payment but the loans given to them have continued to be classified as standard assets.
 - Rs 50 crore
 - Rs 25 crore
 - Rs 10 crore
 - Rs 40 crore
 - Rs 5 crore
- The Reserve Bank of India has released the _____ issue of the Financial Stability Report (FSR).
 - 17th
 - 16th
 - 18th
 - 20th
 - 19th
- The cabinet has approved the merger of Vijaya Bank & Dena Bank with Bank of Baroda. After this merger, Bank of Baroda will become the _____ biggest public sector bank.
 - fifth
 - second
 - fourth
 - third
 - first
- Shaktikanta Das is the _____ governor of the Reserve Bank of India.
 - 26th
 - 24th
 - 27th
 - 23rd
 - 25th
- Who is the present Chairman of IRDAI?
 - TS Vijayan
 - Subhash Chandra Khuntia
 - Ajay Tyagi
 - HK Bhanwala
 - David Rasquinha
- Name the insurance that is insurance of buildings, machinery, stocks etc against Fire and Allied Perils, Burglary Risks and so on.
 - Health Insurance
 - Property Insurance
 - Motor Insurance
 - Life Insurance
 - Travel Insurance
- Where is the headquarters of IRDAI?
 - Bengaluru
 - Mumbai
 - New Delhi
 - Chennai
 - Hyderabad
- Which of the following are the charges to provide for the cost of insurance coverage under the plan?
 - Policy Charges
 - Administration Charges
 - Surrender Charges
 - Fund Switching Charge
 - Mortality Charges
- The IRDAI was incorporated as a statutory body in-
 - April 2000
 - May 2001
 - December 1999
 - August 1991
 - January 2003
- Which organisation is a policy think tank of the Government of India, established with the aim to achieve Sustainable Development Goals and to enhance cooperative federalism by fostering the involvement of State Governments of India in the economic policy-making process using a bottom-up approach?
 - RBI
 - IRDAI
 - NITI Aayog
 - Planning Commission
 - CBDT
- The World Economic Outlook (WEO) is a survey conducted and published by-
 - WTO
 - World Bank
 - UNCTAD
 - New Development Bank
 - International Monetary Fund

18. Which Bank has bagged Hindi implementation award Rajbhasha Kirti Award for outstanding performance in implementing the Official Language Policy during 2017-18?
 (a) Union Bank of India (b) Indian Bank
 (c) Punjab National Bank (d) State Bank of India
 (e) Bank of Baroda
19. The Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce and Industry, hosts a conference on Global Digital Content Market (GDCM) 2018 in which city?
 (a) New Delhi (b) Bengaluru
 (c) Mumbai (d) Kolkata
 (e) Chennai
20. The Central Statistics Office is a governmental agency in India under the Ministry of Statistics and Programme Implementation responsible for co-ordination of statistical activities in India, and evolving and maintaining statistical standards. It has a well-equipped Graphical Unit. The CSO is located in-
 (a) Chennai (b) Bengaluru
 (c) Mumbai (d) Kolkata
 (e) New Delhi
21. Interim Finance Minister Piyush Goyal has allocated _____ crore for a key scheme aimed at the rural poor MGNREGA for fiscal year 2018-19.
 (a) Rs 80,000 crore (b) Rs 20,000 crore
 (c) Rs 50,000 crore (d) Rs 60,000 crore
 (e) Rs 10,000 crore
22. How much amount has been allocated in union budget of 2019-20 for development of roads in rural and backward area under Pradhan Mantri Gram Sadak Yojana (PMGSY) to pushing rural infrastructure in the new financial year?
 (a) Rs 19,000 crore (b) Rs 28,000 crore
 (c) Rs 40,000 crore (d) Rs 60,000 crore
 (e) Rs 56,000 crore
23. The Pradhan Mantri Gram Sadak Yojana (PMGSY) was launched by the Government of India to provide connectivity to unconnected Habitations as part of a poverty reduction strategy. PMGSY was launched on-
 (a) 25th December 2005 (b) 25th December 2002
 (c) 25th December 2003 (d) 25th December 2001
 (e) 25th December 2000
24. The 22nd All India Institute of Medical Sciences (AIIMS) will be established in which state?
 (a) Bihar (b) Uttar Pradesh
 (c) Haryana (d) Rajasthan
 (e) Gujarat
25. How much amount has been allocated for Integrated Child Development Scheme (ICDS) in budget 2019-20?
 (a) Rs.10,100 crore (b) Rs.27,584 crore
 (c) Rs.15,300 crore (d) Rs.31,600 crore
 (e) Rs.32,187 crore
26. Prime Minister Narendra Modi has announced _____ financial assistance to Bhutan for its 12th five-year plan.
 (a) Rs. 3,500 crore (b) Rs. 5,500 crore
 (c) Rs. 9,500 crore (d) Rs. 7,500 crore
 (e) Rs. 4,500 crore
27. What is the currency of Bhutan?
 (a) Taka (b) Ngultrum
 (c) Rupee (d) Pesa
 (e) Manat
28. The Union Cabinet has approved the Gaganyaan project under which a three-member crew will be sent to space for at least seven days. The project will cost _____.
 (a) INR 20,000 crore (b) INR 15,000 crore
 (c) INR 10,000 crore (d) INR 25,000 crore
 (e) INR 30,000 crore
29. The Reserve Bank of India (RBI) will capture the payment habits of individuals in six cities Mumbai, Delhi, Kolkata, Chennai, Bengaluru and Guwahati. For the purpose, the central bank has launched a survey. What is the name this survey?
 (a) Survey on Retail Permitted Habitat of Individuals
 (b) Survey on Retail Protective Habitat of Individuals
 (c) Survey on Retail Perplexity Habits of Individuals
 (d) Survey on Retail Payment Habits of Individuals
 (e) None of the given options is true
30. State-owned United Bank of India announced that the government has decided to infuse _____ in the bank as part of Rs 28,615 crore capital infusion to be done in about half a dozen banks.
 (a) Rs 3,454 crore (b) Rs 4,555 crore
 (c) Rs 2,159 crore (d) Rs 5,654 crore
 (e) Rs 2,353 crore

ANSWER KEY

- | | | | | |
|---------|---------|---------|---------|---------|
| 1. (d) | 2. (d) | 3. (c) | 4. (e) | 5. (b) |
| 6. (a) | 7. (b) | 8. (c) | 9. (d) | 10. (e) |
| 11. (b) | 12. (b) | 13. (e) | 14. (e) | 15. (a) |
| 16. (c) | 17. (e) | 18. (c) | 19. (a) | 20. (e) |
| 21. (d) | 22. (a) | 23. (e) | 24. (c) | 25. (b) |
| 26. (e) | 27. (b) | 28. (c) | 29. (d) | 30. (c) |



RRB NTPC (PRE)

(Practice Test Paper)

QUANTITATIVE APTITUDE

- When simplified, the product $\left(2 - \frac{1}{3}\right)\left(2 - \frac{3}{5}\right)\left(2 - \frac{3}{5}\right) \dots \left(2 - \frac{997}{999}\right)$ is equals to :
 (A) 1001/3 (B) 5/3
 (C) 5/999 (D) 1001/999
- The ratio of income of A & B is 3 : 2 and ratio of their expenditure is 4 : 3 respectively. If they save Rs 4000 & Rs 1800. Find their income?
 (A) Rs 7200, Rs 4800 (B) Rs 14400, Rs 9600
 (C) Rs 9600, Rs 6400 (D) Rs 10500, Rs 70000
- A, B, C start a business, A invest money for 4 months & claim 1/8 of the total profit & B invests money for 6 months & claim 1/3 of the profit while C invest Rs 2340 for 8 months. How much money was invested by B?
 (A) Rs 1280 (B) Rs 1520
 (C) Rs 1920 (D) Rs 1680
- A student multiplied a number by 3/7 instead of 7/3. Find the % error in the calculation (approx.)?
 (A) 71% (B) 81% (C) 83% (D) 85%
- If the income tax is increased by 17%, the net income is decreased by 8%. Find the rate of income tax?
 (A) 32% (B) 24% (C) 28% (D) 36%
- Raja and Kundan together can build a wall in 20 days, Kundan and Mahesh can build the same wall in 30 days and Mahesh and Raja can build the same wall in 24 days. In how many days can all three of them complete the same wall while working together?
 (A) 18 (B) 16 (C) 20 (D) 14
- Akash purchased an article at a discount of 40% and sold it to Ram at 40% profit. What is the ratio between the marked price and the price for which he sold
 (A) 27 : 31 (B) 25 : 21 (C) 24 : 23 (D) 25 : 24
- The circumferences of two circles are touching externally. The distance between their centres is 12 cm. The radius of one circle is 7 cm. Find the diameter (in cm) of the other circle.
 (A) 12 (B) 10 (C) 8 (D) 5
- The speed of the boat in still water is 18 km/hr and the speed of the current is 2 km/hr. If A man rows his boat upstream for 3 hours and downstream for 2 hours. Find the total distance travelled by him?
 (A) 94 km (B) 78 km (C) 84 km (D) 88 km
- Calculate the value of $0.77777 + 0.7777 + 0.777 + 0.77 + 0.7 + 0.07$.
 (A) 3.86274 (B) 3.80247
 (C) 3.85274 (D) 3.87247
- A train starts from Jaipur at 11 : 00 am and reach Delhi at 4 : 00 pm. Another train starts from Delhi at 12 : 00 pm and reach Jaipur at 7 : 00 PM. Find the time at which they meet?
 (A) 1 : 20 pm (B) 1 : 40 pm
 (C) 2 : 20 pm (D) 2 : 40 pm
- If 84 amounts to Rs 114.24 in 2 yrs what will be Rs 96 amounts to in 4 yrs at the same rate of interest per annum
 (A) Rs 137.6 (B) Rs 165.12
 (C) Rs 155.12 (D) Rs 176.6
- A dishonest shopkeeper promises to sell his goods at its CP but uses 980 gm weight instead of 1000 gm. Find the profit?
 (A) $4\frac{1}{6}\%$ (B) $2\frac{3}{49}\%$ (C) $2\frac{1}{49}\%$ (D) $2\frac{2}{49}\%$
- If $x = y + z$, then $x^3 - y^3 - z^3$ is :
 (A) 0 (B) 1 (C) $-3xyz$ (D) $3xyz$
- If $\sec\theta + \tan\theta = 5$. Find the value of $\cos\theta = ?$
 (A) 3/5 (B) 4/5 (C) 4/13 (D) 5/13
- If 347P is divisible by 9, then what is the value of P?
 (A) 2 (B) 3 (C) 4 (D) 7

17. The simple interest on a sum is $\frac{5}{9}$ of the principal for 25 years. What is the rate (in percentage) of interest per annum?

- (A) $\frac{25}{9}$ (B) $\frac{9}{2}$ (C) $\frac{20}{9}$ (D) $\frac{15}{4}$

18. $\sqrt{\frac{1+\sin\theta}{1-\sin\theta}}$ is equal to?

- (A) $\sec\theta - \tan\theta$ (B) $\sec\theta + \tan\theta$
(C) $\operatorname{cosec}\theta + \cot\theta$ (D) $\operatorname{cosec}\theta - \cot\theta$

19. The cost price of 25 books is equal to the selling price of 20 books. The profit percent is

- (A) 20% (B) 22% (C) 24% (D) 25%

20. The value of a product depreciates every year at the rate of 10% on its value at the beginning of that year. If the present value of the product is Rs. 7290, its value three years ago was:

- (A) Rs. 9471 (B) Rs. 8000
(C) Rs. 10000 (D) Rs. 7508.70

SCIENCE

21. Rate of change of momentum is -

- (A) Area (B) Pressure
(C) Force (D) Velocity

22. When net torque is zero, _____ will be constant.

- (A) Force (B) Angular momentum
(C) Linear momentum (D) Acceleration

23. Newton's first law is also known as _____.

- (A) Law of friction (B) Law of moments
(C) Law of Inertia (D) Law of momentum

24. A device which converts electrical energy into mechanical energy is-

- (A) Dynamo (B) Transformer
(C) Electric motor (D) Inductor

25. Which one of the following is not the unit of heat?

- (A) Calorie (B) Kilocalorie
(C) Kilojoule (D) Watt

26. Which type of lens is used by persons suffering from Hypermetropia?

- (A) Concave lens (B) Bifocal lens
(C) Convexo-concave lens (D) Convex lens

27. Atomic mass unit is defined in terms of which of the following?

- (A) C-12 (B) Hydrogen
(C) N-15 (D) C-14

28. Which of the following hydrocarbon is termed as "Fruit ripening gas"?

- (A) Acetylene (B) Ethylene
(C) Methane (D) Propane

29. What is pH of Lemon Juice?

- (A) 3.8 (B) 5.5 (C) 6.6 (D) 2.5

30. What is the SI unit of self inductance?

- (A) V A sec (B) Henry
(C) $\text{V A}^{-1} \text{sec}^{-2}$ (D) ohm

31. The Dynamo

- (A) Converts electric energy into mechanical energy
(B) Converts chemical energy into electric energy
(C) Converts mechanical energy into electrical energy
(D) Converts electrical energy into chemical energy

32. Transformer is used for-

- (A) Converting AC into DC
(B) Converting DC into AC
(C) To step up DC voltages
(D) To step up or step down AC voltages

33. Ozone is represented as _____.

- (A) O_3 (B) H_2O_2 (C) Cl_2O (D) N_2O

34. What is the name of the acid in grapes?

- (A) Lactic acid (B) Formic acid
(C) Acetic acid (D) Tartaric acid

35. Tear gas used by the police to disperse the mob contains -

- (A) Carbon dioxide (B) Chlorine
(C) Ammonia (D) Hydrogen sulphide

36. Which of the following is not an ore of Magnesium?

- (A) Magnesite (B) Dolomite
(C) Epsom Salt (D) Nitre

37. Which among the following is not an ore of Aluminium (Al)?

- (A) Kaolin (B) Corundum
(C) Cryolite (D) Chalcocite

38. Formation of ozone hole is maximum over -

- (A) Africa (B) India
(C) Antarctica (D) Europe

39. The human heart is enclosed in the membrane -

- (A) Pericardium (B) Pleura
(C) Duramater (D) Conjunctive

40. Bile is stored in the -
 (A) Gall bladder (B) Duodenum
 (C) Liver (D) Spleen
41. Which of the following is not a gland?
 (A) Thyroid (B) Stomach
 (C) Pituitary gland (D) Pancreas
42. The term 'Rh factor' refers to -
 (A) Rhesus factor (B) Rheumatoid factor
 (C) Renal factor (D) Rhombic factor
43. When a person becomes older, his blood pressure generally -
 (A) Decreases (B) Increases
 (C) Remains the same (D) Varies widely
44. What are the two kinds of Rotatory motion?
 (A) Spin and Vibrational motion
 (B) Spin and Orbital motion
 (C) Spin and Translatory motion
 (D) Spin and Projectile motion
45. With reference to gravity, what is G called?
 (A) Gravitational constant
 (B) Gravitational attraction
 (C) Gravitational force
 (D) Acceleration due to gravity

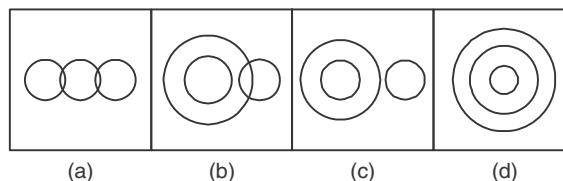
REASONING ABILITY

46. There are six persons Dheer, Dennise, Dev, Dharmesh, Daniel and David, who got different ranks in an exam. David's rank was immediately after Dev. Dev's rank is better than all of them. Dheer got the poorest rank among all. Dharmesh got better rank than three of them. David got a better rank than Dennise.
 Who got the fifth least marks?
 (A) David (B) Dheer (C) Dennise (D) Daniel
47. Pointing to a lady in the photograph, Jaya said, "Her son's father is the son-in-law of my mother." How is Jaya related to the lady?
 (A) Mother (B) Aunt (C) Cousin (D) Sister
48. In a certain code language, GAME is written as FHZBLNDF then BLUE will be?
 (A) BBLMDFTV (B) CDMNTVFG
 (C) ACKMTVDF (D) ACZXVWNP

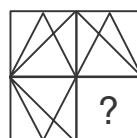
49. In the following question find out the alternative which will replace the question mark.

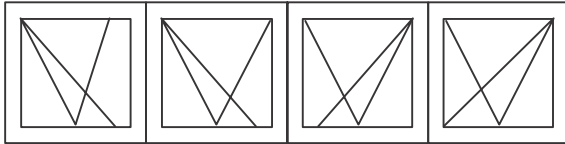
Grapes : Vineyard : : Birds : ?

- (A) Apiary (B) Chicken coop
 (C) Aviary (D) Stable
50. In the following question, select the odd word from the given alternatives.
 (A) Inch (B) Ounce
 (C) Centimeters (D) Yard
51. Find out next letters in the following series.
 LE, NB, PY, RV, ?
 (A) TQ (B) TS (C) UT (D) UV
52. Select the correct set which will fit in the given equation.
 $5 * 7 * 30 * 6 * 2 = 32$
 (A) $- + \div \times$ (B) $\times - \div +$
 (C) $\times \div - +$ (D) $\div + - \times$
53. Which number in the given Venn diagrams indicate among mountain, peak and plains



54. Going to a get together, A goes 4 Km north to meet B, then they moves 3 km east to meet C. Then they three goes 2 km North-east to a restaurant. What is the shortest distance between A's initial position and position of C.
 (A) 1 km (B) 5 km (C) 4 km (D) 3 km
55. From the given word select the word which cannot be formed using the letters of the given word - **OPERATION**
 (A) Rate (B) Onion (C) Opera (D) Train
56. How many times do the minute hand and the hour hand come opposite each other between 5 o'clock and 7 o'clock?
 (A) 2 (B) 3 (C) 1 (D) 0
57. Which answer figure will complete the pattern in the question figure?





(a) (b) (c) (d)

58. Two statements are given followed by two conclusions as responses. You have to consider the statements to be true even if they seem to be at variance from the commonly known facts. You have to decide which of the given conclusion(s) can definitely be drawn from the given statements.

Statements:

- I. Swine flu is spread by the outbreak of Influenza virus.
II. The Government is taking a rigorous action to control the spread of Swine flu.

Conclusions:

- I. Swine flu is a fatal disease.
II. The Government needs to control the spread of Influenza virus.
(A) Only Conclusion I follows.
(B) Only Conclusion II follows.
(C) Both the Conclusions I and II follow.
(D) Neither Conclusion I nor II follows.

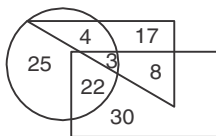
59. In the following question, by using which mathematical operators will the expression become correct.

49_7_6_7

- (A) $>, >, \geq$ (B) $=, +, +$ (C) $=, +, -$ (D) $=, \times, +$

Direction (Q. 60-61):- Study the following figure and answer the questions given below.

Where, rectangle represent Artists, Circle represent singers and Triangle represents Doctors.



60. Refer to the above question and answer how many doctors are both singers and artists?
(A) 22 (B) 8 (C) 3 (D) 30
61. How many doctors are neither artists nor singers?
(A) 17 (B) 5 (C) 10 (D) 30
62. Consider the given statements to be true and decide which of the given conclusion can definitely be drawn from the given statements.

Statements:

All bikes are cars

Some cars are buses

All buses are trucks

Conclusions:

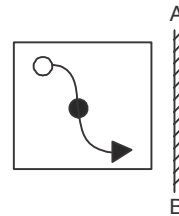
I. All buses are cars; II. Some cars are trucks

- (A) Only conclusion I follows
(B) Only conclusion II follows
(C) Neither I nor II follows
(D) Both conclusions follow

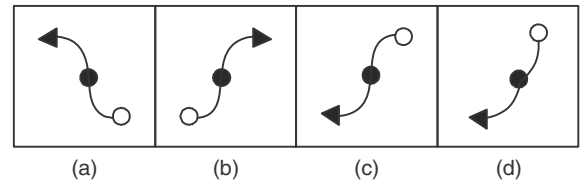
63. 3 years ago, ages of Radha and Amit were in the ratio 6 : 7. After 6 years. The ratio changes to 9 : 10 Present age of Radha is?

- (A) 21 (B) 18 (C) 24 (D) 27

64. Choose the correct mirror image of the object given from the choices, when the mirror is held at A B.



Answer Figure :



65. In a Class Abhishek's rank is 22nd from the top. Rank of Chiru is 45th from bottom. There are two students between Abhishek and Chiru. If Chiru ranks more than Abhishek, find total no. of students in the class.
(A) 61 (B) 62 (C) 63 (D) 64

66. In the given sequence which term is 3rd to the right of 5th term from left.

B G F J C L H E I K D A

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

67. Select the missing number from the given series.

6, 11, 19, 30, ?

- (A) 45 (B) 40 (C) 42 (D) 48

68. In the following question select the related word from the given alternative.

Sikkim : Kangchenjunga :: Uttarakhand :

- (A) Saltovo Kangvi (B) Anaimalai
(C) Nanda Devi (D) Guru Shikhav

69. All the six members of a family A, B, C, D, E and F are travelling together. B is the son of C but C is not

the mother of B. A and C are a married couple. E is the brother of C. D is the daughter of A. F is the brother of B.

How is F's mother related to daughter of C?

- (A) Aunt (B) Sister
(C) Maternal aunt (D) Mother

70. In a certain code language 'festival for woman only' is written as '77 78 79 80', 'provide peace to woman' is written as '81 82 83 78', 'woman like to celebrate' is written as '78 85 86 81' and 'celebrate peace in festival' is written as '82 79 87 85'.

What may the possible code for 'provide idea' in the given code language?

- (A) 86 89 (B) 80 79 (C) 89 83 (D) 83 80

GENERAL KNOWLEDGE

71. The term Iqta means
(A) Assignments of land as reward of pension
(B) Revenue assignment of a particular area in lieu of cash salary
(C) An administrative grant or relief
(D) A unit of local government
72. Consider the following nationalists_
1. Bal Gangadhar Tilak
2. Gopalkrishna Gokhle
3. Bipin Chandra Pal
4. Lala Lajpat Rai
Who among these were referred to as militant nationalist of the freedom movements?
(A) 1, 2 and 3 (B) 2 and 4
(C) 1, 3 and 4 (D) 1, 2, 3 and 4
73. Who was the British Prime Minister who convened the First Round Table Conference in London?
(A) Churchill (B) Ramsay MacDonald
(C) Chamberlain (D) Disraeli
74. What was the type of marriage in the Vedic period in which, in place of the dowry, there was a token bride price of a cow and a bull?
(A) Asura (B) Arsa
(C) Gandharva (D) Rakshsa
75. A hot local wind blowing in Sahara desert is known as
(A) Chinook (B) Karaburan
(C) Jooran (D) Harmattan

76. Indian railways launched the Rail MADAD mobile app in June 2018. Expand MADAD.
(A) Mobile Application for Development Assistance During travel
(B) Managed Assistance for Desired Application During travel
(C) Mobile Application for Desired Assistance During travel
(D) Mobile Application for Desired Association During travel
77. Which of the following satellite is known as the "Big bird"?
(A) GSAT-11 (B) HysIS
(C) GSAT-29 (D) Microsat-R
78. Which of the martial art dance from belongs to the Punjab region of India?
(A) Silambam (B) Mukna
(C) Gatka (D) Adithada
79. Who among the following recently appointed as Chairman of ISRO?
(A) Dr K Sivan (B) A S Kiran Kumar
(C) Dr. K. Radhakrishnan (D) G. Madhavan Nair
80. 'Naseem-Al-Bahr' is bilateral naval exercise between India and _____.
(A) UAE (B) Oman
(C) France (D) South Korea
81. Break up of Gondwana land mass started during the period of
(A) Permian (B) Jurassic
(C) Cretaceous (D) Triassic
82. Kimberley is famous for -
(A) Gold Mining (B) Diamond mining
(C) Steel industry (D) Automobile industry
83. The country at the top in terms of percentage of total coffee production in the world is
(A) Colombia (B) Brazil
(C) India (D) Ethiopia
84. What does stand for VVPAT?
(A) Voter Verification Paper Audit Trail
(B) Voter Verifiable Paper Audit Trail
(C) Voter Variable Paper Audit Trail
(D) Voter Volatile Paper Audit Trail
85. The main objective of the cultural and educational rights granted to the citizens is
(A) To preserve the rich cultural heritage of India
(B) To evolve a single integrated Indian culture
(C) To help the minorities to conserve their culture
(D) All the above

86. Bihu is folk dance from which of the following Indian state?
(A) Assam (B) Arunachal Pradesh
(C) Mizoram (D) Goa
87. FIFA Football World Cup of 2022 will be hosted by _____.
(A) USA (B) UAE (C) Qatar (D) Russia
88. Who received Man Booker International Prize in 2018 for his/her work 'Flights'?
(A) David Grossman (B) Jessica Cohen
(C) Han Kang (D) Olga Tokarczuk
89. Which of the following countries will host the fourth summer youth Olympic games in 2022?
(A) Mali (B) Gambia
(C) Cameroon (D) Senegal
90. Who was the founder of Saka era?
(A) Kanishka
(B) Chandra Gupta Maurya
(C) Samudra Gupta
(D) Chandra Gupta Vikramaditya
91. The Preamble was for the first time amended by the
(A) 24th Amendment (B) 42nd Amendment
(C) 44th Amendment (D) None of the above
92. The states enjoy exclusive jurisdiction on subjects in the
(A) Concurrent list (B) State list
(C) Both (A) and (B) (D) None of the above
93. Which of the following municipal corporations has won the first prize at the Swachhata Excellence awards 2019?
(A) Raigarh (B) Ambikapur
(C) Kumbakonam (D) Greater Hyderabad
94. Which of the following will be the official mascot for 39th National Games 2022?
(A) Sumatran serow (B) Gayal
(C) Clouded Leopard (D) Ox
95. Who is the newly appointed Election Commissioner (EC) of India?
(A) Shelesh Bhardwaj (B) Sushil Chandra
(C) Ashutosh Saxena (D) Alok Chaudhary
96. Harisena was the court poet of which king?
(A) Ashoka (B) Kanishka
(C) Akbar (D) Samudragupta
97. 'Statue of Liberty' is the National Emblem of
(A) UK (B) USA (C) Germany (D) Russia
98. Which of the following stations has been renamed to 'Prabhadevi'?
(A) Churchgate
(B) CST
(C) Elphinstone Road Station
(D) Dadar
99. Which of the following words do not exist in the Preamble of the Indian Constitution?
(A) Justice (B) Secular
(C) Socialist (D) Diversity
100. Which of the following articles prohibits discrimination on the grounds of religion, race, sex, caste?
(A) Article 15 (B) Article 16
(C) Article 17 (D) Article 18

ANSWER KEY

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

HINTS & SOLUTION

$$\begin{aligned}
 1. \text{ (A)} \quad & \left(2 - \frac{1}{3}\right) \left(2 - \frac{3}{5}\right) \left(2 - \frac{5}{7}\right) \dots \\
 &= \frac{5}{3} \times \frac{7}{5} \times \frac{9}{7} \dots \dots \frac{1001}{999} \\
 &\Rightarrow \frac{1001}{3}
 \end{aligned}$$

2. (B) Income - Saving = expenditure

$$\begin{aligned}
 &= \frac{3x - 4000}{2x - 1800} = \frac{4}{3} \\
 &= 9x - 12000 = 8x - 7200 \\
 &= x = \text{Rs. } 4800 \\
 &\therefore A = \text{Rs. } 14400 \\
 &B = \text{Rs. } 9600
 \end{aligned}$$

3. (C) Ratio of profit

A	B	C
$\frac{1}{8}$	$\frac{1}{3}$	$1 - \left(\frac{1}{8} + \frac{1}{3}\right)$
$\left(\frac{1}{8} \frac{1}{3} \frac{13}{24}\right) \times 24$		
3	8	13

$$\text{Capital invested (C)} = \frac{\text{Profit (P)}}{\text{Time (T)}}$$

A	B	C
$P \rightarrow 3 : 8 : 13$		
$T \rightarrow 4 : 6 : 18$		
$C \rightarrow \frac{3}{4} \times 24 : \frac{4}{3} \times 24 : \frac{13}{8} \times 24$		
18	: 32	: 39

According to Question

39 units.... Rs. 2340

32 units.... Rs. 1920

$$4. \text{ (B)} \quad \left. \begin{aligned} \frac{7}{3} \times 21 &= 49 \\ \frac{3}{7} \times 21 &= 9 \end{aligned} \right\} - 40$$

$$\begin{aligned}
 \therefore \% \text{ Error} &= \frac{40}{49} \times 100 \\
 &\Rightarrow 81\%
 \end{aligned}$$

5. (A) Total income = Income tax + net income (NI)

$$\therefore \text{Lax} \times \frac{17}{100} = \text{NT} \times \frac{8}{100}$$

$$\Rightarrow \frac{\text{tax}}{\text{NI}} = \frac{8}{17}$$

\therefore Total income = (8 + 17) units = 25 units

$$\therefore \text{Rate of income tax} = \frac{8}{25} \times 100$$

$$\Rightarrow 32\%$$

6. (B)

$$= \frac{15}{120} = \frac{1}{8}$$

$$R + K + M = 8 \times 2 \Rightarrow 16 \text{ days}$$

7. (B) MP = Rs. x

Discount = 40%

$$\text{C.P.} = x - x \times \frac{40}{100} = \text{Rs. } 0.6x$$

Profit = 40%

$$\text{S.P.} = 0.6x + 0.6x \times \frac{40}{100} = 0.84x$$

\therefore Required ratio

$$x : 0.84x$$

$$100 : 84 \Rightarrow 25 : 21$$

8. (B) Distance = 12 = 7 + Radius of other circle

$$\text{Radius of other circle} = 12 - 7 \Rightarrow 5$$

$$\therefore \text{Diameter of other circle} = 2(5)$$

$$\Rightarrow 10 \text{ cm}$$

9. (D) Speed of Boat in still water = 18 km/hr

Speed of current = 2 km/hr

$$\text{speed of boat upstream} = 18 - 2 \Rightarrow 16 \text{ km/hr}$$

$$\text{speed of boat in downstream} = 18 + 2 \Rightarrow 20 \text{ km/hr}$$

$$\therefore \text{total distance travelled} = 3 \times 16 + 2 \times 20$$

$$= 48 + 40$$

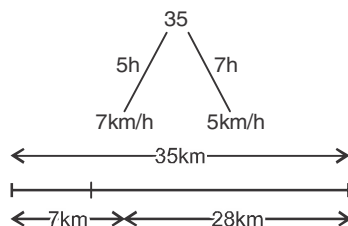
$$\Rightarrow 88 \text{ km}$$

10. (D) $0.77777 + 0.7777 + 0.777$

$$+ 0.77 + 0.7 + 0.07$$

$$\Rightarrow 3.87247$$

11. (C) Let total between jaipur & Delhi be 35km



$$\text{Meeting time} = \frac{28}{12}$$

$$= 2\frac{1}{3} \text{ hrs} = 2 \text{ hr } 20 \text{ min}$$

$$12:00 \text{ PM} + 2 \text{ hr } 20 \text{ min}$$

$$\Rightarrow 2:20 \text{ PM.}$$

12. (B) S.I. = $114.24 - 84$

$$= \text{Rs. } 30.24$$

$$\therefore \frac{84 \times r \times 2}{100} = 30.24$$

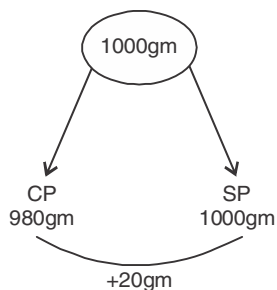
$$\Rightarrow r = 18\%$$

$$= \frac{96 \times 18 \times 4}{100} = \text{Rs. } 69.12$$

$$\text{Amount} = 96 + 69.12$$

$$\Rightarrow \text{Rs. } 165.12$$

13. (D)



$$\text{profit \%} = \frac{20}{980} \times 100$$

$$\Rightarrow 2\frac{2}{49}\%$$

14. (D) $(x - y)^3 = z^3$

$$= x^3 - y^3 - 3xy(x - y) = z^3$$

$$\Rightarrow x^3 - y^3 - z^3 = 3xyz$$

15. (D) $(\sec \theta - \tan \theta)(\sec \theta + \tan \theta) = 1$

$$\downarrow$$

$$\frac{1}{5}$$

$$\downarrow$$

$$5$$

$$\therefore \sec \theta + \tan \theta = 5$$

$$\sec \theta - \tan \theta = \frac{1}{5}$$

$$2 \sec \theta = \frac{26}{5}$$

$$\sec \theta = \frac{13}{5}$$

$$\cos \theta = \frac{5}{13}$$

16. (C) $3 + 4 + 7 + P$ should be divisible by 9

$14 + P$ should be divisible by 9

P is single digit number

The number after 14 which is divisible by 9 is 18

$$P \text{ is } 18 - 14$$

$$\Rightarrow 4$$

17. (C) S.I. = $\frac{5}{9}P$

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

$$\frac{5}{9}P = \frac{P \times R \times 25}{100}$$

$$\frac{5}{9} \times 4 = R$$

$$\Rightarrow R = \frac{20}{9}\%$$

18. (B) $\sqrt{\frac{1 + \sin \theta}{1 - \sin \theta}} = \sqrt{\frac{1 + \sin \theta}{1 - \sin \theta} \times \frac{1 + \sin \theta}{1 + \sin \theta}}$

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

$$= \frac{1 + \sin \theta}{\cos \theta}$$

$$\Rightarrow \sec \theta + \tan \theta$$

19. (D) Let CP of each book be Rs. 1

C.P. of 20 books = Rs. 25

$$\text{Profit \%} = \left[\frac{25 - 20}{20} \right] \times 100$$

$$= \frac{5 \times 100}{20}$$

$$\Rightarrow 25\%$$

20. (C) Let Required value of product be Rs. y

$$= P \left(1 - \frac{R}{100} \right)^6$$

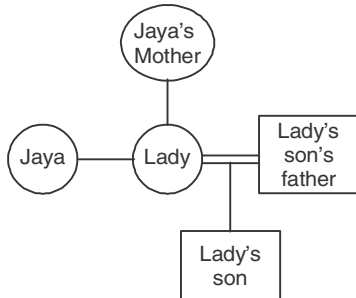
$$= y \left(1 - \frac{10}{100} \right)^3 = 7290$$

Required value y = 10000

46. (A) Dev > David > Dharmesh > Daniel > Dennise > Dheer

David got the fifth least marks.

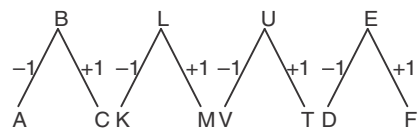
47. (D)



48. (C)



Eah letter is replaced by its adjacent letters/



BLUE = ACKMTVDF

49. (C) Vineyard is place for graph plantation,

Aviary is place for keeping birds.

50. (B) Ounce is the measure of length but ounce is measure of weight .

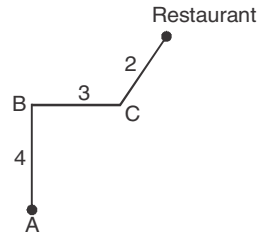
51. (B) + 2, - 3 Pattern

52. (B) $5 \times 7 - 30 \div 6 + 2$

$$\Rightarrow 35 - 5 + 2 = 32$$

53. (C)

54. (B)



Distance between A & C = 5 km

55. (B)

56. (C)

57. (D)

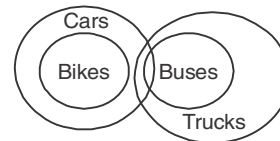
58. (C)

59. (D) $49 = 7 \times 6 + 7$ (True)

60. (C)

61. (A)

62. (B)



$$63. (A) \frac{\text{Radha}(R) - 3}{\text{Amit}(A) - 3} = \frac{6}{7}$$

$$= 7R - 6A = 3$$

$$= \frac{R+6}{A+6} = \frac{9}{10}$$

$$= 10R - 9A = -6$$

$$R = 21 \text{ years}$$

$$A = 24 \text{ years}$$

64. (C)

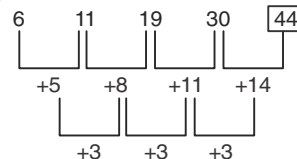
$$65. (C) \begin{array}{c} 18 \\ \text{Chiru} \end{array} \xrightarrow{2} \begin{array}{c} 41 \\ \text{Abhishak} \end{array}$$

$$\text{total} = 18 + 1 + 2 + 1 + 41$$

$$\Rightarrow 63$$

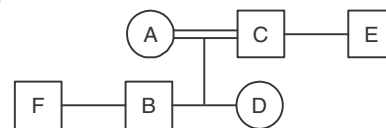
66. (A)

67. (D)



68. (C) Nanda Devi peak is in uttarakhand.

69. (D)



70. (C) Provide - 83



SSC CGL (Tier-I)

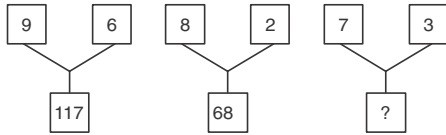
(Practice Test Paper)

REASONING ABILITY

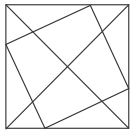
- In the following question, select the related word from the given alternatives.
Sheep : Lamb :: Cow : ?
(A) Kitten (B) Cub
(C) Calf (D) Caterpillar
- In the following question, select the related word from the given alternatives.
PRAG : QTDK :: STOP : ?
(A) LMNP (B) BDFE (C) TVRT (D) QSTG
- In the following question, select the related word from the given alternatives.
562 : 30 :: 663 : ?
(A) 44 (B) 49 (C) 54 (D) 58
- In the following question, select the odd word from the given alternatives.
(A) Cricket (B) Carrom
(C) Table Tennis (D) Chess
- In the following question, select the odd word from the given alternatives.
(A) IMX (B) DHS (C) GWK (D) KOZ
- In the following question, select the odd word from the given alternatives.
(A) 122 - 1331 (B) 173 - 2197
(C) 197 - 2744 (D) 290 - 4913
- Arrange the given words in the sequence in which they occur in the dictionary.
(1) Xenons (2) Xyllys (3) Xanthic (4) Xenians
(5) Xyst
(A) 34125 (B) 34521 (C) 43251 (D) 51342
- A series is given with one term missing. Select the correct alternative from the given ones that will complete the series.
LOQ, SVX, ZCE, ?
(A) GJL (B) GLJ (C) GTL (D) JLG

- In the following question, select the missing number from the given series.
13, 27, 56, 115, ?
(A) 224 (B) 231 (C) 233 (D) 234
- Sumitra remembers that her mother's birthday is after 13th February but before 16th February but her brother remembers that his mother's birthday is after 14th February but before 17th February. On which date Sumitra's mother's birthday will be celebrated?
(A) 13th February (B) 14th February
(C) 15th February (D) 17th February
- There are five energy drinks - Red, Moto, Energy, Lion and Bull containing different range of sugar content. Moto having sugar content more than all other drinks. Energy having the sugar content only more than the Lion. Bull is not having sugar content more than the Red. Which of the following drink having the second most sugar content?
(A) Bull (B) Energy (C) Red (D) Moto
- In the following question, from the given alternative words, select the word which cannot be formed using the letters of the given word.
CALCULATING
(A) GAIN (B) TANING
(C) TAIL (D) CULT
- In a certain code language, "WILDHORN" is written as "1133" and "RAPTURE" is written as "1089". How is "PORTLOUIS" written in that code language?
(A) 1395 (B) 1485 (C) 1584 (D) 1595
- If "A" denotes "subtracted from", "B" denotes "added to", "C" denotes "divided by", "D" denotes "multiplied by", then which of the following statement is correct?
(A) 3 A 12 B 16 D 17 C 1 = 163
(B) 5 C 7 A 9 D 8 B 2 = 294
(C) 13 C 13 A 13 B 13 D 13 = 157
(D) 18 C 16 D 49 A 27 B 9 = 200

15. If $9 * 2 * 5 = 23$ and $1 * 4 * 8 = 29$, then
 $1 * 6 * 3 = ?$
 (A) 19 (B) 21 (C) 31 (D) 39
16. In the following question, select the number which can be placed at the sign of question mark (?) from the given alternatives.



- (A) 48 (B) 52 (C) 55 (D) 58
17. How many triangles are there in the given figure?



- (A) 20 (B) 23 (C) 24 (D) 26

18. In the following question below are given some statements followed by some conclusions. Taking the given statements to be true even if they seem to beat variance from commonly known facts, read all the conclusions and then decide which of the given conclusion logically follows the given statements.

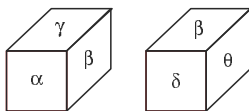
Statements:

- I. All LED are bulb.
 II. Some bulbs are not tube light.

Conclusions:

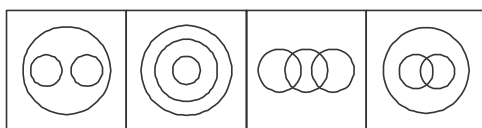
- I. Some tube lights are LED.
 II. All LED are tube lights.
 (A) Only conclusion (I) follows.
 (B) Only conclusion (II) follows.
 (C) Neither conclusion (I) nor conclusion (II) follows.
 (D) Both conclusions follow.

19. Two positions of a cube are shown below. What will come opposite to face containing 'á'?



- (A) â (B) ä (C) ç (D) è

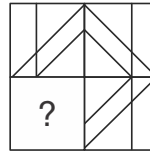
20. Identify the diagram that best represents the relationship among the given classes.
 Pet animals, Dog, Cat



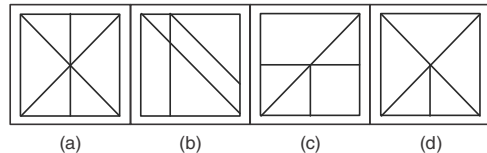
- (a) (b) (c) (d)

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

Question Figure:-

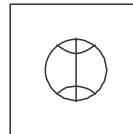


Answer Figure:-

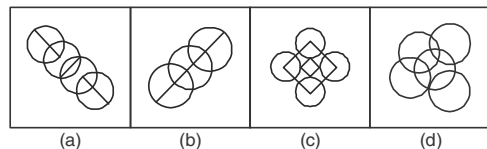


22. From the given answer figures, select the one in which the question figure is hidden/embedded.

Question Figure:-

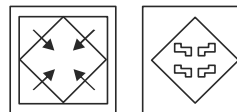


Answer Figure:-

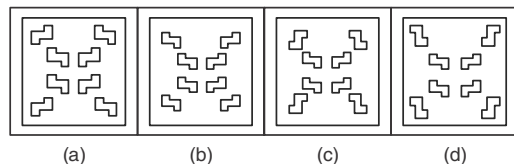


23. A piece of paper is folded and punched as shown below in the question figures. From the given answer figures, indicate how it will appear when opened?

Question Figure:-

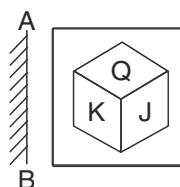


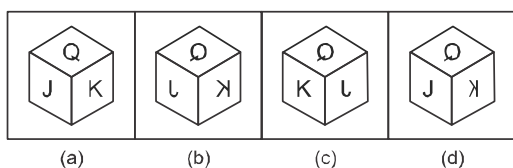
Answer Figure:-



24. If a mirror is placed on the line AB, then which of the answer figure is the right image of the given figure?

Question Figure:-



Answer Figure:-

25. A word is represented by only one set of numbers as given in any one of the alternatives. These sets of numbers given in the alternatives are represented by two classes of alphabets as shown in the given two matrices. The columns and rows of Matrix-I are numbered from 0 to 4 and that of Matrix-II are numbered from 5 to 9. A letter from these matrices can be represented first by its row and next by its column, for example, 'Z' can be represented by 87, 99 etc., and 'T' can be represented by 69, 95, etc. Similarly, you have to identify the set for the word "MAZE".

MATRIX - I					
	0	1	2	3	4
0	M	O	G	A	C
1	A	C	M	O	G
2	O	G	A	C	M
3	C	M	O	G	A
4	G	A	C	M	O

MATRIX - II					
	5	6	7	8	9
5	J	Z	T	E	U
6	E	U	J	Z	T
7	Z	T	E	U	J
8	U	J	Z	T	E
9	T	E	U	J	Z

- (A) 00, 41, 99, 96 (B) 12, 04, 56, 58
(C) 24, 22, 88, 65 (D) 43, 10, 69, 77

GENERAL KNOWLEDGE

26. What does indifference curve represent?
(A) Levels of Income and Capital
(B) Satisfaction derived from two goods
(C) Income from two businesses
(D) Relationship between expenditure and savings
27. Union Cabinet has proposed to provide 'Housing for All' by the year—
(A) 2019 (B) 2022 (C) 2025 (D) 2030
28. India has taken the concept of 'Judicial Review' from which country's constitution?
(A) United States (B) United Kingdom
(C) Canada (D) Ireland
29. How many times a person can be elected as the President of India?
(A) One time (B) Two times
(C) Three times (D) No bar
30. Who shot dead John Saunders on 17th December 1927?
(A) Bhagat Singh (B) Mangal Panday
(C) Sukhdev (D) Bipin Chandra Pal Singh
31. Sardar Vallabhbhai Patel was the leader of _____.
(A) Bhoodan Movement (B) Rowlatt Satyagraha
(C) Bardoli Satyagraha (D) Swadeshi Movement
32. Which type of forests majorly comprises of lichens and mosses?
(A) Taiga forests
(B) Tundra forests
(C) Temperate mixed forests
(D) Tropical ever green forests
33. Which of the following has maximum diurnal temperature difference?
(A) Desert (B) Mountains
(C) Plateau (D) Ocean
34. Night Blindness is caused by deficiency of which of the following Vitamin?
(A) Vitamin B (B) Vitamin C
(C) Vitamin K (D) Vitamin A
35. The right portion of human heart receives _____ blood.
(A) pure (B) impure
(C) mixed (D) None of these
36. Which of the following is the largest gland in human body?
(A) Thyroid (B) Liver
(C) Kidney (D) Pancreas
37. On which principle does the hydraulic lift works?
(A) Newton's law (B) Pascal's law
(C) Archimedes's law (D) Joule's law
38. At what temperature (in degree celsius), the numerical values on Celsius and Fahrenheit scales become equal?
(A) - 40 (B) 40 (C) 273 (D) - 273
39. In MICR, what does 'I' stands for?
(A) Interactive (B) Information
(C) Ink (D) Instruction
40. What is the process of conversion of solid state directly to gaseous state called?
(A) Evaporation (B) Condensation
(C) Sublimation (D) Distillation
41. What are the main components of Bronze Alloy?
(A) Copper and Zinc (B) Copper and Tin
(C) Zinc and Nickel (D) Aluminium and Nickel

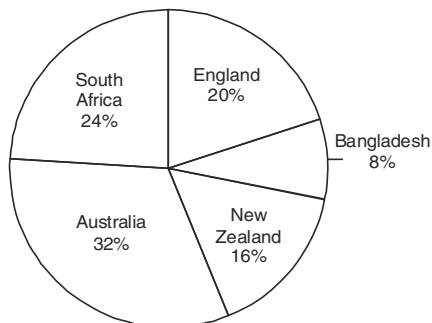
42. Which of the following causes fly ash?
 (A) Hydroelectric Power Station
 (B) Coal Combustion Power Plant
 (C) Nuclear Power Plant
 (D) Tidal Power Plant
43. "Dulari Kanya", a scheme to bring down infant mortality in the state is launched by which Indian State?
 (A) Arunachal Pradesh (B) Rajasthan
 (C) Uttar Pradesh (D) Madhya Pradesh
44. Who developed the theory of relativity?
 (A) Issac Newton (B) Charles Darwin
 (C) Marie Curie (D) Albert Einstein
45. 'Queensbury rules' is code of rules that directly influences which of the following sport?
 (A) Tennis (B) Boxing (C) Polo (D) Billiards
46. Who amidst the following is a distinguished painter?
 (A) Uday Shankar (B) SonalMansingh
 (C) Amrita Shergill (D) Yamini Kirshnamurthy
47. Who among the following was awarded with Padma Shri 2017 in the field of 'Sports - Hockey'?
 (A) Sardar Singh (B) P. R. Shreejesh
 (C) Ramandeep Singh (D) YuvrajWalmiki
48. "Hema Malini : Beyond the Dream Girl" is authored by which author?
 (A) MeenaIyer (B) Hema Malini
 (C) Ram Kamal Mukherjee (D) Vijay Kumar
49. A 7500 mile direct rail link was launched on 10 April 2017 between China and _____.
 (A) Pakistan (B) Kazakhstan
 (C) Great Britain (D) France
50. 19th SAARC Summit was planned to be held in November 2016 but it got postponed. Which country was its host?
 (A) Nepal (B) Bhutan (C) India (D) Pakistan
54. The marked price of a shirt is Rs 1280. If the shirt is being sold for Rs 900, then what is the discount percentage?
 (A) 31.31 (B) 25.57 (C) 29.68 (D) 34.36
55. The ratio of number of cans of orange, pineapple and mixed fruit juices kept in a store is 8 : 9 : 15. If the store sells 25%, 33.33% and 20% of orange, pineapple and mixed fruit juices cans respectively, then what is the ratio of number of cans of these juices in the remaining stock?
 (A) 1 : 1 : 2 (B) 6 : 6 : 13
 (C) 12 : 15 : 19 (D) 4 : 9 : 13
56. The ratio of number of boys and girls in a class is 2 : 3. The average weight of boys and girls in the class is 18 kg and 21 kg respectively. What is the average weight (in kgs) of all the boys and girls together?
 (A) 99/5 (B) 101/5 (C) 109/6 (D) 96/5
57. A milk merchant buys 50 litres of milk at the rate of Rs 40 per litre and mixes 5 litres of water in it. If he sells this mixture at the rate of Rs 42 per litre, then what is the profit percentage for the dealer?
 (A) 17.2 (B) 14.4 (C) 16.6 (D) 15.5
58. If A is 6 times more than B, then by what percentage is B is less than A?
 (A) 64.82 (B) 83.33 (C) 28.56 (D) 85.71
59. A runner starts running from a point at 6:00 am with a speed of 8 km/hr. Another racer starts from the same point at 8:30 am in the same direction with a speed of 10 km/hr. At what time of the day (in p.m.) will the second racer overtake the other runner?
 (A) 8:00 (B) 4:00 (C) 6:30 (D) 5:30
60. A sum amounts to Rs 7727.104 at the rate of 12% per annum compounded annually after three years. What is the value of principal (in Rs)?
 (A) 5000 (B) 5200 (C) 5350 (D) 5500
61. When $x + \frac{1}{x} = 5$, then what is the value of $x - \frac{1}{x}$?
 (A) 11 (B) $\pm\sqrt{22}$ (C) 2 (D) $\pm\sqrt{21}$
62. If $x = \frac{(\sqrt{2}+1)}{(\sqrt{2}-1)}$ then what is the value of $\frac{x^5 + x^4 + x^2 + x}{x^3}$?
 (A) 40 (B) 37.5 (C) 38 (D) $20\sqrt{2}$
63. If $x = 5 - 2\sqrt{6}$ then what is the value of $\sqrt{x} + \frac{1}{\sqrt{x}}$?
 (A) 5 (B) 2 (C) $2\sqrt{3}$ (D) $2\sqrt{2}$

QUANTITATIVE APTITUDE

51. Product of three consecutive odd numbers is 1287. What is the largest of the three numbers?
 (A) 9 (B) 11 (C) 13 (D) 17
52. 45 men or 60 boys can do a piece of work in 20 days. How many days will 15 men and 20 boys take to complete the work?
 (A) 23 (B) 45 (C) 30 (D) 25
53. How many spherical balls of radius 1 cm can be made by melting a hemisphere of radius 6 cm?
 (A) 112 (B) 108 (C) 116 (D) 104

64. If $27^x + 27^{x-\frac{1}{3}} = 972$, then what is the value of x ?
 (A) 2 (B) 3 (C) 4 (D) 5
65. The inner radius of a equilateral triangle is 10 cm. What is the circum-radius (in cm) of the same triangle?
 (A) 5 (B) $10\sqrt{3}$ (C) 20 (D) $20\sqrt{3}$
66. The point of intersection of all the angle bisector of a triangle is _____ of the triangle.
 (A) Incenter (B) Circumcenter
 (C) Centroid (D) Orthocenter
67. ABC is an equilateral triangle and P is the orthocenter of the triangle, then what is the value (in degrees) of $\angle BPC$?
 (A) 90 (B) 120 (C) 135 (D) 145
68. In a triangle ABC, AD is angle bisector of $\angle A$ and $AB : AC = 3 : 4$. If the area of triangle $\triangle ABC$ is 350 cm^2 , then what is the area (in) of triangle $\triangle ABD$?
 (A) 150 (B) 200 (C) 210 (D) 240
69. A boat is sailing towards a lighthouse of height $20\sqrt{3} \text{ m}$ at a certain speed. The angle of elevation of the top of the lighthouse changes from 30° to 60° in 10 seconds. What is the time taken (in seconds) by the boat to reach the lighthouse from its initial position?
 (A) 10 (B) 15 (C) 20 (D) 60
70. What is the value of $\left[\frac{\sec \theta}{\sec \theta - 1} \right] + \left[\frac{\sec \theta}{\sec \theta + 1} \right]$?
 (A) $2 \sin^2 \theta$ (B) $2(1 + \tan^2 \theta)$
 (C) $2 \operatorname{cosec}^2 \theta$ (D) $\sin^2 \theta$
71. If $\operatorname{cosec} \theta = \frac{1}{4x} + x$, then what is the value of $\operatorname{cosec} \theta + \cot \theta$?
 (A) $3x$ (B) x (C) $4x$ (D) $2x$ or $\frac{1}{2x}$

DIRECTION (Q. 72-75):- The pie chart given below shows the runs scored by Pujara against team of different countries.



72. The runs scored by Pujara against South Africa is more than runs scored against Bangladesh by what percentage?
 (A) 100 (B) 150 (C) 200 (D) 250
73. If Pujara has scored 1875 runs in total, then what is the difference in runs scored by Pujara against South Africa and New Zealand?
 (A) 150 (B) 175 (C) 200 (D) 250
74. What is the sectorial angle (in degrees) made by the runs scored against Australia in the given pie chart?
 (A) 106.8 (B) 109.6 (C) 112.4 (D) 115.2
75. What should be the least number of runs that Pujara must have scored in total (runs can only be integers)?
 (A) 25 (B) 225 (C) 375 (D) 625

DIRECTION (Q. 76-77):- In the following question, some part of the sentence may have errors. Find out which part of the sentence has an error and select the appropriate option. If a sentence is free from error, select 'No error'.

76. I am vexed at him (A) / for what all he has (B) / done for him till date. (C) / No Error (D)
 (A) A (B) B (C) C (D) No Error
77. The Manager warned his team members (A) / that if they persist in their (B) / obstructionist attitude they would be punished. (C) / No Error (D)
 (A) A (B) B (C) C (D) No Error

DIRECTION (Q. 78-79):- In the following question, the sentence given with blank to be filled in with an appropriate word. Select the correct alternative out of the four and indicate it by selecting the appropriate option.

78. Both taciturn and _____, Daniel seldom spoke and never spent money.
 (A) wary (B) cheap (C) discreet (D) miserly
79. He was too _____ to make a statement before the Boss.
 (A) shy (B) tired (C) timid (D) coward

DIRECTION (Q. 80-81):- In the following question, out of the four alternatives, select the word similar in meaning to the word given.

80. Reiterate
 (A) Abuse (B) Pretend
 (C) Detest (D) Repeat
81. Nincompoop
 (A) Wise (B) Fool
 (C) Lover (D) Companion

DIRECTION (Q. 82-83):- In the following question, out of the four alternatives, select the word opposite in meaning to the word given.

82. Pellucid
(A) Torpid (B) Explicit (C) Murky (D) Limpid
83. Adamant
(A) Rigid (B) Flexible
(C) Fixed (D) Unshakable

DIRECTION (Q. 84-85):- In the following question, out of the four alternatives, select the alternative which best expresses the meaning of the idiom/Phrase.

84. To wrangle over an ass's shadow
(A) To waste money over trifles
(B) To punish a person severely for his arrogance
(C) To quarrel over trifles
(D) To keep away from extreme poverty
85. Make one's flesh creep
(A) To confuse someone (B) To flatter someone
(C) To abuse someone (D) To frighten someone

DIRECTION (Q. 86-87):- Improve the bracketed part of the sentence.

86. Father (would have been appreciated) your efforts if you had informed him.
(A) would be appreciated
(B) would have appreciated
(C) should have been appreciated
(D) No improvement
87. Neha was (surprised by) her result.
(A) surprised to (B) surprised from
(C) surprised at (D) No improvement

DIRECTION (Q. 88-89):- In the following question, out of the four alternatives, select the alternative which is the best substitute of the phrase.

88. Study of tumors
(A) Oenology (B) Oncology
(C) Phrenology (D) Upology
89. The highest point
(A) Tempest (B) Outpost
(C) Archive (D) Zenith
90. In the following question, four words are given out of which one word is incorrectly spelt. Find the incorrectly spelt word.
(A) Literary (B) Leakage
(C) Laudable (D) Loafer
91. In the following question, four words are given out of which one word is incorrectly spelt. Find the incorrectly spelt word.
(A) Anasthetic (B) Obliterate
(C) Concurrence (D) Blithesome

DIRECTION (Q. 92-93):- The question below consists of a set of labelled sentences. Out of the four options given, select the most logical order of the sentences to form a coherent paragraph.

92. P: Yet making loans to poor people is hardly a Poverty cure.

Q: Segmenting the industry, might be worth while if it allows more of the poor to get access to credit.

R: Multinational corporations could take the top microfinance institutions to the next level, and the remainder could take the responsibility of development groups and regional banks.

S: Property rights and the role of law matter too.

(A) PRQS (B) QRPS (C) SPQR (D) RSPQ

93. P: But the scenario has quite changed now-a-days by allocating a special budget of funds for security.

Q: In the last ten years, budget towards the development of military forces is higher when compared to others.

R: India earlier days gave more importance to the development of industry and less importance to other departments.

S: This is because of the frightening increase in terrorism all around the world especially emerging after the 9/11 terror attack in U.S.

(A) PRQS (B) SPQR (C) QSPR (D) RPSQ

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

One should keep one's word.

(A) A word should be kept.

(B) A word should be keeping.

(C) One's word has to be kept.

(D) One's word should be kept by us.

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

The old man said, "Thanks I shall never forget this kindness, Ankit."

(A) The old man applauded Ankit for his kindness and he shall never forget Ankit.

(B) The old man thanked Ankit and assured him that he would never forget his kindness.

(C) Ankit was being thanked by the old man for his kindness towards an old man.

(D) The old man said thank you to Ankit for his kindness.

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

National integration means _____ all the people of the nation into a single whole. It is a _____ that binds together all people in one _____ bond no matter what the irreligion, caste, language or history may be. It is a _____ cementing force whereby all kinds of people live _____ peacefully and can identify themselves as a part and parcel of a nation.

96. National integration means _____ all the people of the nation into a single whole.
 (A) segregating (B) combining
 (C) residing (D) complying

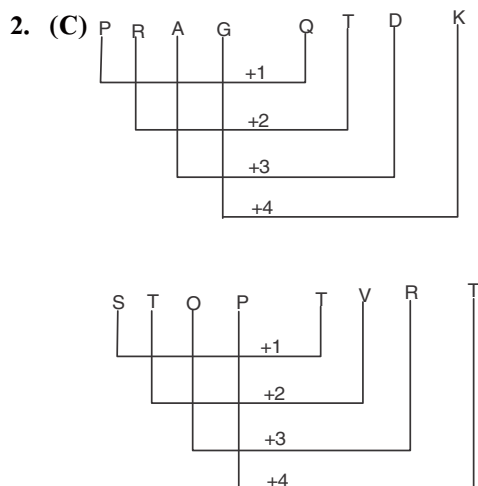
97. It is a _____ that binds together
 (A) sentiment (B) resources
 (C) essentials (D) finances
98. All people in one _____ bond no matter what their religion, caste, language or history.
 (A) real (B) common
 (C) nominal (D) similar
99. It is a _____ cementing force whereby all kinds of people
 (A) weakening (B) natural
 (C) strong (D) settled
100. Live _____ peacefully and can identify themselves as a part and parcel of a nation.
 (A) separately (B) jointly
 (C) happily (D) together

ANSWER KEY

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

HINTS & SOLUTION

1. (C) Young one of sheep is lamb and young one of cow is calf.



3. (C) $5 \times 2 \times \frac{6}{2} = 30$; $6 \times 3 \times \frac{6}{2} = 54$
4. (A) All are indoor Games except cricket.
5. (C) +4, +11 series except GWK
6. (B) $11 \times 11 + 1 = 121$
 $11 \times 11 \times 11 = 1331$
 $14 \times 14 + 1 = 197$
 $14 \times 14 \times 14 = 2744$
 $17 \times 17 + 1 = 290$
 $17 \times 17 \times 17 = 4913$
7. (A) 3 Xanthic
 4 Xenians
 1 Xenons
 2 Xylyls
 5 Xyst

8. (A) + 7 + 7 + 7 series

9. (D) $13 \times 2 + 1 = 27$

$$27 \times 2 + 2 = 56$$

$$56 \times 2 + 3 = 115$$

$$115 \times 2 + 4 = 234$$

10. (C) Acc to Sumitra

13 Feb < Birth < 16 Feb

Acc to Her Brother

14 Feb < Birthday < 17 Feb

11. (C) Moto > Red > Bull > Energy > Lion

12. (B) 'TANING' there is no double 'N'

13. (D) WILDHORN = $23 + 9 + 12 + 4 + 8 + 15 + 18 + 14 = 103$

$$= 103 \times 11 = 1133$$

$$\text{RAPTURE} = 18 + 1 + 16 + 20 + 21 + 18 + 5 = 99$$

$$= 99 \times 11 = 1089$$

$$\text{PORTLOUIS} = 16 + 15 + 18 + 20 + 12 + 15 + 21 + 9 + 19 = 145$$

$$= 145 \times 11 = 1595$$

14. (C) 13C 13A 13B 13D 13 = 157

$$13 \div 13 - 13 + 13 \times 13 = 157$$

$$= 1 - 13 + 169 = 157$$

$$= 157 = 157$$

15. (A) $925 = 529 = 23^2$

$$148 = 841 = 29^2$$

$$163 = 361 = 19^2$$

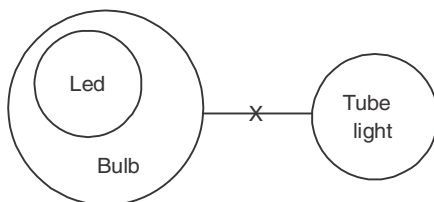
16. (D) $9^2 + 6^2 = 17$

$$8^2 + 2^2 = 68$$

$$7^2 + 3^2 = 58$$

17. (A)

18. (C)



19. (D)

20. (C)



21. (B)

22. (B)

23. (D)

24. (B)

25. (D) M A Z E
00 41 99 96

51. (C) By Factorizing

$$1287 = 3 \times 3 \times 11 \times 13$$

$$= 9 \times 11 \times 13$$

Highest number is 13.

52. (C) 45 men = 60 B

$$3 m = 4B$$

$$(15m + 20B) x = 45m \times 20$$

$$(15 m + 15m) x = 45m \times 20$$

$$30m \times x = 45m \times 20$$

$$x = 30 \text{ days.}$$

53. (B) $\frac{2}{3} \pi R^3 = \frac{4}{3} \pi r^3 n$

$$216 = 2 \times (1)^3 \times n \text{ (where } n = \text{no of spherical balls)}$$

$$n = 108$$

54. (C) MP = 1280

$$\text{Discount\%} = \frac{1280 - 900}{1280} \times 100 = \frac{380}{1280} \times 100$$

$$= 29.6875\%$$

55. (A) Let no of cans orange, Pineapple & Mixed fruit be $800x$, $900x$ & $1500x$

$$\text{Remaining cans of orange} = \frac{75}{100} \times 800x$$

$$= 600x$$

$$\text{Remaining cans of Pineapple} = \frac{2}{3} \times 900x$$

$$= 600x$$

Remaining cans of mixed fruit juices

$$= \frac{80}{100} \times 1500x$$

$$= 1200x$$

$$\text{Required ratio} = 1 : 1 : 2$$

56. (A) Let no. of boys and girls be $2x$ & $3x$

$$\text{Required Average weight} = \frac{2x \times 18 + 3x \times 21}{5x}$$

$$= \frac{36x + 63x}{5x} = \frac{99}{5}$$

57. (D) Total C. P = 50×40

$$= \text{Rs. } 2000$$

$$\text{Total S.P} = (50 + 5) \times 42$$

$$= 55 \times 42 = 2310$$

$$\text{Profit\%} = \frac{310}{2000} \times 100 = 15.5\%$$

58. (D) Let $B = x$

Then A will be $= x + 6x = 7x$

$$\text{Required}\% = \frac{7x - x}{7x} \times 100$$

$$= \frac{6}{7} \times 100$$

$$= 85.71\%$$

59. (C) upto 8 : 30 AM First Runner would have run for $= 2.5 \times 8 = 20$ km

Time taken by second runner to overtake first

$$\text{runner} = \frac{20}{10-8} = 10 \text{ hour}$$

Second Runner will overtake first runner after 8 : 30 AM + 10 Hours

$= 6 : 30$ PM

60. (D) $7727.104 = P \left(1 + \frac{12}{100} \right)^3$

$$= P \left(\frac{28}{25} \right)^3$$

$$= \text{Rs. } 5500$$

61. (D) $x + \frac{1}{x} = 5$

$$= x^2 + \frac{1}{x^2} = 23$$

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

$$= 23 - 2$$

$$x - \frac{1}{x} = \pm \sqrt{21}$$

62. (A) $x = \frac{\sqrt{2}+1}{\sqrt{2}-1}$

$$x = \frac{(\sqrt{2}+1)^2}{2-1}$$

$$= 2 + 1 + 2\sqrt{2}$$

$$= 3 + 2\sqrt{2}$$

$$\frac{1}{x} = \frac{1}{3+2\sqrt{2}}$$

$$= \frac{3-2\sqrt{2}}{9-8}$$

$$= 3 - 2\sqrt{2}$$

$$x + \frac{1}{x} = 3 + 2\sqrt{2} + 3 - 2\sqrt{2} = 6$$

$$= \frac{x^5 + x^4 + x^2 + x}{x^3}$$

$$= x^2 + x + \frac{1}{x} + \frac{1}{x^2}$$

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

$$= (36 - 2) + 6 = 40$$

63. (C) $x = 5 - 2\sqrt{6}$

$$x = (\sqrt{2})^2 + (\sqrt{3})^2 - 2\sqrt{3} \times \sqrt{2}$$

$$= (\sqrt{3} - \sqrt{2})^2$$

$$\sqrt{x} = \sqrt{3} - \sqrt{2}$$

$$= \frac{1}{x} = \frac{1}{\sqrt{3} - \sqrt{2}}$$

$$= \sqrt{3} + \sqrt{2}$$

$$\sqrt{x} + \frac{1}{\sqrt{x}} = \sqrt{3} - \sqrt{2} + \sqrt{3} + \sqrt{2}$$

$$= 2\sqrt{3}$$



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64. (A) $27^x + 27^{\left[x - \left(\frac{1}{3}\right)\right]} = 972$

$$27^x + 27^{\left[x - \frac{1}{3}\right]} = 729 + 243$$

$$27^x + 27^{\left(x - \frac{1}{3}\right)} = 27^2 + (27)^{\frac{5}{3}}$$

on comparing, $x = 2$

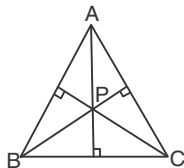
65. (C) $10 = \frac{a}{2\sqrt{3}}$ (where 'a' is side of equilateral triangle)

$$\text{Circum radius of equilateral triangle} = \frac{a}{\sqrt{3}}$$

$$\frac{a}{\sqrt{3}} = 20 \text{ cm}$$

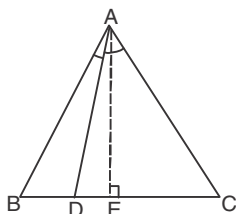
66. (A) Point of intersection of angle bisector of angles of triangle is called Incentre of triangle.

67. (B)



$$\angle BPC = 180 - 60 = 120^\circ$$

68. (A)



AD is angle bisector of $\angle BAC$ then

$$\frac{AB}{AC} = \frac{BD}{DC}$$

$$\frac{BD}{DC} = \frac{3}{4}$$

Draw perpendicular AE on BC

$$\text{Area of } \triangle ABD + \text{Area of } \triangle ADC = 350$$

$$\begin{aligned} \frac{1}{2} \times 3y \times AE + \frac{1}{2} \times 4y \times AE \\ = 350 \end{aligned}$$

$$AE = \frac{100}{y}$$

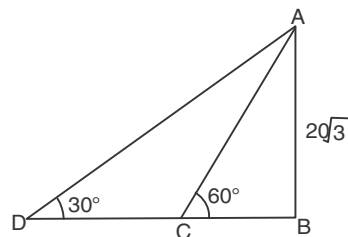
Now Area of $\triangle ABD$

$$= \frac{1}{2} BD \times AE$$

$$= \frac{1}{2} \times 3y \times \frac{100}{y}$$

$$= 150 \text{ cm}^2$$

69. (B)



$$\tan 30 = \frac{20\sqrt{3}}{BD}$$

$$BD = 60\text{m}$$

$$\tan 60 = \frac{20\sqrt{3}}{BC}$$

$$BC = 20\text{m}$$

$$DC = 40\text{m}$$

$$\text{Speed of boat} = \frac{40}{10} = 4\text{m/sec}$$

$$\begin{aligned} \text{Total time taken to reach light house} &= 10 + \frac{20}{4} \\ &= 15 \text{ sec} \end{aligned}$$

$$\begin{aligned} 70. (C) & \left[\frac{\sec \theta}{(\sec \theta - 1)} \right] + \left[\frac{\sec \theta}{\sec \theta + 1} \right] \\ &= \frac{\sec \theta (\sec \theta + \sec \theta + 1 - 1)}{\sec^2 \theta - 1} \\ &= \frac{2 \sec^2 \theta}{\tan^2 \theta} \\ &= 2 \operatorname{cosec}^2 \end{aligned}$$

$$\begin{aligned} 71. (D) \operatorname{cosec} \theta &= \frac{1}{4x} + x \\ \operatorname{cosec} \theta &= \frac{1 + 4x^2}{4x} \\ 1 + \cot^2 \theta &= \operatorname{cosec}^2 \theta \\ \cot^2 \theta &= \left(\frac{1 + 4x^2}{4x} \right)^2 - 1 \\ &= \frac{1 + 16x^4 + 2 \times 4x^2 - 16x^2}{16x^2} \\ &= \frac{16x^4 - 8x^2 + 1}{16x^2} \\ &= \frac{(4x^2 - 1)^2}{(4x)^2} \end{aligned}$$

$$\cot \theta = \pm \frac{4x^2 - 1}{4x}$$

taking +ve Value

$$\operatorname{cosec}\theta + \cot\theta = \frac{1+4x^2}{4x} + \frac{4x^2-1}{4x}$$

$$= \frac{8x^2}{4x} = 2x$$

Taking (-ve) value

$$= \frac{1+4x^2}{4x} - \frac{4x^2-1}{4x}$$

$$= \frac{2}{4x} = \frac{1}{2x}$$

$$72. \text{ (C) Required \%} = \frac{24-8}{8} \times 100$$

$$= \frac{16}{8} \times 100 = 200\%$$

$$73. \text{ (A) Required difference} = \frac{1875}{100}(24-16) = 150$$

74. (D) Let sectorial angle for runs made against Australia be x

$$\frac{x}{32} = \frac{360}{100}$$

$$\frac{x}{32} = \frac{18}{5}$$

$$x = \frac{18 \times 32}{5}$$

$$x = 115.2$$

75. (A) Taking option (a)

Runs scored against each team is in integral value when total runs scored is 25.

76. (A) Error lies in the A part of the sentence, So, "AT" should be replaced with "WITH".

Vexed means annoyed.

Vexed at a thing.

Vexed with a person for doing something.

77. (B) Error lies in the B part of the sentence. As the main clause is in past tense then the subordinate clause should be in past tense as well thus "persist" should be changed to "persisted".

78. (D) MISERLY

79. (C) **Timid** is the one who is easily frightened.

80. (D) **Repeat** is similar to the given word.

Reiterate: say something again or a number of times or to repeat something.

81. (B) **Option B**, is the most similar to the given word,

Nincompoop: a foolish or stupid person.

82. (C) **Pellucid:** translucently clear.

Murky: dark and gloomy, especially due to thick mist.

Thus, **Option C** is the antonym for the given word.

83. (B) **Adamant:** refusing to be persuaded or to change one's mind.

Flexible: capable of bending easily without breaking.

Thus, **Option B** is the antonym for the given word.

84. (C) **Option C**, depicts the right meaning of the given phrase

85. (D) **Option D**, depicts the right meaning of the given phrase.

86. (B) Father is the **doer** (Who does something) thus passive should not be used, if the doer had been someone else then passive could have been used however father is appreciating the efforts not the other way round that is he is being appreciated by someone. Thus, option B is correct answer.

87. (C) with surprise we use "at". So, **Option C** is correct choice.

88. (B) **Option B**, can best substitute the given phrase i.e. **Oncology** which is a branch of medicine that deals with the prevention, diagnosis, and treatment of cancer or tumor.

89. (D) **Option D**, can best substitute the given phrase i.e. **Zenith:** the time at which something is most powerful or successful.

90. (B) **leakage:** the accidental admission or escape of liquid or gas through a hole or crack.

91. (A) **Anesthetic** is correctly spelt which means An anesthetic is a drug to prevent pain during surgery.

92. (B) The Correct Sequence Is - **QRPS**

93. (D) The Correct Sequence Is - **RPSQ**

94. (A) **Option A** is correct choice.

95. (B) **Option B** is correct choice.

96. (B) According to the passage, **Option B** is correct choice.

97. (A) According to the passage, **Option A** is correct choice.

98. (B) According to the passage, **Option B** is correct choice.

99. (C) According to the passage, **Option C** is correct choice.

100. (D) According to the passage, **Option D** is correct choice.



SBI PO (PRE)

(Practice Test Paper)

REASONING ABILITY

DIRECTION (Q. 1-5):- Study the following information to answer the given questions.

Ten parcels K, L, M, N, O, P, Q, R, S, T are going to be delivered on two different dates 6 and 21 of five different months April, May, June, July and August. K is going to deliver on odd date of a month having 30 days. Only three parcels are delivered between K and P. O is delivered immediately before T and both are delivered in the same month. Only one parcel is delivered between T and N. N is delivered after T. Three parcels are delivered between R and Q. R is delivered before Q and in a month having 30 days. Q is delivered before L. M is delivered before S. More than one parcel delivered between M and K.

- Which among the following parcel is delivered on 6th May?
(A) K (B) M (C) S (D) T
(E) None of these
- How many parcels are delivered between parcel R and P?
(A) None (B) One (C) Two (D) Three
(E) More than three
- Which among the following parcel is delivered last?
(A) K (B) M (C) N (D) T
(E) Q
- Which among the following parcel is delivered immediately before K?
(A) P (B) M (C) N (D) T
(E) Q
- Four of the following are alike in a certain way so form a group, which of the following does not belong to that group?
(A) M (B) O (C) L (D) R
(E) K

Directions (Q. 6-10):- In the following question assuming the given statements to be true, find which of the conclusion among given conclusions is/are definitely true and then give your answers accordingly.

6. **Statements:** $P \geq K = T$; $J \geq W > U$; $T > V$; $V \geq J$

Conclusions:

- I. $U < J$ II. $K < V$ III. $V < P$
IV. $W \leq V$ V. $P = T$

- (A) Both conclusion I and II are true
(B) Only conclusion V is true
(C) Both conclusion III and IV are true
(D) Conclusion I, III and IV are true
(E) Only conclusion IV is true

7. **Statements:** $A > B \geq D$; $E > D$; $D > C$; $F = E$

Conclusions:

- I. $F \geq B$ II. $F > C$ III. $A > E$

- (A) Conclusions I and II are correct.
(B) Only conclusion III is incorrect.
(C) Conclusion II is correct.
(D) All conclusions are correct.
(E) Only conclusion III is correct.

8. **Statements:** $A = B \neq C$; $S > T$; $C < T$

Conclusions:

- I. $T > B$ II. $B > C$ III. $A < C$

- (A) Either conclusion II or III are correct.
(B) Only conclusion III is incorrect.
(C) Neither conclusion II nor III are correct.
(D) All conclusions are correct.
(E) Only conclusion III is correct.

9. **Statements:** $P = Q < R < S$; $T \geq U = S$; $V > T$

Conclusions:

- I. $P > U$ II. $V = U$ III. $R \leq V$
IV. $Q < V$

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

10. Statements: $X \leq Y \leq Z$; $P > Q > Z = X$; $P < R$

Conclusions:

I. $Y > P$ II. $Y = X$ III. $R > Q$

IV. $P > Y$

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

DIRECTIOIN (Q. 11-13):- Study the following information to answer the given questions.

There are eight family members in a family A, V, T, R, Q, W, X, Y of three generations. X is son of V, who is married to A. Y is the sister in law of W. Q is the father of R. R is the granddaughter of T. A is the mother-in-law of W. V has only one son and one daughter.

11. If T is the wife of L then how is T related to Y?

- (A) Sister (B) Mother-in-law
(C) father-in law (D) Mother
(E) Can't be determined

12. How is X related to Q?

- (A) Sister (B) Sister-in-law
(C) Brother-in law (D) Brother
(E) Can't be determined

13. How is V related to R?

- (A) Sister (B) Grandmother
(C) Brother-in law (D) Grandfather
(E) Can't be determined

DIRECTION (Q. 14-15):- Study the following information to answer the given questions.

Point G is 10m north of point A. Point B is 10m east of point A. Point C is 20m south of point B. Point D is 10m west of point C. Point E is 10m north of point D. Point F is 15m west of point E. Point H is 15m north of point F. Point K is 5m east of point H.

14. In which direction is point K with respect to point G?

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

15. If point Z is 10m east of point K, then point A is how far from point Z?

- (A) 10m (B) 5m (C) 15m (D) 20m
(E) None of these

Directions (Q. 16-20):- Study the given information and answer the questions that follow.

Eight people A, B, R, S, Z, C, D and E are sitting around a circular table, facing the center. Each of them is speaking a different language – Tamil, Hindi, Urdu, Marathi, Latin, Kanada, Punjabi and Gujarati, but not necessarily in the same order. B is sitting second to the left of C. The person speaking Gujarati is an immediate neighbour of C. Only one person sits between the person speaking Marti and A. The person speaking Hindi is on the immediate right of the person speaking Marti. E is second to the right of C. S is speaking Gujarati. R and Z are immediate neighbors. Neither R nor Z is speaking Marathi. The person speaking Latin is on the immediate left of B. The person speaking Kanada is second to the right of person speaking Hindi. The person speaking Punjabi is an immediate neighbor of the person speaking Marati. R is second to the right of the person speaking Tamil.

16. Who is second to the right of A?

- (A) B (B) R
(C) S (D) Z
(E) C

17. Who among the following speaks Punjabi?

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

18. What is the position of D with respect to the person speaking Gujarati?

- (A) Third to the left (B) Second to the right
(C) Second to the left (D) Third to the right
(E) Immediate right

19. Four of the following five are alike in a certain way based on the given arrangement and hence form a group. Which of the following does not belong to the group?

- (A) Tamil – S (B) Urdu – E
(C) Marathi – Z (D) Latin – D
(E) Kanada - C

20. Which of the following statements is true according to the given arrangement?

- (A) The person speaking Kanada is sitting second to the left of the person speaking Urdu.
(B) A is an immediate neighbour of the person speaking Latin.
(C) S sits exactly between B and R.
(D) Only four people sit between E and B.
(E) All of the given statements are true.

DIRECTION (Q. 21-24):- Study the following information carefully to answer the given questions.

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule. The following is an illustration of input and rearrangement.

Input: 67 32 51 11 5 48 96 55

Step I: 5 67 32 51 11 48 55 15

Step II: 0 5 32 51 48 55 15 13

Step III: 1 0 5 51 48 15 13 10

Step IV: 4 1 0 5 15 13 10 6

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

Input: 45 78 19 23 56 35 62 84

21. Which of the following is true regarding the position of 35 in step II?
(A) 4th from the right end (B) 3rd from the left end
(C) 6th from the left end (D) 5th from the right end
(E) None of these
22. What will the addition of the numbers which is forth from the right end in step II and 4th from the right end in step IV?
(A) 32 (B) 46 (C) 47 (D) 55
(E) None of these
23. Which of the following would be the difference of the numbers which is 2nd from right end in step IV and third from left end in Step II?
(A) 32 (B) 44 (C) 37 (D) 40
(E) None of these
24. Which of the following element will be 2nd to the left of 4th from the right end in step III?
(A) 2 (B) 56 (C) 1 (D) 8
(E) None of these
25. Three statements. You have to find out the data in which statement (s) is sufficient to answer the question and mark your answer accordingly.
Did Geeta go to Bank on a weekday?
I. The Bank does not work on weekends.
II. Geeta did not go to the Bank on Tuesday and Wednesday.
III. Geeta did not leave her house on Monday.
(A) Only I is sufficient
(B) Only II is sufficient
(C) Only III is sufficient
(D) II and III together are sufficient
(E) Data Insufficient

DIRECTION (Q. 26-30):- Study the following information to answer the given questions.

Eight persons A, B, C, D, E, F, G, H are sitting in a row such that four of them are facing north while four of them are facing south. D sits third to the left of F but none of them sits at an extreme end. D faces opposite direction of F and B sits second to the right of D. Only one person sits between H and E but neither of them is an immediate neighbor of F. Only two persons sit between H and G. A sits immediate right of G. A does not sit at an extreme end. Both the immediate neighbors of G faces same direction. Both the immediate neighbors of D faces opposite direction. H is facing north direction. B is facing same direction as F. Both the persons are sitting at the extreme end facing opposite direction to each other. C is facing same direction as A.

26. Who among the following sits second to the left of A?
(A) G (B) H (C) D (D) F
(E) None of these
27. How many persons are sitting between G and B?
(A) One (B) More than three
(C) Three (D) None
(E) Two
28. Which of the following pair sits at an extreme end?
(A) H, E (B) B, D (C) C, E (D) F, B
(E) None of these
29. Who among the following sits immediate left of F?
(A) E (B) C (C) D (D) G
(E) None of these
30. How many persons sit between H and C?
(A) One (B) More than three
(C) Three (D) None
(E) Two

DIRECTION (Q. 31-35):- Study the following information to answer the given questions.

Seven persons P, Q, R, S, T, U, V born in seven different years viz. 1973, 1984, 1989, 1993, 1995, 1999, 2005. (All the ages of the given persons have been calculated on base year 2018 and all the persons are considered to be born on same date of same month). P is 4 years younger to U. The difference between the ages of U and T is 6 years. The average of the ages of Q and T is 2 more than the twice of the average of the ages of V and R (average of the ages are considered in a whole number not in fraction). V is younger than R and T is younger than Q. S is not the oldest.

31. Who among the following is the youngest person?
(A) P (B) Q (C) R (D) V
(E) T

32. What is the difference between the ages of Q and R?
 (A) 20 years (B) 27 years
 (C) 21 years (D) 26 years
 (E) None of these
33. Who among the following born in year 1984?
 (A) P (B) Q (C) S (D) T
 (E) None of these
34. What is the sum of ages of V and P?
 (A) 47 years (B) 37 years
 (C) 45 years (D) 38 years
 (E) None of these
35. How many persons are older than T?
 (A) Four (B) Three (C) Two (D) One
 (E) None

QUANTITATIVE APTITUDE

DIRECTION (Q. 36-40):- Find the wrong number in the following number series.

36. 31, 53, 105, 182, 280, 391
 (A) 391 (B) 31 (C) 280 (D) 53
 (E) 105
37. 1, 1, 3, 23, 367, 11745
 (A) 11745 (B) None of these
 (C) 3 (D) 23
 (E) 367
38. 125, 127, 137, 163, 213, 296
 (A) 125 (B) 127 (C) 163 (D) 296
 (E) 213
39. 675, 338, 170, 86, 44, 23
 (A) 23 (B) 338 (C) 170 (D) 44
 (E) 675
40. 48, 62, 96, 224, 992, 7136
 (A) 48 (B) 62 (C) 224 (D) 992
 (E) 7136

DIRECTION (Q. 41-45):- What approximate value should come in place of the question mark (?) in the following question? (Note: You are not expected to calculate the exact value.)

41. 20.06% of 499 + 10.01% of 901 = ?
 (A) 150 (B) 210 (C) 190 (D) 180
 (E) 200
42. $\frac{249}{15} \times \frac{299}{18} \div \frac{14}{99} = ?$
 (A) 1890 (B) 1900 (C) 2070 (D) 1982
 (E) 1903

43. $(11.99)^2 - (8.01)^2 + (4.99)^2 = ?$
 (A) 150 (B) 125 (C) 100 (D) 105
 (E) 110
44. $4341.9823 + 18625.1372 + 6225.1689 + 3361.9218 = ?$
 (A) 32554 (B) 28136 (C) 32612 (D) 35218
 (E) 29628
45. $24.082 \times 9.964 \times 23.980 = ?$
 (A) 5720 (B) 5820 (C) 5760 (D) 5932
 (E) 5786
46. In a solution of water and sugar, the ratio of sugar to water is 3 : 5. If 30% of this solution is taken out and 5% of the initial quantity of solution is added as water to the remaining quantity of the mixture then find the new ratio of sugar and water in the solution.
 (A) 6 : 13 (B) 3 : 7 (C) 7 : 13 (D) 4 : 7
 (E) 1 : 2
47. A and B invest in the ratio of 3 : 5. After 6 months, C joins the business by investing some amount. At the end of the year, the profit share of B and C are equal. Find initial investment of A is what percent of the initial investment of C.
 (A) 24% (B) 36% (C) 60% (D) 45%
 (E) 30%
48. The ratio of speed of boat in still water to the speed of stream is 5 : 3. A boat takes total 12 hours to go 48 km in upstream and same distance in downstream. Find the speed of boat in still water.
 (A) 5 km/h (B) $7\frac{1}{2}$ km/h
 (C) 10 km/h (D) 15 km/h
 (E) $12\frac{1}{2}$ km/h
49. There pipes X, Y and Z can fill a tank in 12 minutes, 15 minutes and 18 minutes respectively. Only pipe Y is opened for the first 2.5 min. and then pipe Z is also opened. After 3.5 min. more pipe X is also opened. Find the approximate time taken to fill the tank?
 (A) 6 min (B) 8 min (C) 10 min (D) 5 min
 (E) 7 min
50. The simple interest received on a sum of Rs. 12,600 at the rate of 8% in T years is Rs. 5040. Find the CI received on the same sum in (T-3) years at the rate of $16\frac{2}{3}\%$ p.a. compounded annually.
 (A) Rs. 4550 (B) Rs. 4650
 (C) Rs. 4450 (D) Rs. 4750
 (E) Rs. 4800

Directions (Q. 51-55):- Study the following graphs carefully to answer the questions that follow.



51. Which of the statements are correct?
 I. Amount of profit earned by seller A and B in the year 2001 are same.
 II. Seller A earned lowest profit in the year 2002.
 III. Both the sellers earned same profit in two years.
 (A) Only I (B) Only II
 (C) Only III (D) All the above
 (E) None of these
52. What is the approximate percent decline in percent profit for Seller A from 2005 to 2006?
 (A) 20.45% (B) 15.36%
 (C) 16.67% (D) 10.56%
 (E) None of these
53. If in the year 2005, the total selling price for seller B is equal to total cost price of seller A, what is the ratio of selling prices?
 (A) 8 : 5 (B) 7 : 8 (C) 7 : 9 (D) 5 : 8
 (E) None of these
54. If the seller A sold 3000 items in the year 2004 bought at a price of Rs. 20 per item, how much profit did he earn?
 (A) Rs. 60000 (B) Rs. 15000
 (C) Rs. 63000 (D) Rs. 30000
 (E) None of these
55. If the amount of profit earned by Seller B was Rs. 57000, what was the selling price of all the items in the year 2001?
 (A) Rs. 142000 (B) Rs. 125000
 (C) Rs. 115000 (D) Rs. 162000
 (E) None of these
56. In a school, 65% of total students are passed in Math exam and 55% of total are passed in English exam while 55% are failed in both the exams. Find the probability of number of failed students.
 (A) $\frac{1}{5}$ (B) $\frac{3}{10}$ (C) $\frac{3}{8}$ (D) $\frac{1}{4}$
 (E) $\frac{1}{2}$

57. A cube of total surface area 1536 cm^2 is melted and re-casted into 'n' number of small cubes each of 96 cm^2 total surface area. Find the value of 'n'.

(A) 56 (B) 60
 (C) 64 (D) 72
 (E) 80

DIRECTION (Q. 58-60):- In the following questions two quantities are given for each question. Compare the numeric value of both the quantities and answers accordingly.

58. **Quantity I.** $12x^2 - 61x + 77 = 0$

Quantity II. $20x^2 - 91x + 99 = 0$

- (A) Quantity I > Quantity II
 (B) Quantity II > Quantity I
 (C) Quantity I \geq Quantity II
 (D) Quantity II \leq Quantity I
 (E) Quantity I = Quantity II or relation can't be established.

59. **Quantity I.** The average of the five consecutive odd numbers is 23. Then, find the difference between the square of largest and smallest odd numbers.

Quantity II. Find the value of x (Use approximation)

$$495.01 + 63.98\% \text{ of } 949.963 = 738.0 + x$$

- (A) Quantity I > Quantity II
 (B) Quantity II > Quantity I
 (C) Quantity I \geq Quantity II
 (D) Quantity II \leq Quantity I
 (E) Quantity I = Quantity II or relation can't be established

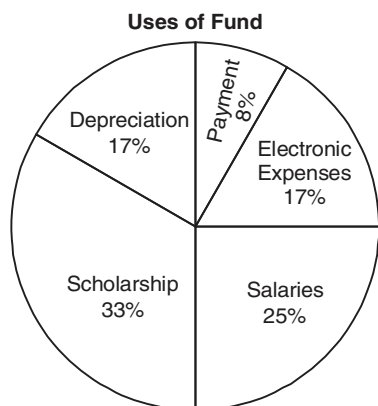
60. **Quantity I.** $10x^2 - 9x + 2 = 0$

Quantity II. $15x^2 - 11x + 2 = 0$

- (A) Quantity I > Quantity II
 (B) Quantity II > Quantity I
 (C) Quantity I \geq Quantity II
 (D) Quantity II \geq Quantity I
 (E) Quantity I = Quantity II or relation can't be established

Direction (61-65):- Study the following pie chart and table and answer the questions.

Sources of Fund of Organization	Fund (In Rs.)
Ministry of Ayush	899
NGO	4300
Other Sources	3289
Internal Sources	2996
Revenue from Operation	1200



61. What is the difference between the funds collected by the Ministry of Ayush and Revenue from Operation?
(A) 200 (B) 301 (C) 500 (D) 250 (E) 120
62. The company paid all the salaries from the fund collected from the NGO. Even after the payment of salaries, how much money is still left in the NGO for other payments?
(A) 1000 (B) 1129 (C) 450 (D) 890 (E) 230
63. Electronic payment has to be paid out of the other sources. Find what percentage of the fund of other sources will be used.
(A) 70% (B) 65.56% (C) 32% (D) 89% (E) 45%
64. What is the average of electronic expenses, salaries and depreciation?
(A) 2494.52 (B) 3200 (C) 2500 (D) 1000 (E) 2300
65. Find the ratio of funds used on Scholarship and the funds used on Payment and Salaries combined.
(A) 1 : 1 (B) 3 : 8 (C) 8 : 25 (D) 8 : 33 (E) 25 : 33

DIRECTION (Q. 66-70):- Study the passage and answer the questions given.

Data given below shows the total number of books available in the college library which is 24,000. Ratio of medical (BDS and MBBS) to non-medical books is 7:9. Out of the total medical books (BDS and MBBS), the number of books for MBBS are 10% more than the number of books available for BDS.

Non-medical books consist of books for management, engineering, Diploma and BSC courses. 36% of the total non-medical books are for Diploma and BSC courses and out of this, $44\frac{4}{9}\%$ are for BSC courses. The ratio of the

number of books for management to number of books for engineering courses is 21 : 27.

66. The number of books available for engineering course is how much more or less than the number of books available for BDS course.
(A) 120 (B) 140 (C) 160 (D) 170 (E) 180
67. Find the ratio of the total number of books available for MBBS and Diploma courses together to the total number of books available for management and engineering together?
(A) 205 : 216 (B) 216 : 205 (C) 26 : 27 (D) 23 : 24 (E) 209 : 216
68. The number of books available for management courses is what percent more or less than the number of books available for MBBS.
(A) $31\frac{1}{11}\%$ (B) 30% (C) $31\frac{2}{11}\%$ (D) $31\frac{3}{11}\%$ (E) $31\frac{4}{11}\%$
69. Total number of management and engineering books together is what percent of the total number of medical books in the library.
(A) $82\frac{2}{7}\%$ (B) $82\frac{4}{7}\%$ (C) $82\frac{3}{7}\%$ (D) $82\frac{1}{7}\%$ (E) $85\frac{5}{7}\%$
70. Find the difference between the total number of books for BDS and management courses together and the total number of books for engineering, BSC and Diploma courses together?
(A) 960 (B) 950 (C) 940 (D) 980 (E) 930

ENGLISH LANGUAGE

DIRECTION (Q. 71-75):- In the following questions two columns are given containing three sentences/phrases each. In first column, sentences/phrases are A, B and C and in the second column the sentences/phrases are D, E and F. A sentence/phrase from the first column may or may not connect with another sentence/phrase from the second column to make a grammatically and contextually correct sentence. Each question has five options, four of which display the sequence(s) in which the sentences/phrases can be joined to form a grammatically and contextually correct

sentence. If none of the options given forms a correct sentence after combination, mark (E), i.e. "None of these" as your answer.

71. Column (1):

- (A) What drove me towards taking up farming
- (B) My reason of not being there
- (C) I faced a lot of problems

Column (2):

- (D) Was a really big deal for me, to be acknowledged by expert agronomists
- (E) Was my love for plants, inculcated in me by my mother
- (F) I was told to produce the organic fertilizer using vegetable waste
- (A) C-E and B-F (B) A-F
- (C) B-E and B-F (D) A-E
- (E) None of these

72. Column (1):

- (A) Both the NNS and the NNM have recognised
- (B) Mandatory fortification with micro-nutrients
- (C) To simplify a complex issue,

Column (2):

- (D) The criticality of working collaboratively across Ministries.
- (E) The constructive role that the private sector must play in realizing the ambitious goals.
- (F) In the absence of coordination with industry
- (A) C-E and B-F (B) A-F
- (C) A-D and A-E (D) A-E
- (E) None of these

73. Column (1):

- (A) Production estimates were lower in the beginning of the season
- (B) The tissue-cultured seedlings of two dwarf hybrid varieties of areca nut developed by CPCRI
- (C) 600 seedlings of tall varieties can be planted on an acre

Column (2):

- (D) Better adapted to climate challenges
- (E) Given the acute shortage of skilled labourers for harvesting
- (F) Are likely to be commercially available to farmers from January next.
- (A) C-E and B-F (B) A-F
- (C) B-F (D) A-D
- (E) None of these

74. Column (1):

- (A) On the sectorial front, metal and PSU bank underperformed while
- (B) Healthcare, IT, tech and auto indices closed in the positive terrain
- (C) The NSE Nifty traded in the red for the major part of the session

Column (2):

- (D) Others have underperformed.
- (E) In sectoral terms, the BSE metal index emerged as the worst performer, diving 2.18%
- (F) IT and pharma gained owing to depreciation in INR.
- (A) C-D and B-F (B) A-F
- (C) B-E (D) A-D
- (E) None of these

75. Column (1):

- (A) Walmart also raised its annual earnings outlook and said
- (B) Adjusted earnings came to \$1.29 per commerce share in the second quarter ended
- (C) The growth was led by strong performance in grocery, apparel and seasonal merchandise

Column (2):

- (D) Results of tax cuts and an improving job market
- (E) It is on track to increase U.S. e-sales by 40 percent for the full year.
- (F) The company's stock has fallen around 9 per cent since the start of the year.
- (A) C-E and B-F (B) A-E
- (C) B-E (D) A-D
- (E) None of these

DIRECTION (Q. 76-80):- The following sentences form a paragraph. The second and fourth sentences of the paragraph are given. The rest of the sentences 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.

- P. But Bengal, the most electorally significant state of the three, has slipped out of its grasp.
- 2. Communal violence has broken out in several districts of Bengal, including districts that were homes to the Tagores
- Q. The Left, and its largest constituent, the CPI-M, as well as the Congress, must redefine their politics according to what is happening in Bengal today.
- 4. This indicates a complete collapse of the ideas and practice of the regimes that came to power in Bengal after Partition.
- R. The CPI-M still has relevance in Kerala, where it has a significant share of votes and seats, and in Tripura, where it has a hegemony on power.

S. Decades after the communal violence of the 1930s that engulfed many parts of pre-Partition Bengal and the Great Calcutta Killings of 1946

T. And the seat of the so-called Bengal Renaissance of the 19th century.

76. Which of the following should be the seventh sentence after rearrangement?
(A) S (B) T (C) Q (D) R
(E) P
77. Which of the following should be the sixth sentence after rearrangement?
(A) P (B) T (C) Q (D) S
(E) R
78. Which of the following should be the third sentence after rearrangement?
(A) Q (B) R (C) T (D) S
(E) P
79. Which of the following should be the fifth sentence after rearrangement?
(A) T (B) S (C) R (D) Q
(E) P
80. Which of the following should be the first sentence after rearrangement?
(A) P (B) Q (C) R (D) S
(E) T

DIRECTION (Q. 81-85):- Select the phrase/connector (it must be at the start) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

81. (I) scientists have used a synthetic polymer called resol.
(II) Scientists now have created an artificial wood that has the weblike structure similar to natural wood or lignin.
(i) by using a synthetic polymer
(ii) synthetic polymer being used
(iii) while using synthetic polymer
(A) only (i) and (ii) (B) only (ii) and (iii)
(C) only (i) (D) only (i) and (iii)
(E) none of these
82. (I) ISRO Chairman K. Sivan spoke first time on issues raised about the 5,700-kg high throughput satellite.
(II) he justified ISRO's unprecedented decision to recall the satellite midway between its reaching the French port and the launch.
(i) speaking for the first time
(ii) although speaking
(iii) speaking however
(A) (i) and (ii) both (B) only (i)
(C) only (iii) (D) (iii) and (i) both
(E) none of these

83. (I) Holmes stood up in the cave with excitement only to bang his head on the cave's roof.
(II) According to Coleridge much of which was, made up of "the roots of old trees".
(i) in his excitement
(ii) standing with excitement
(iii) being in the cave
(A) (i) and (ii) both (B) only (i)
(C) only (iii) (D) (iii) and (i) both
(E) none of these
84. (I) Mr. Vajpayee didn't find the numbers for his 13-days old government in 1996 so he resigned on the floor of the House.
(II) he made a mark before he left with his standout speech. "Governments come and go and parties are born and disappear. Above it all, the country must stay shining, its democracy immortal."
(i) After failing to find the
(ii) while he was failing to find the
(iii) before failing to find the no
(A) (i) and (ii) both (B) only (i)
(C) only (iii) (D) (iii) and (i) both
(E) none of these
85. (A) Emergency measures have been announced by the Maharashtra government
(B) Tackle the widespread pink bollworm (PBW) infestation in parts of the State.
(i) The Maharashtra government has announced
(ii) Announcing emergency measures to
(iii) To tackle the widespread pink bollworm (PBW) infestation
(A) Only (i) is correct
(B) Only (iii) is correct
(C) Both (i) and (iii) are correct
(D) Both (i) and (ii) are correct
(E) None is correct

DIRECTION (Q. 86-90):- In the following sentence, a part 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'.

86. The Prince brought Niccolò Machiavelli a reputation as an atheist and a immoral skeptic.
A. an immoral cynic
B. an unscrupulous cynic
C. a immoral cynic
(A) Only A (B) Only B
(C) Only C (D) Both A and B
(E) No improvement

87. Under its impact, heavy to very heavy rainfall is **likely to lash a several place** in Rayagada, Kalahandi, Koraput and Nabarangpur districts
- A. likely to lash several places
B. alike to lashed several places
C. likely in lashing several places
(A) Only A (B) Only B
(C) Only C (D) Both A and C
(E) No Improvement
88. These tragic incidents **have had an immediate effect**.
- A. had an immediate affect
B. has an immediate effect
C. have an immediate affect
(A) Only A (B) Only B
(C) Only C (D) Both A and C
(E) No Improvement
89. The higher the average savings rate, the **highest would be** the growth rate, for a given level of output.
- A. High would be
B. Higher would be
C. Higher should been
(A) Only A (B) Only B
(C) Both B and C (D) Both A and C
(E) No improvement
90. Additional public debt and increases in government spending seem **to be reduce** the real growth rate.
- A. To be reducing
B. To reduce
C. To be reduced
(A) Both A and B (B) Only B
(C) Only A (D) Both B and C
(E) No improvement

DIRECTION (Q. 91-100):- Read the following passage carefully and answer the questions given below it.

Paragraph 1: The Partition and the bloodletting that accompanied our Independence took up much of the energy of our founders. An opinion piece by an unnamed Indian official in the October 1952 issue of Foreign Affairs magazine describes the challenge: "In its [Partition's] wake came the immense task of organizing, within a few weeks, the movement of no less than 6,000,000 refugees, of improvising arrangements for their immediate relief, and devising plans for their permanent resettlement and rehabilitation. When was a 'refugee problem' of this magnitude set before an untried government in the very first days of its existence and solved with equal expedition and success?" There was no significant foreign assistance to deal

with a refugee crisis that was second in scale only to that generated by World War II. While presenting the first Budget of independent India on November 26, 1947, Finance Minister R.K. Shanmukham Chetty noted that the immediate impact of the Partition's "tragic developments has been to divert the attention of the Government almost completely from normal activities".

Paragraph 2: The Partition was an unwanted addition to an already full plate of immense problems. Most of India's 350 million people then lived in staggering poverty. One of the biggest problems was that of food, or the lack thereof. The Bengal famine of 1943, which claimed three million lives, was still fresh in memory. In his maiden budget speech, Chetty noted that India's "food position has continued to cause grave anxiety both to the Provincial Governments and the Central Government". Writing in 1958, more than 10 years after Independence, the economist John Kenneth Galbraith was of the view that India's villages, where over 80% of Indians lived, were "preoccupied, with the production of food". Galbraith noted that "Indian economic life as a whole" was mostly about food production. To address inadequate food production, our first government focused on expanding India's irrigation capacity. Chester Bowles, an American diplomat, noted in an opinion piece that India embarked on creating three large dam systems (Damodar, Hirakud and Bhakra-Nangal) that had an irrigation capacity 70% more than that of the Grand Coulee (in the U.S. state of Washington), which was at that time the largest irrigation system in the world. The breathtaking ambition of such an irrigation system at a time of deep uncertainties and insecurities is a marvel in itself.

Paragraph 3: Be that as it may, our founders were visionary and understood the need for balanced development. While today we keenly observe the ups and downs of the Index of Industrial Production (IIP), India imported 90% of industrial goods around the time of Independence. The Five-Year Plans that many mock today helped India's industrial sector grow by an average of 7% over the 1950-65 period. The decline under the British was being reversed even as the basic building blocks of a new Socio-economic order were being put in place. In the 50 years before Independence, India's GDP growth averaged about 0.9% per annum. During the first three Five-Year Plans, it averaged 4%. In 2018, we can say that 4% was low and that our founders were ineffective. Who in the year 1900 could imagine that India would grow at 4% a year over a 15-year stretch? In those 15 years (1950-1965), India's average GDP per capita growth rate was almost 20 times that achieved during the 1900-47 time period.

Paragraph 4: We can debate the quality of education in India but must also keep in mind that when India became free, the literacy rate was just 12%. The current government takes victory laps after reportedly electrifying 18,000 villages even

as it whitewashes the fact that when independent India was born, only 0.2% were electrified. For those of us who want India to become truly great, developing an understanding of where India came from is essential. Otherwise, with the benefit of hindsight, we can mindlessly criticize past efforts and be distracted from our current context. After all, with all of the knowledge and expertise available in 21st century India, the current Prime Minister ended up enacting a disastrous economic policy of demonetization that his predecessor described as “organized loot and legalized plunder”.

91. What is the significant crisis that India had to deal with during the time of Partition?

- (A) To remove the anxiety caused by scarcity of water.
- (B) To lay the strong foundation of literacy rate.
- (C) To devise the Five-Year effective plan policy.
- (D) Devising plans for permanent resettlement and rehabilitation of a huge number of refugees.
- (E) All of these.

92. What was the focus of the first government of India at the time of deep uncertainties and securities?

- (A) To improvise the economic policy during the time of Partition.
- (B) Ensuring time-bound creation of world class infrastructure in the country.
- (C) For providing adequate food production, it focused on increasing its irrigation capacity.
- (D) Investing into renewable energy resources.
- (E) Capital investment for diagnostic facilities, thus catering to a greater proportion of population.

93. How did the Five Year Plan proved to be a basic building block during the 1950's period?

- (A) at that time “Indian economic life as a whole” was mostly about food production.
- (B) the Government of India set up new partnerships with various organizations to facilitate various policies.
- (C) it marked improvement in living standards.
- (D) it helped India's industrial sector grow by an average of 7% over the 1950-65 period.
- (E) All of these.

94. Which of the statement is definitely false according to the passage?

- (A) When India became free, the literacy rate was just 12%.
- (B) The creation of three dams at the time of Independence was a breathtaking ambition.
- (C) While today we keenly observe the ups and downs of IIP, India imported 90% of industrial goods around the time of Independence.

(D) In those 15 years (1900-1947), India's average GDP per capita growth rate was almost 20 times that achieved during the 1950-65-time period.

(E) None of these.

95. In what way has author echoed his view related to demonetization regarding current and previous government? (Ambiguous language)

- (B) Approves of it in a good way to benefit common public and bankers.
- (C) Condemns it and terms it as a complete disastrous economic policy.
- (D) The author is gleeful as the gains demonetization has brought to the common man.
- (E) Censures it as the previous government described it as legalized offering.

(A) Mixed views through industrial sector's up gradation and decline.

96. Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage - **Immense**

- (A) Diminutive
- (B) Prodigious
- (C) Miniature
- (D) Slender
- (E) Insignificant

97. Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage - **Expedition**

- (A) Halt
- (B) Hindrance
- (C) Blockage
- (D) Excursion
- (E) Deferment

98. Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage - **Staggering**

- (A) Discouraging
- (B) Unremarkable
- (C) Eye-popping
- (D) Tiny
- (E) Insignificant

99. Choose the word which is the OPPOSITE in meaning as the word printed in bold as used in the passage - **Embarked**

- (A) Landed
- (B) Initiated
- (C) Commenced
- (D) Inaugurated
- (E) Developed

100. Choose the word which is the OPPOSITE in meaning as the word printed in bold as used in the passage - **Plunder**

- (A) Pillage
- (B) Sack
- (C) Deliver
- (D) Despoil
- (E) Ravage

ANSWER KEY

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

HINTS & SOLUTION

1.	Months Dates	6th	21st
	April (30)	R	P
	May (31)	M	S
	June (30)	Q	K
	July (31)	O	T
	August (31)	L	N

1. (B)
2. (A)
3. (C)
4. (E)
5. (E)

(6 – 10)

6. (D) On combining
 $P \geq K = T \geq V \geq J \geq W > U$
 I. $U < J$ (True) II. $K < V$ (False)
 III. $K < V$ (False) IV. $W \leq V$ (True)
 V. $P = T$ (False)

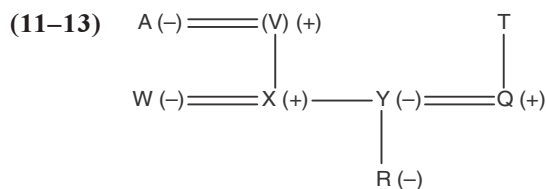
7. (C) On combining
 $A > B \geq D > C; F \leq E > D > C$
 I. $F \geq B$ (False) II. $F > C$ (True)
 III. $A > E$ (False)

8. (A) On combining
 $S > T > C; C \neq A = B$
 I. $T > B$ (False) II. $B > C$ (False)
 III. $A < C$ (False)

9. (D) On combining
 $P = Q < R < S = U \leq T < V$

- I. $P > U$ (False) II. $V = U$ (False)
 III. $R \leq V$ (False) IV. $Q < V$ (True)

10. (C) On combining $X \leq Y \leq Z = X; R < P > Q > Z = X$
 I. $Y > P$ (False) II. $Y = X$ (False)
 III. $R > Q$ (True) IV. $P > Y$ (True)

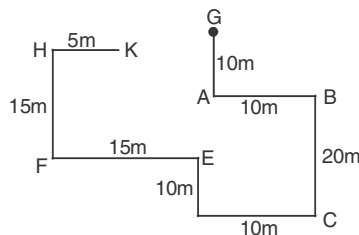


11. (B)

12. (C)

13. (D)

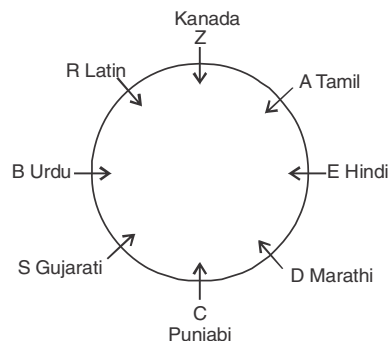
(14 – 15)



14. (A)

15. (B)

(16 – 20)



16. (B)

17. (D)

18. (B)

19. (C)

20. (A)

(21 – 24)

	45	78	19	23	56	35	62	84
Step I	8	45	78	23	56	35	62	12
Step II	1	8	45	56	35	62	12	15
Step III	2	1	8	45	56	12	15	8
Step IV	1	21	8	12	15	8	11	

21. (A)

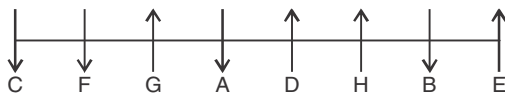
22. (C)

23. (C)

24. (D)

25. (E)

(26 – 30)



26. (B)

27. (C)

28. (C)

29. (D)

30. (B)

(31 – 35) Years	Ages	Persons
1973	45	Q
1984	34	S
1989	29	U
1993	25	P
1995	23	T
1999	19	R
2005	13	V

31. (D)

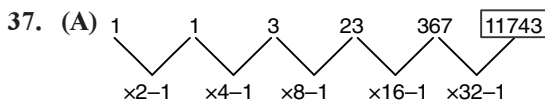
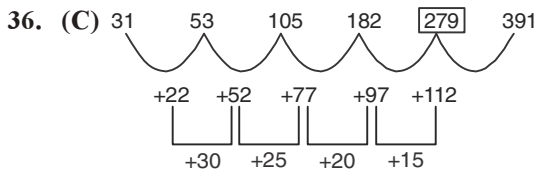
32. (D)

33. (C)

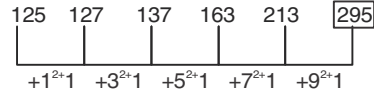
34. (D)

35. (A)

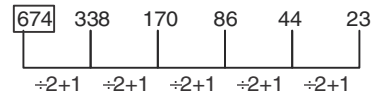
(36 – 40)



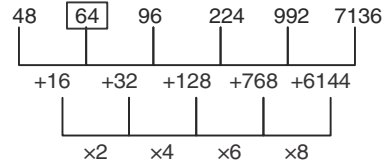
38. (D)



39. (E)



40. (B)



(41 – 45)

41. (C) ? \approx 20% of 500 + 10% of 900

$$? \approx 100 + 90 \approx 190$$

42. (D) $\frac{249}{15} \times \frac{299}{18} \div \frac{14}{99} = ?$

$$\frac{252}{15} \times \frac{300}{18} \times \frac{99}{14} = ?$$

$$? \approx 1980$$

43. (D) Approximate

$$? \approx (12)^2 - (8)^2 + (5)^2$$

$$? \approx 144 - 64 + 25$$

$$? \approx 105$$

44. (A) 4341. 9823 + 18625. 1372 + 6225. 1689 + 3361 . 9218 = ?

$$= ? = 32554.2102$$

$$\approx 32554$$

45. (C) ? \approx 24 \times 10 \times 24

$$? \approx 5760$$

46. (C) Let the initial quantity of Solution be x lit.

$$\frac{\text{Sugar}}{\text{Water}} = \frac{\frac{x \times 3}{8} - \frac{30}{100} \times \frac{3}{8}}{\left(\frac{x \times 5}{100} - \frac{30x}{100} \times \frac{5}{8} \right) + \frac{5x}{100}}$$

$$= \frac{21x \times 80}{80 \times 39x} = 7 : 13$$

47. (E) A B C

$$3x \times 12 \quad 5x \times 12 \quad y \times 6$$

$$36x \quad 60x \quad 6y$$

$$60x = 6y = y = 10x$$

$$\text{Required \%} = \frac{3x}{10x} \times 100 \Rightarrow 30\%$$

48. (E) Speed of boat in still water be $5x$ km/hr.

Speed of stream be $3x$ km/hr.

$$\frac{48}{8x} + \frac{48}{2x} = 12$$

$$= \frac{48+192}{8x} = 12$$

$$x = 2.5$$

Speed of boat in still water = $5x = 12.5$ km/hr.

49. (B)

	Time	Efficiency
X	12	15
Y	15	12
= 180 Unit (Capacity of Tank)		
Z	18	10

In 2.5 min = $2.5 \times 12 = 30$ unit

In 3.5 min = $3.5 \times (12 + 10) = 77$ unit

Total time taken to fill the tank

$$= 2.5 + 3.5 + \frac{180-107}{37} \approx 8 \text{ min}$$

50. (A) $SI = \frac{P \times R \times T}{100}$

$$T = \frac{5040 \times 100}{12600 \times 8} = 5 \text{ years}$$

Amount in 2 year at CI

$$= 12600 \times \frac{7}{6} \times \frac{7}{6} = \text{Rs. } 17150$$

CI = Rs. 17150 – Rs. 12600

= Rs. 4550

51. (E)

52. (C) Percent decline in Profit

$$\% = \frac{60-50}{60} \times 100$$

$$\Rightarrow 16.67\%$$

53. (D) Let the total selling Price for seller B is

Rs. x

\therefore C.P for seller A = Rs. x

Profit % of seller A = 60%

\therefore S.P for seller A = Rs. $1.6x$

$$\therefore \text{Required Ratio } \frac{x}{1.6x} = \frac{5}{8}$$

5 : 8

54. (D) Total C.P = Rs. (3000×20)

= Rs. 60000

Total Profit = 50%

Total S.P = 1.50×60000

= Rs. 90000

He earned = $90000 - 60000$

= 30000

55. (E) Profit % = 45%

Profit = Rs. 57000

$$\frac{\text{Profit \%}}{\text{Profit \%}} \times 100 = \frac{57000}{45} \times 100$$

= Rs. 126666.67

\therefore S.P = CP + Profit = $126666.67 + 57000$

\approx Rs. 183667

56. (D) Total Passed % $65\% + 55\% - 45\% = 75\%$

Failed % = 25%

$$\text{Probability} = \frac{1}{4}$$

57. (C) Surface area of Cube = $6(\text{side})^2$

$$\text{Side of bigger cube} = a = \sqrt{\frac{1536}{6}}$$

= 16cm

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$$\text{Side of smaller Cube} = \sqrt[3]{\frac{96}{6}} = 4\text{cm}$$

$$n = \frac{\text{Volume of bigger cube}}{\text{Volume of one smaller cube}}$$

$$= \frac{16 \times 16 \times 16}{4 \times 4 \times 4} = 64$$

(58 –60)

$$58. \text{ (E) Quantity I} = x = \frac{11}{4} \text{ or } \frac{7}{3}$$

$$\text{Quantity II} = x = \frac{11}{4} \text{ or } \frac{9}{5}$$

59. (A) Quantity I

Five Consecutive Odd

No. be $x - 4, x - 2, x, x + 2$ & $x + 4$

$$= x - 4 + x - 2 + x + x + 2 + x + 4$$

$$= 23 \times 5$$

$$x = 23$$

$$\text{Required difference} = (27)^2 - (19)^2 = 368$$

$$\text{Quantity II. } x = 495 + 64 \times \frac{950}{100} - 738 = 365$$

$$60. \text{ (C) Quantity I} : x = \frac{2}{5} \text{ or } \frac{1}{2}$$

$$\text{Quantity II} : x = \frac{1}{3} \text{ or } \frac{2}{5}$$

(61 – 65)

61. (B) Fund collected from ministry of Ayush = 899

Fund collected from revenue from operation 1200

$$= 1200 - 899 = 301$$

62. (B) Total fund collected = $899 + 4300 + 3289 + 2996 + 1200 = 12684$

Amount required for the payment of salaries = 25% of 12684 = 3171

Total Fund NGO = 4300

∴ After Payment of

Salaries from NGO,

balance in NGO = $4300 - 3171$

$$= 1129$$

63. (B) Total fund collected = $899 + 4300 + 3289 + 2996 + 1200 = 12684$ Electrnoic Payment = $12684 \times 17\% = 2156.28$

Total Fund collected from other sources = 3289

$$= (2156.28/3289) \times 100$$

$$= 65.56\%$$

64. (A) Sum of (Electronic expenses + Salaries + Deprecation)

$$= 17\% + 25\% + 17\% \text{ of } 12684$$

$$= \frac{59}{100} \times 12684 = 7483.56$$

$$\text{Required Average} = \frac{7483.56}{3} = 2494.52$$

65. (A) Required Ratio = 33% of total Fund : (25% + 8%) of Total fund

$$= 33 : 33 = 1 : 1$$

(66– 70)

$$66. \text{ (B) No. of Medical Books} = \frac{24000 \times 7}{16} = 10,500$$

No of Non-Medical Books

$$= 24,000 - 10,500 = 13,500$$

$$\text{No. of Books for MBBS} = \frac{10,500}{210} \times 110 = 5500$$

$$\text{No. of Books For BDS} = 10500 - 5500 = 5000$$

$$\text{No. of Books for BSC} = 13,500 \times \frac{36}{100} \times \frac{4}{9} = 2160$$

$$\text{No. of Books for Diploma} = 13,500 \times \frac{36}{100} - 2160$$

$$= 2700$$

$$= 13,500 - (2160 - 2700)$$

$$= 8640$$

$$\text{No. of Books Management} = 8640 \times \frac{21}{48} = 3780$$

No. of Books Enginnering

$$= 8640 - 3780 = 4860 = 140$$

$$67. \text{ (A) Required Ratio} = \frac{(5500 + 2700)}{(3780 + 4860)} = \frac{205}{216}$$

$$68. \text{ (D) Required \%} = \frac{(5500 - 3780)}{5500} \times 100$$

$$= 31 \frac{3}{11} \%$$

$$69. \text{ (A) Required \%} = \frac{8640}{10500} \times 100$$

$$= \frac{576}{7} \% = 82 \frac{2}{7} \% \%$$

70. (C) Required Difference

$$= (4860 + 2160 + 2700) - (5000 + 3780)$$

$$= 9720 - 8789 = 940$$

71. (D) Only combination of sentences (A) and (E) makes a grammatically and contextually correct sentence. So, **Option D** is the correct answer.
72. (C) A-D and A-E make the meaningful sentences while other are grammatically and contextually incorrect. So, **Option C** is the correct answer.
73. (C) Only combination of sentences (B) and (F) makes a grammatically and contextually correct sentence. So, **Option C** is the correct answer.
74. (B) Only combination of sentences (A) and (F) makes a grammatically and contextually correct sentence. So, **Option B** is the correct answer.
75. (B) Only combination of sentences (A) and (E) makes a grammatically and contextually correct sentence. So, **Option B** is the correct answer.
76. (E) The Final rearrangement will be **S2T4QRP**. So, **SEVENTH** sentence after rearrangement is **P**.
77. (E) The Final rearrangement will be **S2T4QRP**. So, **SIXTH** sentence after rearrangement is **R**.
78. (C) The Final rearrangement will be **S2T4QRP**. So, **THIRD** sentence after rearrangement is **T**.
79. (D) The Final rearrangement will be **S2T4QRP**. So, **FIFTH** sentence after rearrangement is **Q**.
80. (D) The Final rearrangement will be **S2T4QRP**. So, **FIRST** sentence after rearrangement is **S**.
81. (C) **Option C** is the correct answer.
"By using a synthetic polymer called resol, scientists have now created an artificial wood that has the web like structure similar to natural wood or lignin."
82. (B) **Option B** is the correct answer.
"Speaking for the first time on issues raised about the 5,700-kg high throughput satellite, he justified ISRO's unprecedented decision to recall the satellite midway between its reaching the French port and the launch."
83. (B) **Option B** is the correct answer.
"In his excitement, Holmes stood up in the cave only to bang his head on the cave's roof, much of which was, according to Coleridge himself, made up of "the roots of old trees".
84. (B) **Option B** is the correct answer.
"After failing to find the numbers for his 13-day old government in 1996, Mr. Vajpayee resigned on the floor of the House but not before leaving a mark with his standout speech. "Governments come and go and parties are born and disappear. Above it all, the country must stay shining, its democracy immortal."
85. (C) **Option C** is the correct choice for the given question.
86. (D) The underlined part of the sentence is grammatically incorrect. Vowels should be preceded by 'an'. Both **immoral** and **unscrupulous** mean the same, i.e. not conforming to accepted standards of morality. So, **Option D** is correct answer.
87. (A) **Likely** is an adverb that means 'probably' so its use is correct. But, several is used for plural numbers. So the use of 'a several place' is wrong. It should be 'several places' only. So, **Option A** is correct answer.
88. (E) No improvement is needed in this sentence. So, **Option E** is correct answer.
89. (B) "**Higher would be**" should be used in place of "**highest would be**". So, **Option B** is correct answer.
90. (A) "**to be reducing**" should be used in place of "**to be reduce**". So, **Option A** is correct answer.
91. (D) According to the passage, **Option D** is right answer.
92. (C) According to the passage, **Option C** is right answer.
93. (D) According to the passage, **Option D** is right answer.
94. (D) According to the passage, **Option D** is right answer.
95. (B) According to the passage, **Option B** is right answer.
96. (B) **Option B** is most similar to the given word.
Immense - enormous.
Prodigious - the same.
97. (D) **Option D** is most similar to the given word.
Expedition - promptness or speed in doing something.
Excursion means the same.
98. (C) **Option C** is most similar to the given word.
Staggering - deeply shocking.
Eye-popping - the same.
99. (A) **Option A** is antonym for the given word.
Embarked - begin (a course of action).
Landed is the opposite of the given word.
100. (C) **Option C** is antonym for the given word.
Plunder - loot.
Deliver is the opposite of the given word.

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