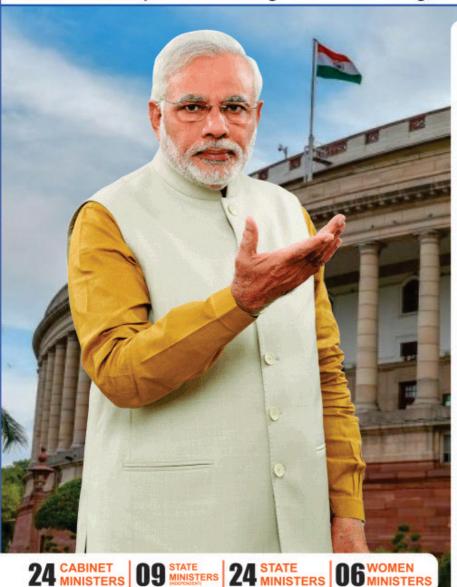


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## **MODI'S NEW TEAM**























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Final Selections in SSC CGL Exam

13500+

Selected in FCI/LIC & State Jobs

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(03-06-2019)	
Repo Rate	6.00%
Reverse Repo Rate	5.75%
Marginal Standing Facility Rate	6.25%
Statutory Liquidity Ratio	19.00%

IMPORTANT RATES

New Batches Starting for

4%

6.25%

Cash Reserve Ratio

Bank Rate

**SBI PO & CLERK: 13th & 17th June 19 SSC CGL: 17th July 19** 

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#### **IMPORTANT DAYS IN JUNE**

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

#### **IMPORTANT DAYS IN JULY**

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

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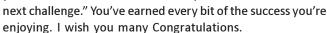
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# Success Story

Name: Manisha

Education: Graduation
Final Selection: Canara Bank
Examination Name: IBPS Clerk

**IBT:** "You have the caliber to do whatever you can dream. I hope you feel proud of yourself and self-assured to rise to your



Manisha: Thank you, sir.

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

Manisha: 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.

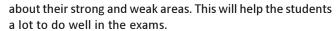
**IBT:** What was your future plan before joining the Institute? **Manisha:** Sir, I always wanted to join a government job. After completing my studies, I thought of joining the best institute to prepare for my ultimate dream. I have taken some government exams during my graduation but I analysed that 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?

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

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

Manisha: 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 came to know



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

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

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

Manisha: 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?

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

IBT: Who would you attribute your success to?

Manisha: 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?

Manisha: 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!

Manisha: Thank you very much, sir!

#### **Precious Words**

"The greatest weapon against stress is our ability to choose one thought over another."

## I B T

#### **LOKSABHA ELECTION RESULTS & MODI CABINET-2019**

The Election Commission (EC) on Friday officially declared that the The BJP had contested 436 seats in this Lok Sabha election. In the 303 seats where its candidates won, the average number of votes was 6.35 lakh.

#### LOK SABHA ELECTION RESULTS 2019 ACCORDING TO ECI WEBSITE

Party-wise result 17th Lok Sabha Election Result - 2014 vs 2019 (BJP - INC - BSP - AITC - Others)

Party	2014		2019	
	Total seats	Vote share	Total seats	Vote share
Bharatiya Janata Party (BJP)	282	31.00%	303	37.38%
Indian National Congress (INC)	44	19.31%	52	19.55%
Bahujan Samaj Party (BSP)	0	4.14%	10	3.63%
All India Trinamool Congress (AITC)	34	3.84%	22	4.07%
Others	183	41.71%	155	35.38%

#### PARTY-WISE WINNING LOKSABHA SEAT -2019

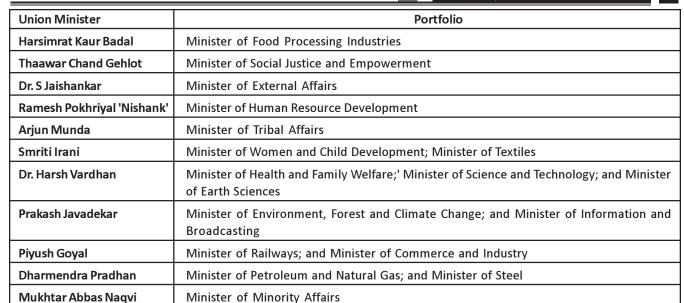
Party	Won	Leading	Total
Aam Aadmi Party	1	0	1
AJSU Party	1	0	1
All India Anna Dravida Munnetra Kazhagam	1	0	1
All India Majlis-E-Ittehadul Muslimeen	2	0	2
All India Trinamool Congress	22	0	22
All India United Democratic Front	1	0	1
Bahujan Samaj Party	10	0	10
Bharatiya Janata Party	302	1	303
Biju Janata Dal	12	0	12
Communist Party of India	2	0	2
Communist Party of India (Marxist)	3	0	3
Dravida Munnetra Kazhagam	23	0	23
Indian National Congress	52	0	52
Indian Union Muslim League	3	0	3
Jammu & Kashmir National Conference	3	0	3
Janata Dal (Secular)	1	0	1
Janata Dal (United)	16	0	16

B	

Party	Won	Leading	Total
Jharkhand Mukti Morcha	1	0	1
Kerala Congress (M)	1	0	1
Lok Jan Shakti Party	6	0	6
Mizo National Front	1	0	1
Naga Peoples Front	1	0	1
National People's Party	1	0	1
Nationalist Congress Party	5	0	5
Nationalist Democratic Progressive Party	1	0	1
Revolutionary Socialist Party	1	0	1
Samajwadi Party	5	0	5
Shiromani Akali Dal	2	0	2
Shivsena	18	0	18
Sikkim Krantikari Morcha	1	0	1
Telangana Rashtra Samithi	9	0	9
Telugu Desam	3	0	3
Yuvajana Sramika Rythu Congress Party	22	0	22
Other	8	0	8
Total	541	1	542

#### **CABINET MINISTERS**

Union Minister	Portfolio
Narendra Modi	Prime Minister, Ministry of Personnel, Public Grievances and Pensions; Department of Atomic Energy; Department of Space; All important policy issues; and All other portfolios not allocated to any Minister
Rajnath Singh	Minister of Defence
Amit Shah	Minister of Home Affairs
Nitin Gadkari	Minister of Road Transport and Highways; and Minister of Micro, Small and Medium Enterprises
D. V. Sadananda Gowda	Minister of Chemical and Fertilizers
Nirmala Sitharaman	Minister of Finance; and Minister of Corporate Affairs
Ramvilas Paswan	Minister of Consumer Affairs, Food and Public Distribution
Narendra Singh Tomar	Minister of Agriculture and Farmers Welfare; Minister of Rural Development; and Minister of Panchayati Raj
Ravi Shankar Prasad	Minister of Law and Justice; Minister of Communications; and Minister of Electronics and Information Technology



#### MINISTERS OF STATE (INDEPENDENT CHARGE)

Minister of Skill Development and Entrepreneurship

Minister of Heavy Industries and Public Enterprise

Minister of Jal Shakti

Minister of Animal Husbandry, Dairying and Fisheries

Minister of Parliamentary Affairs; Minister of Coal; and Minister of Mines

Santosh Kumar Gangwar	Minister of State (Independent Charge) of the Ministry of Labour and Employment.
Rao Inderjit Singh	Minister of State (Independent Charge) of the Ministry of Statistics and Programme Implementation; and Minister of State (Independent Charge) of the Ministry of Planning
Shripad Yesso Naik	Minister of State (Independent Charge) of the Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH); and Minister of State in the Ministry of Defence.
Dr. Jitendra Singh	Minister of State (Independent Charge) of the Ministry of Development of North Eastern Region; Minister of State in the Prime Minister's Office; Minister of State in the Ministry of Personnel, Public Grievances and Pensions; Minister of State in the Department of Atomic Energy; and Minister of State in the Department of Space.
Kiren Rijiju	Minister of State (Independent Charge) of the Ministry of Youth Affairs and Sports; and Minister of State in the Ministry of Minority Affairs.
Prahalad Singh Patel	Minister of State (Independent Charge) of the Ministry of Culture; and Minister of State (Independent Charge) of the Ministry of Tourism.
Raj Kumar Singh	Minister of State (Independent Charge) of the Ministry of Power; Minister of State (Independent Charge) of the Ministry of New and Renewable Energy; and Minister of State in the Ministry of Skill Development and Entrepreneurship.
Hardeep Singh Puri	Minister of State (Independent Charge) of the Ministry of Housing and Urban Affairs; Minister of State (Independent Charge) of the Ministry of Civil Aviation; and Minister of State in the Ministry of Commerce and Industry.
Mansukh L. Mandaviya	Minister of State (Independent Charge) of the Ministry of Shipping; and Minister of State in the Ministry of Chemicals and Fertilizers.

Pralhad Joshi

**Arvind Sawant** 

Giriraj Singh

Dr. Mahendra Nath Pandey

Gajendra Singh Shekhawat





#### **MAY 2019**

## INDIA TO HAVE DEFENCE CYBER AGENCY IN MAY



- In order to boost its capabilities to tackle threats emanating from hackers India is going to have Defence Cyber Agency (DCA).
- It include a lot of existing capability from the armed forces that will help tackle threats in the cyber domain and will also have the elements of DRDO working in it.
- One of the top Army officers, Eastern Army Commander Lt Gen MM Naravane had recently stated that the units of the Cyber agency will be spread across the country.

# ARUNACHALAM MURUGANANTHAM, CREATOR OF LOW-COST SANITARY NAPKINS, NAMED IN FORTUNE'S WORLD LEADERS LIST

- Coimbatore based Arunachalam Muruganantham, inventor of a low-cost sanitary napkins, has been featured on Fortune magazine's list of world's 50 greatest leaders. He was also awarded a Padma Shri in 2016 for his initiative.
- ❖ Bill and Melinda Gates top the list for the work of their charitable organisation Bill & Melinda Gates Foundation.
- ❖ To bridge the gap, social entrepreneur Muruganantham invented a machine in 2004 that turns cellulose into low-cost sanitary napkins a huge boon for the India women.

#### IIT MADRAS TEAM DEVELOPS EASY OCR SYSTEM FOR NINE INDIAN LANGUAGES

- IIT Madras has, over the last decade, developed a unified script for nine Indian languages, named the Bharati script.
- The team has now gone a step further since developing the script: it has developed a method for reading documents in Bharati script using a multi-lingual optical character recognition (OCR) scheme.
- The team has also created a finger-spelling method that can be used to generate a sign language for hearing-impaired persons.

#### SEBI BARS NSE FROM SECURITIES MARKET FOR 6 MONTHS IN CO-LOCATION CASE

- The Securities and Exchange Board of India (Sebi) directed the National Stock Exchange (NSE) to disgorge Rs 625 crore, along with interest at 12 per cent per annum since 2014.
- ♦ The regulator also barred the exchange for a period of six months from accessing the securities market.
- In separate orders, Sebi imposed penalties on brokers OPG Securities, Way2Wealth Brokers, and GKN Securities.

#### BSNL LAUNCHES 'BHARAT FIBRE' BROADBAND SERVICE IN KASHMIR VALLEY

- State-owned telecom firm BSNL has become the first operator to start optical fibre-based high-speed broadband service in Pulwama with the launch of 'Bharat Fibre'
- "This is the first such FTTH (fibre-to-the-home) service deployment in the (Kashmir) Valley under this unique revenue share model
- ♦ The 'Bharat Fibre' service has been launched on a revenue sharing basis in a business collaborative model with the local channel partner of Pulwama area.

#### CHIEF ECONOMIC ADVISOR KRISHNA-MURTHY SUBRAMANIAN INCLUDED IN FINANCE COMMISSION'S ADVISORY COUNCIL

- Chief economic advisor Krishnamurthy Subramanian has been included in the advisory council of the 15th Finance Commission as its member.
- The advisory council was set up in April 2018 to advise the commission on any issue or subject related to the terms of reference (ToR) of the commission.
- In December 2018, the government appointed Subramanian of Indian School of Business (ISB), Hyderabad, as the chief economic advisor in the finance ministry for three years.

# B T

## **GUJARAT ASSEMBLY PASSES ACT TO ALLOW SHOPS & BUSINESSES REMAIN OPEN 24X7**



- The Gujarat state Assembly has passed a new Act 'Gujarat Shops and Establishments (Regulation of Employment and Conditions of Service) Act, 2019' that will allow shops and other businesses in the state to operate 24 hours.
- The act, passed by the state Assembly in February, was notified on May 1, a government release.
- ♦ The shops and commercial entities operating near state highways and within municipality limits can now operate between 6 am to 2 am.

## GREEN NUMBER PLATES ARE NOW MANDATORY FOR ALL ELECTRIC VEHICLES

- Indian government had earlier proposed a special green-coloured number plate for all electric vehicles in the country. The measures are aimed to attract buyers towards electric vehicles over the coming years
- ❖ The Central government has now asked the state transport departments to make it mandatory for all EVs to use the green number plates, irrespective of the year in which they were bought.
- ♦ The special number plate is supposed to have the vehicle number spelled out in white colour on a green background.

## UNICEF, NITI AAYOG TIE UP FOR CHILDREN EMPOWERMENT

- Niti Aayogs Atal Innovation Mission (AIM) and Unicef India signed a Letter of Intent (LoI) to provide an open platform to promote participation, skilling and empowerment among young children across different communities.
- The LoI was signed by Yasmin Ali Haque, Unicef representative in India, and Ramanathan Ramanan, Mission Director, Atal Innovation Mission.
- This strategic partnership will also help effectively build capacities of adolescents, young entrepreneurs, mentors and teachers.

## NEPALI GIRL BANDANA DANCES FOR 126 HOURS STRAIGHT TO SET NEW WORLD RECORD

- A Nepali teenager danced continuously for 126 hours to set a Guinness World Records on "Longest Dancing Marathon by an Individual", a feat previously hold by an Indian.
- ❖ Bandana Nepal beat the record set by Kalamandalam Hemlatha, who danced continuously for 123 hours and 15 minutes in 2011.
- Prime Minister KP Sharma Oli honoured the 18-yearold girl, Bandana Nepal, for achieving the feat.

#### VODAFONE IDEA SIGNS MULTI-MILLION DOLLAR IT DEAL WITH IBM

- India's largest telecom operator Vodafone Idea Ltdannounced a five-year multi-million-dollar IT outsourcing deal with tech giant IBM.
- The collaboration will provide Vodafone Idea with a hybrid cloud based digital platform to enable more intimate engagement with its over 387 million subscribers (as of 31 December, 2018), enhancing business efficiency.
- The deal will also provide a platform for fast-track joint initiatives in Artificial Intelligence and Internet of Things.

## GATES FOUNDATION HIRES SENIOR TATA OFFICIAL AS INDIA POLICY HEAD

- The Bill & Melinda Gates Foundation has hired a senior executive from Tata Group, India's largest business group, for its operations in the country.
- Ubale, who has spent more than a decade at Tata Group, was previously chief executive officer of its closely-held property arm Tata Realty & Infrastructure Ltd.
- ♦ The Gates Foundation, the world's biggest private charity, has an endowment of \$50.7 billion.

# E-GOVERNANCE SERVICES INDIA TIES UP WITH IIT-KANPUR TO UPSCALE UNNAT BHARAT ABHIYAN

- E-Governance Services India Limited, has tied up with Indian Institute of Technology (IIT)-Kanpur to upscale 'Unnat Bharat Abhiyan'.
- 'Unnat Bharat Abhiyan' is an initiative of the Ministry of HRD, aims to find solutions to accelerate sustainable growth in rural India.
- Under the Unnat Bharat Abhiyan, IIT-Kanpur has brought together 15 leading higher education institutions from Uttar Pradesh.

## VICE PRESIDENT TO EMBARK ON A FOUR-DAY VISIT TO VIETNAM

- ❖ The Vice President of India, Shri M. Venkaiah Naidu will embark on a four-day official visit to Vietnam from May 09. His visit is expected to enhance India's comprehensive strategic partnership with the Southeast Asian nation.
- Upon his arrival in Vietnam's Capital Honoi, Shri Naidu will address the Indian Community at a reception hosted by the Ambassador of India.
  - Shri Naidu's participation at the event is expected to further strengthen ties between India and Buddhist communities worldwide.

## KERALA STATE TO GO PAPER LESS UNDER E VIDHAN INITIATIVE

- The Kerala Legislative Assembly recently announced an initiative to digitize all its records and proceedings under its ambitious project called E-Vidh.
- It is expected that if Kerala Assembly shifts completely into e-space it will save time as well as printing costs of about Rs.35 crore to Rs.49 crore. This will make their functioning transparent, responsive, productive, more accountable and participative to public.
  - Capital Thiruvananthapuram
  - CM Shri Pinarayi Vijayan
  - Governor Shri Justice (Retd.) Palaniswamy
  - National Park Periyar

## KERALA BECAME FIRST STATE TO LIST MASALA BOND IN OVERSEAS MARKET

- Recently, Kerala became the first state to tap into masala bond market by listing the Kerala Infrastructure Investment Fund Board (KIIFB)'s masala bond worth of USD 312 million (Rs 2,150 crore) in London Stock Exchange (LSE)'s International Securities Market (ISM). The masala bond has tenor of 5-year and a 9.723% coupon.
- ❖ This was the brainchild of Kerala's state finance minister Thomas Issac. The objective of this initiative was to tap masala bond market and to rebuild the infrastructure in Kerala from the proceeds of masala bond.
  - Dance Forms Kathakali, Mohiniyattam, Koodiyattam, Chakyar Kothu, Theyyam etc
  - About London Stock Exchange (LSE)
  - Location London, U.K
  - CEO David Schwimmer

## INDIAN GIANT AMUL TO SPONSOR AFGHANISTAN IN 2019 WORLD CUP

- Amul has been announced as the principal sponsor of the Afghanistan cricket team for the upcoming World Cup, slated to be held in England and Wales from May 30.
- ♦ The logo of brand Amul will appear on the leading arm of the Afghanistan team playing jerseys as well as on the training kits throughout the showpiece event.

## विभिन्न प्रतियोगिताओं में सफलता पाने की एकमात्र पत्रिका



( मेक माई एग्ज़ाम )

अब हिंदी और इंग्लिश दोनों भाषाओं में उपलब्ध

बैंक, एस.एस.सी., रेलवे, सीसैट, एन.डी.ए., सी.डी.एस. आदि परीक्षाओं के लिये सम्पूर्ण पत्रिका

#### **APRIL 2019**

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



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

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

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

## INDIA DROPS DOWN ON WORLD PRESS FREEDOM INDEX

- ❖ India has dropped two places on a global press freedom index to be ranked 140th out of 180 countries in the annual Reporters Without Borders analysis.
- The World Press Freedom Index 2019', topped by Norway, finds an increased sense of hostility towards journalists across the world.

At the bottom of the Index, both Vietnam (176th) and China (177th) have fallen one place and Turkmenistan (down two at 180th) is now last, replacing North Korea (up one at 179th).

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

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

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

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

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





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



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



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

## I B T

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

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

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

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

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

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

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

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

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

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

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

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



#### **MARCH 2019**

## RAJNATH SINGH INAUGURATES WASTE TO WONDER PARK IN DELHI



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

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

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

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

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

### ODISHA LAUNCHES BOAT AMBULANCE SERVICE FOR REMOTE AREAS

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

#### TAMIL NAIDU BECOMES FIRST STATE IN MAINLAND TO GET 2 COAST GUARD DISTS

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

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

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

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

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





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



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

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

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

## RISING INDIA SUMMIT 2019 HELD IN NEW DELHI

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

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

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

#### ASSAM LAUNCHES PRANAM COMMISSION

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

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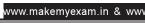
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#### **MAY 2019**

#### SRI LANKA GREAT KUMAR SANGAKKARA NAMED NEW MCC PRESIDENT



- Marylebone Cricket Club (MCC) is the greatest cricket club in the world, with its global reach and continued progress for cricket on and off the pitch.
- ♦ The Sri Lankan legend is an active member of MCC's World Cricket committee since 2012, and also owns the Honorary Life Membership of the club.
- Sangakkara's one-year tenure will encompass two England Tests against West Indies and Pakistan, and the launch of The Hundred competition before winding up on 30 September 2020.

#### **VISA APPOINTS SUJATHA V KUMAR AS HEAD** OF MARKETING FOR INDIA AND SOUTH ASIA

- ♦ Visa announced the appointment of Sujatha V Kumar as Head of Marketing for India and South Asia.
- ♦ She will be driving overall marketing strategy and execution including consumer, retail and digital marketing initiatives for India and the emerging markets of Sri Lanka, Bangladesh, Nepal and the Maldives.
- Prior to this, Sujatha was with Google as Head Brand & Reputation, Marketing and Strategy.
- Sujatha started her career at Procter & Gamble and, over the years, has gathered rich experience in sales and marketing across companies such as Gillette, Nokia, The Royal Bank of Scotland and Coca-Cola.

#### ISRAEL'S 21ST PARLIAMENT SWORN-IN, **INAUGURATING NETANYAHU'S 5TH TERM AS** PRIME MINISTER

- Prime Minister Benjamin Netanyahu was sworn in following his victory in the April 9 elections and will seek to form a governing coalition in the days ahead.
- He demanded that both the opposition and the ruling majority lay down their guards and unite in order to serve the Israeli public.
- ♦ Netanyahu faced a hard-fought battle for the premiership against former army chief and leader of the centrist Blue and White faction Benny Gantz.

#### 14TH EDITION OF SINO-INDIAN BORDER TRADE OPENS AT NATHU LA

- The 14th edition of the annual Sino-Indian border trade opened at Nathu La in Sikkim.
- ♦ The bilateral border trade between the two countries is organised four days a week for six months.
- India's trade list comprised of two sections. Export list comprised of 36 items from dairy products to utensils and Import list includes a total of 20 items, namely carpets, quilts and jackets.

#### **IRAQ REMAINS INDIA'S TOP OIL SUPPLIER IN FY19, IMPORTS FROM US UP 4-FOLDS**

- India is world's third largest importer of crude oil (7% of total crude oil imports) after China (world's largest importer with 20.2% of total crude oil imports) and Institute USA (13.8%).
- Saudi Arabia has traditionally been India's top oil source, but it was for the first time dethroned by Iraq in 2017-18 fiscal year.
- According to data sourced from the Directorate General of Commercial Intelligence and Statistics, Iraq sold 46.61 million tonne of crude oil to India during April 2018.

#### **G7 COUNTRIES GATHERED IN FRANCE TO DISCUSS CLIMATE CRISIS**

- Environmental ministers from G7 countries gatheredin the French city of Metz, to discuss concrete climate actions and adopt a charter on biodiversity.
- The G7 countries of France, Canada, Germany, the United States, Japan, Italy, the UK, along with delegations from Mexico, Chili, Niger, Gabon, Egypt, India, Indonesia, Fiji, Norway and the European Union, are all attending the summit.
- ♦ The aim of this is to combat inegalities, deforestation, drought, plastic garbage along with coral reef protection and adopt a charter on biodiversity.



#### TIGER WOODS RECEIVES HIGHEST CIVILIAN HONOUR IN THE US FROM DONALD TRUMP



- Tiger Woods, who stunned the sports world when he won his fifth Masters title last month, received his country's highest civilian honour, the Presidential Medal of Freedom, from U.S. President Donald Trump
- Trump, an avid golfer, described the 15-times major champion as a "a global symbol of American excellence, devotion and drive".
- ♦ It is awarded annually to people who have made outstanding contributions to the security or national interests of the country.

#### INDIA AND U.S. HOLD BILATERAL TRADE MEETING

- India and the United States held the India-U.S. Bilateral Trade meeting in New Delhi.
- Both sides agreed to deepen economic cooperation and bilateral trade by ensuring greater cooperation amongst stakeholders, including Government, businesses and entrepreneurs.
- ♦ Both sides expressed satisfaction over the progress during the year 2018, with bilateral trade in Goods and Services registering a growth of 12.6% from \$ 126 billion in 2017 to \$142 billion in 2018.

#### MICROSOFT UNVEILS ITS OWN BLOCKCHAIN-**BASED SERVICE**

- ♦ Microsoft has unveiled fully-managed Azure Blockchain Service that would simplify the formation, management and governance so that businesses can focus on work flow logic and application development.
- Microsoft has also announced a partnership with J.P. Morgan to make "Quorum" the first ledger available in Azure Blockchain Service.
- ♦ IBM and Amazon Web Services (AWS) have already started Blockchain-based services.

#### INDIA'S JAGJIT PAVADIA RE-ELECTED TO INCB

- ♦ In a significant victory, India's Jagjit Pavadia was reelected to the International Narcotics Control Board (INCB) for another term.
- She posted the highest number of votes at 44. Ms Pavadia has been a member of the INCB since 2015 and her current term is set to expire in 2020.
- The victory added to India's successful record of winning crucial elections at the UN and to the world organisation's subsidiary bodies.

#### INDIA, BANGLADESH TO PRODUCE MOVIE ON BANGABANDHU SHEIKH MUJIBUR RAHMAN

- India and Bangladesh will jointly produce a movie based on the life of Bangabandhu Sheikh Mujibur Rahman. It will be directed by eminent Indian filmmaker Shyam Benegal.
- A meeting was held between delegation of Information and Broadcasting Ministry led by Secretary Amit Khare and visiting Bangladeshi delegation in this regard in New Delhi.
- A working agreement on cooperation between All India Radio and Bangladesh Betar was also agreed upon between the two countries, implementation of which would start from June.

#### AIRTEL AND HUGHES TO MERGE THEIR INDIA **VSAT (VERY SMALL APERTURE TERMINAL) OPERATIONS**

- Bharti Airtel has decided to merge its broadband satellite, or VSAT, business with that of market leader Hughes Communications India, to create a stronger no. 1 in the space.
- ♦ VSAT is used to provide satellite based telecom and internet access to individuals and enterprise users. The new company will continue to be called Hughes Communications India Ltd., but the name could be changed in future.
- Hughes Communications will own 67% share of the new entity while Airtel will own the rest.

#### SINGAPORE PASSES CONTROVERSIAL 'FAKE **NEWS' LAW WHICH CRITICS FEAR WILL** STIFLE FREE SPEECH

- Singapore has passed a controversial bill that could equip the government with extensive powers to police online media and free speech.
- The bill was first drafted last month and, as had been expected, it passed 72-9 in Singapore's parliament, dominated by the ruling People's Action Party (PAP).

JAPAN'S NEW IMPERIAL ERA NAME: REIWA

♦ Japan is one of the last nations in Asia to adhere to

#### The neologism is taken from a poem in the Manyoshu, the oldest Japanese anthology of poetry, which dates back to around 760 CE.

after death.

# THE EU APPROVED A BAN ON SINGLE-USE PLASTICS ♦ The European parliament votedto support plans for

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

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

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

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

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

#### **APRIL 2019**

#### **INDIA, CHILE SIGN MOUS**



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

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

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



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



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

## 2019 PULITZER PRIZES ARE ANNOUNCED BY COLUMBIA UNIVERSITY

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

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

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

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

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

#### NAGALAND OBSERVES 75TH ANNIVERSARY OF BATTLE OF KOHIMA

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

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

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

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

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



#### **MARCH 2019**

## 4TH GLOBAL DIGITAL HEALTH PARTNERSHIP SUMMIT INAUGURATED



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

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

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

## JIOSAAVN ONLY INDIAN COMPANY TO MAKE IT TO '50 MOST INNOVATIVE COMPANIES' LIST

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

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

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

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

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





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

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

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

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



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

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

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

## INDIA TOPS GLOBAL CONSUMER CONFIDENCE SURVEY

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

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	NATIONAL NEWS
<b>F</b>	India was the world'sbiggest military spender in 2018 according to new data think tank Stockholm
	International Peace Research Institute (SIPRI). 4th
<b>F</b>	is the name of the all-women police patrol unit launched by Mangaluru City Police. <i>Rani Abbakka Force</i>
<b>F</b>	organisation has become the first operator to start optical fiber-based high-speed broadband service in
	Pulwama with the launch of 'Bharat Fibre'
<b>F</b>	$\underline{\hspace{1cm}} country's \ parliament \ became \ the \ first \ national \ legislative \ body \ in \ the \ world \ to \ declare \ a \ climate \ change$
	emergency. Russia
<b>F</b>	is the missile that Indian Navy successfully test-fires MRSAM missile
<b>F</b>	the Capital of Kerala Thiruvananthapuram
<b>F</b>	is the first the world's first woman to cross the Atlantic Ocean solo in a Light Sports Aircraft .
	Aarohi Pandit
<b>F</b>	was sworn-in as the 11th Chief Minister of Goa.
\$	The first state where women handle entire work of counting votes Madhya Pradesh
<b>F</b>	The Headquarter of Bharat Sanchar Nigam Limited (BSNL) situated at New Delhi
<b>F</b>	The Kolkata Class Destroyers Indian Naval ships namely INS Kolkata and INS Shakti are participating in <i>SIMBEX-2019.</i>
<b>F</b>	is one of the following states' dams hit zero water storage level.   Maharashtra
<b>F</b>	state government has waived the application fees for grade III & grade IV jobs Assam
<b>P</b>	State in India is at the topmost risk of cyber attack <i>Mumbai.</i>
<b>F</b>	In City NITI Aayog is organized a day-long FinTech Conclave New Delhi
<b></b>	'Every Vote Counts' was launched by former Vice President of India, Hamid Ansari in New Delhi is the
	Author of the book Navin Chawla
<b>F</b>	India ranks on WEF's global Energy Transition index 76th
<b>P</b>	Sundarban National Park is Situated in State West Bengal
<b>F</b>	is the theme of Croatian Indian Economic Forum held at Zagreb India-croatia Relations the way Forward
<b></b>	is the headquarter of International Cricket Council(ICC) located Dubai
<b>F</b>	4th Meeting of India-Ukraine Working Group on Trade and Economic Cooperation (IU-WGTEC) held in city
	New Delhi
<b>F</b>	Village of Manipur tagged as India's first carbon-positive settlement.
<b>F</b>	In City the biannual Army Commanders' Conference will begin <b>New Delhi</b>
<b>P</b>	$\underline{\hspace{1cm}} Company has been named as the 'Global Slag Company of the Year' at the 14th Global Slag Conference and the Slag $
	Exhibition 2019 Tata Steel
<b>₽</b>	gave the motto 'Go back to the Vedas' Swami Dayanand Saraswati
<b>F</b>	The Bureau of Indian Standards (BIS) has inked an MoU with the Indian Institute of Technology to
	collaborate in the field of standardisation and conformity assessment



<b>F</b>	The Supreme Court directed the EC to increase random matching of VVPAT slips with EVMs to five polling booths per assembly segment. In VVPAT Word "A" Stands for <i>Audit</i>
- F	railway station has become the India's first ever railway station to get green ISO Certification
	Guwahati
(F	Kaziranga National Park is Situated in State Assam
<b>F</b>	India's technology startup has been baged a USD 25000 Global Tech Prize Dost Education
<b>₽</b>	has been Honoured with 'order of St Andrew the Apostle'for Promoting the bilateral special and privileged strategic partnership <i>Narendra Modi</i>
<b>F</b>	West Bengal Education Minister Partha Chatterjee inaugurated a web portal is the name of it Banglar Shiksha
<b>F</b>	Scheme has launched by Union HRD Ministers to provide apprenticeship opportunities to fresh graduates SHREYAS
<b>P</b>	Indian Railway Catering and Tourism Corporation (IRCTC), which handles catering, tourism and online ticketing operations for the Indian Railways, has launched its own payment aggregator is the name of it IRCTC iPay
<i>₽</i>	Former finance secretary joined the 15th Finance Commission as a member, pursuant to the resignation of Shaktikanta Das.  **Ajay Narayan Jha**
<b>F</b>	Shri Arun Jaitley, Union Minister of Finance & Corporate Affairs, released a book titled 'Mann Ki Baat - A Social Revolution on Radio' many episodes it Contains
<b>₽</b>	Scheme has been launched by Prime Minister Narendra Modi for seamless travel in Ahmedabad  One Nation, One Card
(F)	Ayushman Bharat and ink partnership to facilitate free healthcare for drivers Uber
(F)	gives assent to Ordinance allowing voluntary use of Aadhaar President
<b>F</b>	State Government has launched government has announced to distribute laptops to 800 school teachers
	under the Notun Disha (new direction) initiative Tripura
<i>₽</i>	Union Minister Mahesh Sharma inaugurated museum, dedicated to the unsung heroes of the country's freedom struggle, on the Red Fort premises is the name of Museum
<b>₽</b>	
<b>P</b>	
	According to data released by IQAir AirVisual and Greenpeace, city is the world's most polluted city in 2018 Gurugram
<b>F</b>	In State Union Home Minister Shri Rajnath Singh will inaugurate and lay the foundation stones for
	National Highways projects worth Rs 1,10,154 crore  Uttar Pradesh
<b>F</b>	System has been launched by Bharat Electronics Limited (BEL) for Automatic Fare Collection <b>SWAGAT</b>
<b>₽</b>	India got its 61st Grandmaster when P Iniyan defeated GM Fedorchuk at the ongoing Noisiel Open in France. P Iniyan belongs to State <i>Tamil Nadu</i>
	Uttarakhand Chief Minister Trivendra Singh Rawat launched Yojana in Dehradun under which 2.5 lakh children at 20,000 Anganwadi kendras in the state will be given 100 ml milk twice a week for free <i>Mukhyamantri Anchal Amrit Yojna</i>
GF	The Biju Patnaik International Airport (BPIA) has won the 2018 Airport Service Quality (ASQ) award as the leading airport in size and region. Biju Patnaik International Airport has situated in State
<b>F</b>	Income Tax exemption limit on gratuity has been doubled from the existing Rs 10 Lakh
<b>F</b>	In City Prime Minister Narendra Modi inaugurates the Pandit Deendayal Upadhyaya Institute of Archaeology <i>Noida</i>
<b>₽</b>	Under Scheme Government achieves 87 per cent of 8 crore free LPG connections target  **Pradhan Mantri Ujjwala Yojana (PMUY)**



<b>F</b>	Industry lobby CII released a 'Suggested Election Manifesto' for political parties to achieve an average growth rate
	ofper cent per annum in the next five years. 8%
<b>F</b>	Gir National Park is situated in State of India Gujarat
<b>F</b>	India has decided to Ban plane after the Ethiopian Airlines crash that killed 157 people Boeing 737 MAX
<b>₽</b>	State Governor has approved an ordinance to increase reservation for Other Backward Classes (OBCs)
	from 14 per cent to 27 per cent Madhya Pradesh
<i>₽</i>	became the third Indian company after Reliance and TCS to achieve a market value of more than ?6 trillion HDFC
<b>₽</b>	12 states in India have banned Electronic Nicotine Delivery Systems (ENDS) State is not included in it  **Andhra Pradesh**
<i>®</i>	President Ram Nath Kovind conferred three Kirti Chakras and fifteen Shaurya Chakras. Kirti Chakra has been given in field <i>Military</i>
<b>₽</b>	In State President Ramnath Kovind inaugurated the Festival of Innovation and Entrepreneurship
	Gujarat
<b>₽</b>	Bajaj Finserv Chairman and Non-Executive Director has resigned and will take over as the Chairman Emeritus. <i>Rahul Bajaj</i>
<b></b>	In City 3rd Indo-Japan Workshop on Disaster Risk Reduction held New Delhi
<b>F</b>	Former Supreme Court judge has been set to be India's First Lockpal
<b>\$</b>	Two day national convention of war decorarted india held in Chandimandir
<b>P</b>	State government approved a rural development scheme"'Smart Village Campaign" worth Rs 384.40
	crore to build village infrastructure and provide essential amenities <i>Punjab</i>
<b>F</b>	State Government has imposed ban on import of pigs and piglets Mizoram
<b>F</b>	Jim Corbett National Park has situated in State
<b>F</b>	In city Dance and Music festival Sopan 2019 has been started New Delhi
<b>P</b>	launched the 'Zero Fatality Corridor' (ZFC) to assess the cause for crashes on the stretch between
	urari Chowk and Bhalswa chowk on the outer ring road. Delhi
<b>F</b>	Campaign was launched by Swachh Bharat Mission (Grameen) on February 6, 2019 campaign for
	sustainability of the Open Defecation Free (ODF) status of villages across the country. 'Darwaza Band -Part 2'
<b>F</b>	The government's push to provide clean cooking fuel to every household has turned India into the world's
	largest LPG consumer whose demand is projected to rise 34 per cent by 2025  Second
<b>F</b>	among the following is the highest revenue generating monuments for 2015-2018 Taj Mahal
(F)	The Institute of Chartered Accountants of India (ICAI) has signed a pact withAgency to promote foreign
	investments in the country and Indian investments abroad  The first ISSN in the country and Indian investments abroad
-	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 <i>Gujarat</i>
<b>F</b>	India has set a target to eliminate Tuberculosis in 2025
<b>P</b>	topped the Hurun India Philanthropy List 2018, with the highest contribution of Rs437 crore between
	October 2017 and September 2018 <i>Mukesh Ambani</i>
<b>F</b>	With the aim to protect and conserve the worlds last ranging free population of Asiatic Lions, the Ministry of
	Environment launched a three-year Asiatic Lion Conservation Project in collaboration withState
	Gujarat
<b>F</b>	State govt Decided to rename Dikkibandi stadium after P A Sangma Meghalaya
<b>F</b>	Governor Lalji Tandon and Union Agriculture Minister Radha Mohan Singh jointly inaugurated the three -day Krishi
	Kumbh in State Bihar

		_
tia Hills, to be Mascot of <i>Meghalaya</i>	Clouded Leopard is one of the wild cats that inhabit the forests of Garo, Khasi and Jaint national Games 2022. Clouded Leopard is State animal of State	<b>*</b>
h University in	PM Modi launch projects include National Cancer Institute, Jhajjar and Shri Krishna Ayush	<b>F</b>
Haryana	state	
nd educational institutes <i>five Per cent</i>	Rajasthan government introduced a bill in the assembly to give a quota in jobs at to Gujjars and four other communities agitating for it.	<b>F</b>
er 9 9 years <b>English</b>	Banned Punjabi poem on Jallianwala massacre to be published in language afto	<b>F</b>
Karnataka	India's First agromet forecast Centre has Inaugrated in of the following States	<b>P</b>
ulture Minister of India	India's first fulldome 3D Digital theatre inaugurated by Culture Minister is the cu	<b>F</b>
Mahesh Sharma		
Indu Malhotra	is the first women advocate to directly become a judge of the supreme court	7
Kareena Kapoor	top most actress became the Brand Ambassador of Swasth Immunised India	<b>F</b>
Geneva	Headquarters of World Health Organisation are situated inCity	<b>F</b>
JioSaavan	is the only Indian company to included in '50 Most Innovative Companies' list	<b>F</b>
uor Consignment <i>Bihar</i>	State becomes First State in India to Have Special Dog Squad For Detecting Liqu	<b>F</b>
Sector Growth	Govt releases draft e-commerce policy is the aim of it	<b>P</b>
wonders of the world at	Union Home Minister Rajnath Singh inaugurated a new park houses the replicas of seven	<b>F</b>
Waste to Wonder Park	Sarai Kale Khan. What is the name of it	
Mumbai	First Global Aviation Summit to open in on Jan 15	<b>P</b>

Gita Gopinath joins IMF as its first female Chief Economist. Headquarters of IMF are situated in



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#### **Features**

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<b>F</b>	India's longest 300-metre single lane steel cable suspension bridge was inaugurated in State  **Arunachal Pradesh**
8	Shri Dharmendra Pradhan, Minister for Petroleum and Natural Gas, &Skill Development and Entrepreneurship attended the Global Skill Summit 2019 held in city Ranchi
<b>F</b>	Union Territory ban single-use plastic products from March 1 Puducherry
<b>F</b>	India's largest startup ecosystem inaugurated in State Kerala
<b>F</b>	By year Vice President M. Venkaiah Naidu said that India is committed to be a five trillion dollar economy 2025
8	Minister of Youth Affairs and Sports, launched the National Youth Parliament Festival 2019 at a function in New Delhi. <i>Rajyavardhan Rathore</i>
(F	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**
<b>₽</b>	NITI Aayog's Atal Innovation Mission releases the Atal Tinkering Lab Handbook on eve of National Youth Day.  National Youth Day marked birth anniversary of Socialist  Swami Vivekananda
<b>P</b>	Govt launches National Clean Air Programme to tackle air pollution is the Union Minister of Environment  **Harsh Vardhan**
<b>F</b>	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
<b>F</b>	6 states sign agreement for Renukaji dam multipurpose projectstate is not included in this Project <i>Punjab</i>
<b>F</b>	Naveen Patnaik launches scheme to distribute free LED bulbs in Odisha
<b>F</b>	cabinet ratifies renaming Jolly Grant airport after Vajpayee Uttarakhand
<b>P</b>	'Jhiri Mela' is celebrated in state
\$	Ayushman Bharat umbrella policy for healthcare announced by the Prime Minister in Independence Day State tops in implementing Ayushman Bharat Scheme Gujarat
<b>F</b>	Bihar Chief Minister Nitish Kumar unveiled afeet tall statue of Lord Buddha, the second tallest statue of Buddha in the country, at Rajgir in Nalanda district 70
<b>F</b>	"Aadi Mahotsav" organized by Tribal Affairs Ministry continues in full fervour at Dilli Haat edition of Aadi Mahotsav has been celebrated <i>4th editon</i>
<b>F</b>	Bihar Chief Minister Nitish Kumar unveiled a 70-feet tall statue of Lord Buddha at Rajgir. Rajgir is situated is District
	In a bid to connect directly with beneficiaries, ensuring greater transparency and efficiency in delivery of services, the PM Narendra Modi government has launched Portal for Affordable Credit and Interest Subvention Access
<b>*</b>	Shri Arvind Saxena recently appointed as Chairman of Union Public Service Commission (UPSC) is the retirement age of UPSC Chairman
8	famous personality awarded the Swarnajayanti Fellowship by the central government for 2017-18  **Punyasloke Bhaduri**
\$	India signed amillion 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
<b>F</b>	The first copy of the book "Making of New India: Transformation under Modi Government" was received by <b>President</b>



#### **INTERNATIONAL NEWS** country has recently withdrawn from the U.N. Arms Trade Treaty. USA Wipro Consumer Care announced that it is acquiring personal care company\_\_\_\_ \_,which is based in the Philippines. country has emerged as the third largest foreign direct investor in India during 2017-18. The Netherlands country has formed a new law that aims to expand government control over the Internet. Xavi Hernandez has announced that he will retire from professional football at the end of the current season. He (B) is appointed as next Ambassador of India to the State of Eritrea. Subhash Chand (B) has been appointed as the next High Commissioner of India to the Republic of Nauru. Padmaja nation's President has declared a national emergency to protect its computer networks. *United States* Nation has banned headscarf in primary schools (3) Indian actor is being honored by Council of European Chambers of Commerce(CEUCC) for promoting Children's Rights. Anil Kapoor The country that Approved Permanent Residency For First Time Saudi Arabia is the Largest City of US. New York City system has been Unveils By US President Donald Trump. **Merit-Based Immigration System** Nicolas Maduro was re-elected as the President of nation in a controversial election. Venezuela was been recently elected as the President of Indonesia Joko Widodo Starbucks recently opened 'silent cafe' in which country China The Recycling Hub, the world's largest e-waste recycling facility at a total cost of Dh120 million has opened in **INS Kadmatt** Submarine is going to participate in maritime and aerospace exhibition in Malaysia Shambhu S. Kumaran appointed as the next Ambassador of India to the Republic of Morocco Country's Govt has approved a proposal to establish a corridor that will allow Hindu pilgrims from India to visit Sharada Peeth Pakistan Croatian Kuna is the Currency of Croatia In Field Cabinet approves Memorandum of Understanding between India and Croatia **Tourism** sign pact for exchange of reports to check tax evasion by MNCs India-Country's Airport has been crowned the world's best aviation hub for the seventh time in a row **Singapore** Sector was Strengthen by agreement signed between India and the African Union Health 'AUSINDEX-19' bilateral maritime exercise began on 2 April between India and Australia country Country has approved the sale of 24 multi-role MH-60 Romeo Seahawk helicopters to India at an estimated cost of 2.4 billion US dollars (3) Chilean Peso is the Currency of Chile South Korea Country unveils 5G networks early to secure world first is the Currency of Moracco Moroccan Dirham The International Chamber of Commerce is the largest, most representative business organization in the world. Headquarters of ICC is situated in Country France becomes first city to implement 24x7 pollution charge zone. London is the Currency of Netherland Euro



©Country's equity market surpasses Japan as world's third largest in value recently Hong Kong
grojects have won the prestigious World Summit on the Information Society (WSIS) awards under the
aegis of the United Nations. Both A & E
is the Currency of Uganda
In City Nepal India Franchise Investment Expo and Conclave held Kathmand
In City India's first foreign interactive and exotic world park was inaugurated Mumba
Country and India signed an agreement for the exchange of information in tax matters which will help curl
tax evasion and tax avoidance Brune
India, Brunei Sign Agreement to Exchange Information on Tax And Banking Matters. is the Currency or
Brunei Brunei Dolla
© Country tops Global Consumer Confidence Survey 2019 India
According to the Delta ranking report released by NITI Aayog, Assam's district has become the top
aspirational district among the 112 aspirational districts of the country  Hailakand
Home Minister Rajnath Singh inaugurated the project BOLD-QIT on India border in Dhubri District o Assam
<ul> <li>Kaja Kallas, the leader of the Reform Party has been appointed as the first female Prime Minister of</li> <li>Country</li> </ul>
© Country is Planning to release a digital currency called SOV Marshall Island.
The National Association of Software and Services Companies (NASSCOM) entered into a partnership with China'
Xuzhou city from Jiangsu Province in China to help develop the IT corridor is the aim of it
Strong Partnerships between India and Chinese companie.
India and country plan to revive the USD 44 bn West Coast refinery project in Maharashtr
country announced a donation of Rs 22 lakh (\$31,800) to the Rabindra Bharati Museum
With country Prime Minister Narendra jointly inaugurated four projects, via video conferencing, in the
areas of transport, health and education  Bangladesi
© country has dropped down to be the second largest importer of weapons
is the Currency of Netherland Euro
In Country United States has been set up six nuclear power plants recently India
Position India hold in report released by World Gold Council
©Country has announced successfully test-firing an indigenously developed "smart weapon" from a JF-1
Thunder fighter Pakistai
In Country 9th round of India-US Strategic Security Dialogue held USA
City has been ranked the most liveable city in the world for the 10th year in a row Vienno
UNESCO recently announcedyear as The International Year of the Periodic Table of Chemical Element
in Paris 2019
P 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
is the Secretary General of Association of South East Asian Nations (ASEAN) Lim Jock Ho
Headquarters of International Monitory Fund are situated inCity Washington Do
language has included as third official court language in Abu Dhabi Hind
© Country's President has been elected as the Chairman of the African Union recently <b>Egyp</b>
India and country launch 'India-Norway Marine Pollution Initiative' to combat Marine Pollution Norway



<b>F</b>	World Radio Day observed on 13 February is the aim of World Radio Day 2019	playance and Dogge
_	-	olerance and Peace
	Australia spin legend was named as brand ambassador of Rajasthan Royals for the Premier League	e upcoming Indian  Shane Warne
<b>P</b>	In of the following is the Currency of Argentina	Peso
<b>₽</b>	became the 72nd country to sign the Framework Agreement of the International Sc	olar Alliance (ISA) <i>Argentina</i>
- F	country has won the team event at the first Mallakhamb World Championship 2019	India
<b>₽</b>	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
- F	In City International Vision Zero Conference 2019 has been held	Mumbai
-	Multinational Company has been ranked by the Top Employers Institute as global To third year in a row	TCS
(F)	opens new export route to India through Iran's Chabahar port	Afghanistan
<b>F</b>	Muhammadu Buhari re-elected as President of Country	Nigeria
<b></b>	Indian government had decided to stop sharing of Indus water with of the following of	ountry <i>Pakistan</i>
<b>F</b>	has been wins third term as PM in Bangladesh recently	Sheikh Hasina
<b>P</b>	Country Cabinet approves issuance of 'Panda bonds' in Chinese currency	Pakistan
<b>F</b>	The Union Cabinet chaired by Prime Minister Shri Narendra Modi has been apprised of th Understanding (MoU) between India and country on cooperation in the area of Cyber	
<b>F</b>	Brazil's far-right president-elect and controversial Social Liberal Party candidate Jair Bolsonard as the President of the country.	
<b>₽</b>	Trump Signs Reassurance Initiative Act Into Law	Asia
<b>₽</b>	Arunima Sinha, First Female Amputee To Scale Mt Everest Now Climbs Mt Vinson In Antarci	tica. Arunima Sinha
	belongs to country	India
<b>₽</b>	State top Asia Competitiveness Institute (ACI), Singapore's 2018 Ease of Doing Busine	ess (EDB) Index ABC
	rankings for economies of 21 states of India	Andhra Pradesh
<b>₽</b>	Country's Lunar rover named 'Yutu-2', lands on the far side of the moon	China
<b>₽</b>	Country's central bank asked RBI to declare new Indian currency notes legal in a writ	ten plea <i>Nepal</i>
<b>₽</b>	According to the Henley Passport Index, which periodically measures the access each country affords, India Ranked this year	y's travel document <b>79th</b>
<b>₽</b>	The RBI has agreed to provide the funds under its SAARC (South Asian Association for Regional	
	Facility country's Central Bank gets \$400 million swap from RBI	Srilanka
<b>₽</b>	India is likely to become the world'slargest economy by 2030, next only to China and	l overtaking the US,
	according to Standard Chartered's long-term forecast released	Second
<b>₽</b>	The world's first television channel 'to lend voice the voiceless' dedicated to human rights was	s launched in
	country	London
<b>P</b>	much percent of safeguard duty imposes on import of solar cells by the government	ent from China and
	Malaysia	25%
<b>₽</b>	The Union Cabinet ongave its nod to the \$75-billion bilateral currency swap arrangement Country	between India and Japan
<b>₽</b>	Indo-Russian Strategic Economic Dialogue was created by PM Narendra Modi and President V	
		onomic Partnership
<b>F</b>		
1	<del></del> ,	-



#### **BANKING & ECONOMY** India Ratings & Research (A Fitch Group Company) has lowered the country's growth forecast for the current fiscal Markets regulator SEBI directed \_\_\_\_\_\_to pay more than Rs 625 crore in the case of misuse of its co-location facility. bank had announced that it will link its interest rate on savings account with a balance above Rs1 lakh and short-term loans like overdraft and cash credit facility to Reserve Bank of India's reporate, effective 1 May 2019. SBI According to the Asian Development Outlook 2019 report Asia-Pacific region is projected to grow by in 2019. 5.7% © Common Service Centre's (CSC) e-Governance Services India Limited has tied up with to upscale 'Unnat Bharat Abhiyan'. IIT- Kanpur Bank credit grew by \_\_\_\_\_\_in the financial year 2018-19 as compared to 10.3% in the previous financial year, mainly aided by loans to services and retail sector. 13.2% institution recently launched the 'Vision 2021' document for e-payment system. **RBI** the app Launched by BSE For Its Mutual Fund Platform. **BSE StAR MF** is the US' Next Deputy Attorney General Jeffrey Rosen Bank appointed Nitin Chugh as next MD and CEO. Ujjivan Small Finance Bank (B) is the CEO OF BSE. Ashishkumar Chauhan. State became first state to list Masala Bond in overseas market Kerala the Kolkata Class Destroyers Indian Naval ships namely INS Kolkata and INS Shakti are participating in SIMBEX-2019. is one of the following states' dams hit zero water storage level. Maharashtra Bank has been named among India's top three Regional Rural Banks Tripura Gramin Bank UPI payments app BharatPe appointed \_ personality as its Brand Ambassador. Salman Khan company acquired 72% stake in Bhushan Steel Tata Steel is the motto of World Bank. Working for a World Free of Poverty Bank has signed a memorandum of understanding (MoU) with the agriculture services companies in order to create an agriculture digital platform known as 'Baroda Kisan' Bank of Baroda Prudential Mutual Fund launches Bharat Consumption Scheme The Reserve Bank of India will now issue the guidelines just within the coming two months for the fintech companies to test their new products. \_\_\_\_\_ is the Governor of RBI **Shaktikant Das** has recorded cargo movement of more than 200 million metric tonnes (MMT) at nine ports along the east and west coasts, becoming the first Indian port operator to achieve the milestone Bank became the second largest state-owned lender after merging Dena Bank and Vijaya Bank into itself as part of the first three-way amalgamation Bank of Baroda Mutual Fund customers can now carry out voice-based transactions. Reliance of the following bank becomes the 3rd largest bank after it merged with Dena Bank & Vijaya Bank Bank of Baroda Bank TIEs up with Bharti Axa Life Insurance Company Limited for Life Insurance Business Karnataka Bank The BSE has signed a memorandum of understanding (MoU) with Bank with an objective to strengthen the **BSE Startups platform**



area of 1,500 square feet for strong room  is the headquarter of Asian Development Bank (ADB) located  Bank has partnered with credit profiler CreditVidya to improve the lender's customer experience  Bank has partnered with credit profiler CreditVidya to improve the lender's customer experience  With Bank Paisalo Digital signed the first co-origination loan agreement for Introducing a platform for the last mile customer  State bank of India  bank has been identified as number 1 bank by customers in India, as per Forbes World's Best Bank survey HDFC  HDFC  Bank has launched the 'NRI-Insta-Online' account-opening process for NRIs residing in Financial Action Task Force (FATF) member countries  Bank has been ranked first among public sector banks in the implementation of 'reforms agenda', followed by Bank of Baroda and State Bank of India.  Bank has been ranked first among public sector banks in the implementation of 'reforms agenda', followed by Bank of Baroda and State Bank have signed a Bilateral Swap Arrangement (BSA)  Bank of Baroda and State Bank (AIIB) will provide a loan of USD 455 million to finance the Andhra Pradesh Rural Roads Project. Incity Headquarters of AIIB Situated  Beijing  In Lenion Cabinet approved Rs1,450 crore for the share capital of Reserve Bank of India in the
## Bank has partnered with credit profiler CreditVidya to improve the lender's customer experience   RBL
With Bank Paisalo Digital signed the first co-origination loan agreement for Introducing a platform for the last mile customer  bank has been identified as number 1 bank by customers in India, as per Forbes World's Best Bank survey HDFC  bank has associated with Al-based credit underwriting platform CreditVidya to enhance the customer experience Bank has launched the 'NRI-Insta-Online' account-opening process for NRIs residing in Financial Action Task Force (FATF) member countries Bank has been ranked first among public sector banks in the implementation of 'reforms agenda', followed by Bank of Baroda and State Bank of India Bank has been ranked first among public sector banks in the implementation of 'reforms agenda', followed by Bank of Baroda and State Bank of India Punjab National Bank  Reserve Bank of India and Bank have signed a Bilateral Swap Arrangement (BSA) Bank of India and Bank have signed a Bilateral Swap Arrangement (BSA) Bank of Japan  The Asian Infrastructure Investment Bank (AIIB) will provide a loan of USD 455 million to finance the Andhra Pradesh Rural Roads Project. In city Headquarters of AIIB Situated Beijing Insurance company launches India's first policy to protect bank locker
last mile customer    State bank of India
bank has been identified as number 1 bank by customers in India, as per Forbes World's Best Bank survey HDFC    bank has associated with Al-based credit underwriting platform CreditVidya to enhance the customer experience RBL    Bank has launched the 'NRI-Insta-Online' account-opening process for NRIs residing in Financial Action Task Force (FATF) member countries IDBI    Bank has been ranked first among public sector banks in the implementation of 'reforms agenda', followed by Bank of Baroda and State Bank of India. Punjab National Bank    Reserve Bank of India and Bank have signed a Bilateral Swap Arrangement (BSA) Bank of Japan
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experience RBL Bank has launched the 'NRI-Insta-Online' account-opening process for NRIs residing in Financial Action Task Force (FATF) member countries IDBI Bank has been ranked first among public sector banks in the implementation of 'reforms agenda', followed by Bank of Baroda and State Bank of India. Punjab National Bank  Reserve Bank of India andBank have signed a Bilateral Swap Arrangement (BSA) Bank of Japan  The Asian Infrastructure Investment Bank (AIIB) will provide a loan of USD 455 million to finance the Andhra Pradesh Rural Roads Project. Incity Headquarters of AIIB Situated Beijing  The Union Cabinet approved Rs1,450 crore for the share capital of Reserve Bank of India in the  National Housing Bank  The Asian Development Bank (ADB) signed a \$926 million loan agreement with India to operationalise two lines for the metro rail system Mumbai  The RBI has imposed a total monetary fine of Rs 11 crore on four banks for non-compliance of directions on Swift messaging software banks are included in it  All of the Above  RBI imposes Rs 11 crore fine on 4 banks for delayed implementation of Swift operations. In SWIFT Word 'S' stands for Financial Institution and Government of India Sign \$250 Million Agreement for the National Rural Economic Transformation Project
Bank has launched the 'NRI-Insta-Online' account-opening process for NRIs residing in Financial Action Task Force (FATF) member countries  Bank has been ranked first among public sector banks in the implementation of 'reforms agenda', followed by Bank of Baroda and State Bank of India.  Punjab National Bank  Reserve Bank of India and Bank have signed a Bilateral Swap Arrangement (BSA)  Bank of Japan  The Asian Infrastructure Investment Bank (AIIB) will provide a loan of USD 455 million to finance the Andhra Pradesh Rural Roads Project. In city Headquarters of AIIB Situated  Beijing  The Union Cabinet approved Rs1,450 crore for the share capital of Reserve Bank of India in the  National Housing Bank  The Asian Development Bank (ADB) signed a \$926 million loan agreement with India to operationalise two lines for the metro rail system  Mumbai  The RBI has imposed a total monetary fine of Rs 11 crore on four banks for non-compliance of directions on Swift messaging software banks are included in it  All of the Above  RBI imposes Rs 11 crore fine on 4 banks for delayed implementation of Swift operations. In SWIFT Word 'S' stands for Financial Institution and Government of India Sign \$250 Million Agreement for the National Rural Economic Transformation Project
Task Force (FATF) member countries Bank has been ranked first among public sector banks in the implementation of 'reforms agenda', followed by Bank of Baroda and State Bank of India.  **Reserve Bank of India andBank have signed a Bilateral Swap Arrangement (BSA) **Bank of Japan**  **The Asian Infrastructure Investment Bank (AIIB) will provide a loan of USD 455 million to finance the Andhra Pradesh Rural Roads Project. Incity Headquarters of AIIB Situated **Beijing**  **Junion Cabinet approved Rs1,450 crore for the share capital of Reserve Bank of India in the**  **National Housing Bank**  **The Asian Development Bank (ADB) signed a \$926 million loan agreement with India to operationalise two lines for the metro rail system **Mumbai**  **The RBI has imposed a total monetary fine of Rs 11 crore on four banks for non-compliance of directions on Swift messaging software banks are included in it **All of the Above**  **RBI imposes Rs 11 crore fine on 4 banks for delayed implementation of Swift operations. In SWIFT Word 'S' stands for Financial Institution and Government of India Sign \$250 Million Agreement for the National Rural Economic Transformation Project **World Bank**
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Pradesh Rural Roads Project. In city Headquarters of AIIB Situated    Insurance company launches India's first policy to protect bank locker   IFFCO Tokio
IFFCO Tokio Insurance company launches India's first policy to protect bank locker The Union Cabinet approved Rs1,450 crore for the share capital of Reserve Bank of India in the
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messaging software banks are included in it All of the Above  RBI imposes Rs 11 crore fine on 4 banks for delayed implementation of Swift operations. In SWIFT Word 'S' stands for Financial Institution and Government of India Sign \$250 Million Agreement for the National Rural Economic Transformation Project World Bank
RBI imposes Rs 11 crore fine on 4 banks for delayed implementation of Swift operations. In SWIFT Word 'S' stands for Society  Financial Institution and Government of India Sign \$250 Million Agreement for the National Rural Economic Transformation Project World Bank
for Society  Financial Institution and Government of India Sign \$250 Million Agreement for the National Rural Economic Transformation Project  World Bank
Transformation Project World Bank
rable sector has subject the best bank/that a first the fall that a government
Fitachi Payment Services Pvt Ltd and Bank launched their merchant-acquiring joint venture
State Bank of India
LIC Housing Finance has announced a tie-up with which corporation to offer a special loan scheme under
borrowers can repay the amount till the age of 75 years India Mortgage Guarantee Corporation
United Bank of India, one of India's premier Nationalized Banks signed a Bancassurance deal with Insurance
Company HDFC Life Insurance company
Bank launched 'Doorstep Banking' for senior citizen customers over 70 years of age, differently-abled
customers and infirm customers including visually impaired customers SBI
Markets regulator Sebi withdrew the 20 per cent limit on investments by Foreign Portfolio Investors in corporate
bonds of an entity. In city Headquarters of SEBI are Situated Mumbai
bank has been categorized by RBI as private sector lender recently
bank has been categorized by RBI as private sector lender recently  IDBI In of the Following has decided to inject liquidity via Forex Swaps  RBI
bank has been categorized by RBI as private sector lender recently  IDBI In of the Following has decided to inject liquidity via Forex Swaps  RBI is the Headquarters of RBI are located  Mumbai Mumbai
bank has been categorized by RBI as private sector lender recently  IDBI In of the Following has decided to inject liquidity via Forex Swaps  RBI



#### **PERSONS IN NEWS** has set a record with the most wins ever, taking home 12 honours at the Billboard Music Awards. Drake was conferred with France's highest civilian honour, Chevalier de l'Ordre national de la Legion d'Honneur, A S Kiran Kumar for his contribution to India-France space cooperation. **Bhushan Patil** , president at Paytm, has resigned from his post. Tod D. Wolters has been sworn in as the top military officer of the 29-nation NATO military alliance First Black Woman To Climb Mount Everest is Saray Khumalo Rajan Anandan, vice president for Google India and South East Asia, and essentially heading Google in India, is leaving the company after an eight-year stint. In \_\_\_ \_ Year Anandan had joined Google from Bollywood Actor receives honorary doctorate from The University of Law in London Shah Rukh Khan T B N Radhakrishnan was sworn-in as the new Chief Justice of Calcutta High Court recently 'My Music, My Life' is the autobiography of Pt.Ravi Shankar person is the Chairman of 14th Finance Commission **NK Singh** Software firm Adobe has partnered with Niti Aayog's Atal Innovation Mission (AIM) to collaborate on enhancing digital literacy and creativity skills.\_\_\_ \_\_ is the CEO of NITI Aayog **Amitabh Kant** F The Defence Research and Development Organisation (DRDO) has developed a range of combat drugs can extend the golden hour till the trooper is shifted to hospital. \_\_\_\_\_ is the Chairman of DRDO Kailasavadivoo Sivan A distinguished Scientist and Director of physics group of the Bhabha Atomic Research Centre (BARC), Dr took over as BARK Director. AK Mohanty Bank of India raises Rs 660 crore by selling shares to employees. is the CEO of BOI Dinabandhu Mohapatra became only the second Indian woman to win on Ladies European Tour after clinching the South African Open Diksha Dagar has been named EY Entrepreneur of the year 2018 Siddhartha Lal (B) is the appointed as Band ambassador of PepsiCo's Kurkure Taapsee Pannu Hina Jaiswal is the India's first woman flight engineer inducted by IAF Digital Payments firm PayU India CEO has been getting into a larger role at South Africa-based parent firm. is the CEO of PayU **Amrish Rau Mohamed Salah** has been named African Footballer of the Year for a second successive year recently is the CEO of Security and Exchange board of India Ajay Tyagi is the CEO of ICICI bank Sandeep Bakshi Yes Bank set to name Brahm Dutt as interim chairman. is the CEO of Yes Bank Rana Kapoor is the CEO of Punjab National Bank Sunil Mehta is the CEO of Whatsapp Jan Koum is declared Brazil's next president Jair Bolsonaro resigns as FTII chairman **Anupam Kher** Ramesh Ranganathan has been sworn as Chief Justice of Uttarakhand Justice Ramesh Ranganathan sworn in as HC chief justice of Uttarakhand state is the CM of UttarPradesh Yogi Adityanath Nongthombam Biren Singh is the CM of Manipur Vinod Dasari is former CEO and MD of **Ashok Leyland** company is the CM of Andhra Pradesh N. Chandrababu Naidu

#### **NEW APPOINTMENT** BSE has appointed its first independent woman director Jayshree Vyas has been named as the next President of Marylebone Cricket Club (MCC), becoming the first non-British President of the club. Kumar Sangakkara The Bill & Melinda Gates Foundation has appointed\_ as its policy director for India. Sanjay Ubale has been appointed as the head coach of the men's national team. Dragan Mihailovic Who has been appointed as the first head of India's first tri-services Special Operations Division Major General AK Dhingra. has been appointed as chief of Naval Staff Karambir Singh has appointed as MD and CEO of Tata Coffee Chacko Purackal (B) has been appointed as the Deputy Chief Minister of Goa Manohar Ajgonkar is appointed as the next Ambassador of India to the Republic of Benin Abhay thakur has been appointed as an additional director and as a Managing Director and CEO of the ICICI Securities Vijay Chandok has been appointed as has been confirmed as the fifth President of Slovakia, making her the country's first female head of the State Zuzana Caputova **Graham Reid** has been appointed as India men's hockey team head coach (S has been appointed as First Chief Justice of Andhra Pradesh High court Vikram Nath (8) has been appointed as MD & CEO of Indian Overseas Bank recently Karnam Sekar has been recently appointed as brand ambassador of redBus Mahendra Singh Dhoni has appointed as the Non-Executive Chairman of Bank of Baroda for a period of three years Hasmukh Adhia has been appoointed as chairman of 2022 Asian Games Randhir Sinah Bank has appointed Ashu Kullar as its CEO of India Business Citibank India Indian-American Personality has been appointed as new UNDP Goodwill Ambassador Padma Lakshmi has been appointed as the Finance Secretary by Appointments Committee of the Cabinet headed by Prime Minister Narendra Modi Subhash Chandra Garg President Ram Nath Kovind has appointed \_\_\_\_\_ Governor of Assam, to discharge the functions of the Governor of Mizoram, until regular arrangements for the office of the Governor of Mizoram is made. Jagdish Mukhi has appointed as India's Ambassador to Mexico Manpreet Vohra has been appointed as Chairman of Agricultural Scientific Recruitment Board recently Aditya Kumar Misra M. R. Kumar has been appointed as Chairman of LIC is appointed as Next Ambassador of India to Republic of Uzbekistan Santosh Jha PS Narasimha In order to resolve disputes of Cricket administration in BCCI is appointed as Mediator 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

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OBITUARIES
Prominent writer and academician passed away following a cardiac arrest recently.
Maramraju Satyanarayana Rad
Former Prime Minister of Australia passed away
Veteran Telugu actor passed away in Hyderabad
Austrians former Formula One driver passed away Niki Lauda.
American architecture who designed the Louvre's crystal pyramid passed away IM Pei.
Scott Walker who rose to fame as part of The Walker Brothers, has died aged 76was famous Singer-songwriter
Goa Chief Minister Manohar Parrikar had passes away at the age of 63. Before his appointment as CM of Goa he holdMinistry in Modi Cabinet Ministry of Defence
Darryl D'Monte passed away at age of 74 years. He is Famous for      Journalism
<ul> <li>Goa Chief Minister Manohar Parrikar had passes away at the age of 63 is appointed as new Chief Minister of Goa</li> </ul> Pramod Sawant
John Dingell, the longest serving congressman, has died aged 92. John Dingell belongs to Country United State
H Loknath passed away at a private hospital in Bengaluru. He belongs to Field Acting
Famous personality Mrinal Sen passed away recently. He belongs to Field Film Maker
Yashwant Dev passes away recently. She belongs to field  Music  Music
Ananth Kumar was died recently is former CM of state Benguluru
M.N Roy, who recently Passes away was Poet
AWARDS
won the outstanding achievement as a player award at the fourth edition of the annual India Golf
Industry Association (GIA) awards at the Delhi Golf Club. Gaganjeet Bhullan
has been honoured in the UK with 2019 V K Krishna Menon award for his outstanding contribution as a
pioneer of decolonised journalism. GD Robert Govender
actress, was honoured with a star on the Hollywood Walk Of Fame in Los Angeles, US recently.
Anne Hathaway
McCain Institute Award is given for Courage and Leadership

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2000

BOOKS & AUTHOR'S	
© Omani writerwins Man Booker literature prize.	Jokha Alharthi
Upon A Burning Throne is written by	Ashok K. Banker
— is the author of the book 'Every Vote Counts- The Story of India's Elections	Navin Chawla
is the author of the book "Saffron Swords: Centuries of Indic Resistance to Invaders"	Manoshi Sinha Rawal
— is the author of the book 'The Future of Freedom'	Fareed Zakaria
launches book "What Marx Left Unsaid" on economic justice	Manish Tewari
Famous Industrialist and Philanthropist Mr. Dinesh Shahra's book was launched at Parma Mela is the name of the book	arth Ashram in Kumbh Simplicity & Wisdom
Ramakrishnan is a full-time writer who has been active over the last 27 years in diverse areas short stories, novels. He recently Sahitya Akademi award for novel	s of Tamil literature like <i>Sancharam</i>
The Republican Ethic" and "Loktantra ke Swar" books released by Shri M. Venkaiah Naio selected Speeches of Indian Politician	du. The books contain <i>Ram Nath Kovind</i>
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 renowed author of langua	ge <b>Gujarati</b>
Union HRD Minister Prakash Javadekar has launched book on Gandhi ji's basic educat	ion <i>Nai Talim</i>
was the Author of novel "Yes! It's All about My Daughter: Diagnosed with Rett Sync	drome at 8 Months"  Muthuvel Karunanidhi
Swar is the editor of Thuglak magazine	minathan Gurumurthy
	Gutam Chatterjee
SPORTS	
country topped the Asian Wrestling Championship 2019 medal tally.	Iran
is set to become the first wrestler from India to fight at the iconic Madison Squar	e Garden in New York. <i>Bajrang Punia</i>
was named Professional Footballers' Association (PFA) Players' Player of the Year f	or the 2018-19 season. <i>Virgil van Dijk</i>
the first Indian to break into the top-25 of world rankings in Table Tennis.	G Sathiyan
Indian shooting ace has been ranked the world number one in the women's 10	metres air rifle. <i>Apurvi Chandela</i>
the first Indian to win gold at the Ali Aliev wrestling tournament.	Bajrang Punia
ு Will host the 8th Asian Youth Women Handball Championship in which 10 teams will be p 2019.	participating in August <i>Jaipur</i>
Player of Sunrisers Hyderabad got Orange Cap for scoring the highest runs in the	IPL in 2019. <i>David Warner</i>
Pakistan Player Became Highest Wicket-Taking Spinner In ODI.	Sana Mir
Lasith Malinga will retire from international cricket after next year's T20 World Cup. Lasith for Country	Malinga Played Cricket <i>Srilanka</i>
F Sports Person has named as sportsperson of the year by Telangana Sports Journal	ist Association <i>Saina Nehwal</i>
© City is going to host Olympic and Paralympic Games in 2020	Tokyo, Japan



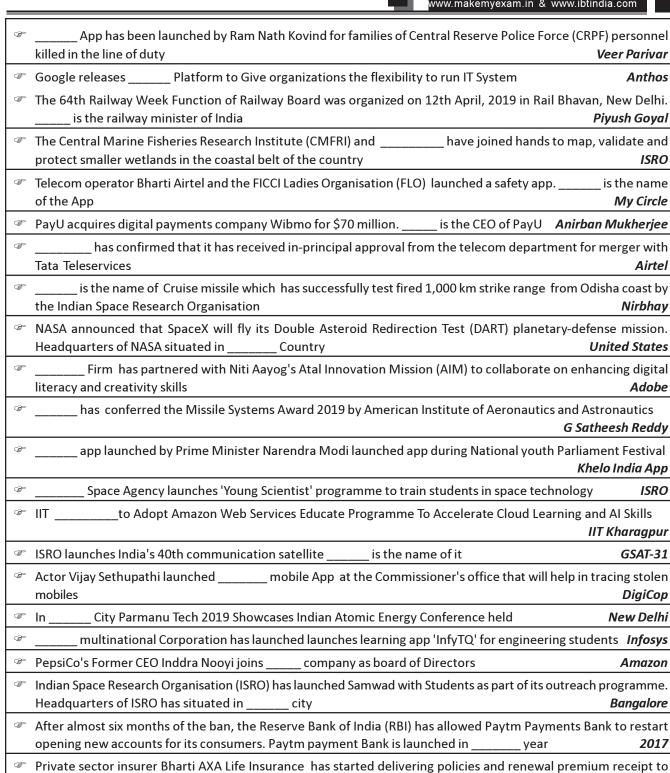
has won the men's singles title at the title at the 2019 Miami Open tennis tournament Roger Federe
is the first Indian woman to win a medal in Paralympic Games and won a Silver medal at the 2016 Summe
Paralympics in the shot put Deepa Malil
Clinches 54kg gold medal in Cologne Boxing World Cup  Meena Kumar
was named as the leading male cricketer of the year 2019 for the third consecutive time by the Wisder
Cricketers' Almanack 2019 Virat Kohl
has been named as goodwill ambassador of Team India at the Street Child Cricket World Cup
Mithali Ra
In State Capital 2nd Marshal Arjan Singh Memorial International Hockey Tournament is being organised by Air Force Sports Control Board  **Chandigarh**
Batsman reached 10,000 ODI runs and became 1st batsman in the world to hit 500 sixes recently Chris Gayle
Pational champion Deepak Singh was the lone Indian boxer to notch up a gold in Makran Cup boxing tournament
In country Makran Cup 2019 Held Iran
Country has scored highest-ever T20 international Score  Afghanistar
Country will host the 2020 ICC Women's T20 World Cup  Australia
Player was recently honoured by Barbie for "breaking boundaries to inspire" the next generation girls  Dipa Karmaka
A social entrepreneur from bagged the Commonwealth Youth Award for the Asian region from among
hundreds of nominations for his technology-based food rescue organisation Tamil Nadu
According to ESPN World Fame 100 list, Indian Player bagged the seventh position and is the only Indian
athlete in the top 10 Virat Kohl
JP Duminy announces retirement from ODIs after 2019 World Cup. JP Duminy played Cricket for Country
South Africa
has been appointed as advisor of Delhi Capitals for IPL 2019  Sourav Ganguly
Country will host the U-17 Women's World Cup in 2020 announced by International Football Federation (FIFA) President Gianni Infantino
<ul> <li>National record holder KT Irfan became the first Indian from athletics to qualify for the next year's Olympics</li> <li> Country will host Olympics 2020</li> </ul> Japan
* K.T Irfan became the first Indian athlete to qualify for Tolyo Olympics 2020 He belongs to Sports
Racewalking
According to Forbes' The World's Richest Sports Team Owners 2019 list is the world's richest sports team owner Mukesh Amban
The International Cricket Council (ICC) announced a five-year global partnership deal with beverage
manufacturer Company Coca-Colo
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**  Derrick Pereira**
In of the following clinch women's singles title in Badminton Nationals recently Saina Nehwa
Brand signs India's Mary Kom as women's training ambassador Pumo
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 Mandhand
Dronacharya awardee cricket coach Ramakant Achrekar, who is credited with shaping the early career of Sachir Tendulkar, died recently. He received Dronacharya award in year 1990
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#### **SCIENCE & TECHNOLOGY** SIPRI is an international institute dedicated to research into conflict, armaments, arms control and disarmament. First AH-64E (I)- Apache Guardian helicopter was formally handed over to the Indian Air Force at Boeing production facility in USA 7 many missions have been announced by ISRO to be conducted in next 10 years Huawei Google has restricted its services with technology giant\_ is the name of farthest place in universe where NASA's spacecraft has recently found evidence of **Ultima Thule** water the 'cloud-proof' earth observation spy satellite launched by ISRO to keep an eye on Pakistan \_\_ is the Moon mission 2024 which was unveiled by National Aeronautics and Space Administration. country using CFC-11 or Trichlorofluoromethane, a banned Ozone-Depleting chemical against 1987 Montreal Protocol Indian Space Research Organisation (ISRO) has inaugurated its new commercial arm 'NewSpace India Limited' Bengaluru, Karnataka organisation flight tested Guided Bomb from Sukhoi combat jet. country has started testing its fastest-ever bullet train capable of reaching 400 kilometers per hour (249 mph) as it continues to develop the revolutionary mode of travel. Which of the following telecom operator has signed a five-year multi-million-dollar IT outsourcing deal with tech giant IBM? Vodafone Idea PRISMA Earth Observation Satellite Successfully Launched On Arianespace Vega Rocket Italy's Google and eBay have partnered up to offer customers Google Pay as a payment option to pay for their shopping is the CEO eBay on eBay. **Devin Wening** American Multinational Company announced a new credit card in partnership with Goldman Sachs Group Inc. and Mastercard Inc. which will replace the traditional credit card with the smart and secure one India Became 4th nation to enter elite space power club with anti-satellite weapon. are the other nations to possess an ASAT weapon US, Russia, china Indian Space Research Organisation (ISRO) has launched a special programme for schoolchildren. is the name of it Yuvika Social-networking site launched two new India-specific tools called "Candidate Connect" and "Share You Voted", to boost civic engagement on its platform during the general elections Facebook PSLV-C45 successfully launches EMISAT and 28 customer satellites Country Launches Its 2nd Generational Data Relay Satellite, Tianlian II-01 China much has been revised from 25 paise by NPCI for payment transaction up to Rs.1000 using Unified Payments Interface (UPI) A new seller-funding programme named \_\_\_\_\_ \_\_launched by Amazon India to help the small businesses and entrepreneurs to raise funds through the crowd funding platform Amazon wings has received the approval from Competition Commission of India (CCI) to acquire Bengaluru-based IT

services firm Mindtree

Larsen and Toubro(L&T)



The Indian Space Research Organisation (ISRO) is likely to launch \_\_\_\_\_mission, the country's second mission

The North Central Railway (NCR) has launched a mobile application that will help those arriving in Allahabad for the

to the Moon

customers via \_\_\_\_\_ instant messaging platform

Kumbh Mela starting from January 15. \_\_\_\_\_ is the name of Mobile app

Chandrayaan-2

Rail kumbh Seva Mobile App

## B T



### DEFENCE AND SECURITY

<b>F</b>	The Defence Ministry has awarded a contract of worth to Garden Reach Shipbuilders & Engineers
	Limited (GRSE) to build eight anti-submarine warfare shallow watercraft (ASWSWC) for the Indian Navy.
	Rs 6,311 crore
<b>F</b>	The first part of the Indo-French joint naval exercise was kicked off the Goa coast. Varuna 19.1
<b>F</b>	$Defence\ ministry\ has\ approved\ the\ procurement\ of\ 10\ Kamov\ Ka-31\ Airborne\ Early\ Warning\ and\ Control\ helicopters$
	for the Indian Navy. The cost of the deal would be around Rs 3,600 crore
<b>F</b>	Tech Mahindra signs Rs 300 crore defence contract with which Indian force <i>Navy</i>
<b>F</b>	India successfully conducted the flight test of Highspeed Expendable Aerial Target (HEAT). It has been named as
	Abhyas
<b>F</b>	The Australian flight carrier,has operated the world's first zero-waste commercial flight from Sydney to
	Adelaide. Qantas
<b>F</b>	The police for the first time has inducted women commandos in the District Reserve Guard (DRG), its
	frontline anti-Naxal force. Chhattisgarh
<b>F</b>	The fourth of Indian Navy's stealth Scorpene class Submarines of Project 75, was launched
	at the Kanhoji Angre Wet Basin of Mazagon Dock Limited at Mumbai in Maharashtra. INS Vela
<b>P</b>	Which of the following city hosted the 5th Asia Pacific Broadcasting Union (ABU) Media Summit on Climate Action
	& Disaster Preparedness? Kathmandu
<b>F</b>	and Morocco conduct F-16 training during African Lion 2019.
<b>F</b>	is the name of the military exercise that held between Morocco -US in Morocco African Lion 2019
<b>F</b>	Military forces of India and Country together participate in a joint exercise in Babina Cantonment in Jhansi
	Singapore
<b>F</b>	The first bi-annual Commanders' Conference of IAF for the year 2019 began at the Air Headquarters Vayu Bhawan.
	is the theme of it <b>Enhancing our operational capability in the short and long term</b>
<b>₽</b>	Indian Air Force Wing Commander Abhinandan Varthaman will be the first recipient of award instituted
	by the Akhil Bharatiya Digambar Jain Mahasamiti Bhagwan Mahavir Ahimsa Puraskar
<b>F</b>	The United States and, announced the inauguration of a new exercise known as Dong Maeng
	South Korea
<b>F</b>	rocket launcher is test Fired by Defence Research and Development Organisation (DRDO) at Pokhran
	ranges after two successful trials Pinaka
<b>F</b>	Al Nagah 2019 is Joint Exercise between India and Country Oman
<b>F</b>	has appointed as Director General of NCC recently LT Gen Rajeev Chopra
<b>F</b>	$India\ test-fired\ its\ helicopter-launched\ version\ of\ one\ of\ the\ most-advanved\ anti-tank\ we apon\ from\ the\ Odisha$
	Coast is the name of it Helina
<b>F</b>	In country ,one of the world's largest and longest-running international military exercises 'Cobra Gold'officially
	began Thailand
<b>F</b>	exercise is carried out by Air force involving 140 fighter jets and attack helicopters that came two days
	after the Pulwama attack Vayu Shakti
<b>F</b>	Country launched a new locally-made submarine capable of firing cruise missiles, in the country's latest
	show of military Iran
<b>F</b>	$Twenty-nine\ countries, including\ Indonesia, concluded\ the\ biggest\ Asia-Pacific\ military\ joint\ exercise\ ever\ in\ Thailand.$
	is the name of exercise Cobra Gold
<b>F</b>	surface-to-air Missile has test fires by India successfully, amid tensions with Pakistan QRSAM



<b>F</b>	Army Day is celebrated on 15 January every year in India was first Commander-in-Chief of the Indian Arm	
	from General Sir Francis Butcher Kodandera M. Cariappo	
<b>F</b>	Raksha Mantri Launches mission, aimed to provide a boost to IPR culture in indigenous defence industr	
	Mission Raksha Gyan Shal	
<b>F</b>	Air forces of India and country are scheduled to participate in a 12-day joint exercise 'Cope India 2019'	
	two air force stations in West Bengal  United Stat	
	Air forces of the United States and India are scheduled to participate in a 12-day joint exercise is the nan of exercise Cope India 20.	
(F)	The first Directorate General Armed Forces Medical Services (DGAFMS) Military Medicine Conclave was held	in
	New Delhi week is observed as Armed Forces week Decemb	er
<b>F</b>	The Indian Navy will conduct a large-scale coastal defence exercise next month to test the robustness of the enti-	
	coastal security apparatus is the name of exercise Exercise Exercise sea vig	_
<b>F</b>	The Indian Coast Guard has conducted the Regional Level Marine Oil Pollution Response Exercise at sea off Po	
_	Blair is the title of Exercise Clean Sea- 20:	
<b>F</b>	nuclear-capable ballistic missile has been successfully test fired by India, which has a strike range of 5,00 km  Agni	
(SP	The Indian and Russian air forces will begin a 12-day war game in Jodhpur with an aim to enhance their operation	
	coordinationis the name of exercise between India and Russia  Aviaind	
	IMPORTANT DAYS	
<b>F</b>	International Workers' Day is celebrated across the world on every year.	ay
(F)	World Tuna Day is celebrated every year on 2 Me	аy
<b>P</b>	World Press Freedom Day (WPFD) is celebrated all over the world on the May 3	rd
<b>F</b>	World Laughter Day 2019 is celebrated on 5th M	ay
<b>F</b>	The theme of World Asthma Day 2019 was STOP for Asthma	na
<b>F</b>	The 2019 theme for the World Red Cross Day is #Lo	ve
<b>F</b>	Anti-Terrorism Day being observed on 21st Ma	ıy.
<b>F</b>	The Indian Army is commemoratingtheme in the year 2019 Year of Next of K	in
<b>F</b>	former Prime Minister's death anniversary is observed on May 21 Rajiv Gand	lhi
<b>F</b>	World Tuberculosis Day observed on 24 March each year is the theme of World TB Day 2019 Its tin	ne
<b>F</b>	World Meteorological Day observed on Day/Date 23 Mar.	ch
<b>F</b>	International Day of Remembrance of the Victims of Slavery Observed on Day/Date 25 Mar.	ch
<b>P</b>	World Theatre Day is observed on Day/Date 27 Mar	ch
<b>F</b>	International Mining day is observed on Day/Date 4Ap	ril
<b>F</b>	International Day of Sport for Development and Peace observed on Day 6Ap	ril
<b>F</b>	The 2019 International Mine Awareness Day is observed recently on date 4Ap	ril
<b>F</b>	National Handloom Week 2019 observed on which month Ap	ril
<b>F</b>	On Day World Homeopathy Day 2019 is observed 10 Ap	ril
<b>F</b>	World Aviation and Cosmonautics Day celebrated onDate/Date 12 Ap	ril
<b>F</b>	International Day of Human Space Flight 2019 Observed on Day /Date 12 Ap	ril
<b>F</b>	National Science Day is celebrated in India on 28 February each year is the theme of National Science D	ay
	2019 Science for the People, and the People for Science	се
<b>F</b>	National Science Day is Observed on Day 28 Februa	ıry





### **MAY 2019**

## INDIAN-ORIGIN JOURNALIST CONFERRED WITH V K KRISHNA MENON AWARD



- G D 'Robert' Govender, an Indian-origin journalist in South Africa, has been honoured in the UK with 2019 V K Krishna Menon award for his outstanding contribution as a pioneer of decolonised journalism.
- The South Africa-born journalist was awarded posthumously during an event to mark the 123rd birth anniversary of Indian diplomat and politician V K Krishna Menon.
- Govender's books include 'The Martyrdom of Patrice Lumumba' which exposed the role of Western intelligence agencies in the murder of the Congolese independence leader.

## AIFF RECOMMENDS GURPREET SANDHU AND JEJE FOR ARJUNA AWARD

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

## SUNNY PAWAR WON THE BEST CHILD ACTOR AWARD FOR HIS PERFORMANCE IN 'CHIPPA' AT 19TH NEW YORK INDIAN FILM FESTIVAL

- Child actor, Sunny Pawar aged 11, won the Best Child Actor Award for his performance in 'Chippa' at the 19th New York Indian Film Festival. He hails from a slum in Kunchi Kurve Nagar in Mumbai, Maharashtra.
- His film 'Lion' directed by Australian Garth Davis', which was nominated for Oscars 2017, had awarded him the Australian Academy of Cinema and Television Arts Awards (AACTA Awards). He has also won a Special Mention Grand Jury Prize at the Asia Pacific Screen Award

## 2ND INDIA OPEN INT'L BOXING TOURNAMENT BEGINS IN GUWAHATI

- The Second India Open International Boxing Tournament began at Karmabir Nabin Chandra Bordoloi Indoor Stadium in Guwahati from Monday. The five-day boxing tournament will continue till Friday.
- With the international boxing tournament being held in a northeastern state of the country, the people of the region awaiting participation of a lot star boxers like Mary Kom, Shiva Thapa and Lovlina Borgohain.
  - About Assam
  - · Capital: Dispur
  - Chief minister: Sarbananda Sonowal
  - Official song: O Mur Apunar Desh
  - Governor: Jagdish Mukhi

## FORMER ISRO CHIEF AS KIRAN KUMAR CONFERRED FRANCE'S HIGHEST CIVILIAN AWARD

- The former chairperson of the Indian Space Research Organisation, was conferred France's highest civilian award - Chevalier of Order of the Legion of Honour for his contribution to India-France space cooperation.
- The National Order of the Legion of Honour was set up in 1802, and is the highest civilian award given by the French government for outstanding service to the country, regardless of the nationality of the recipient.
- ❖ France's highest civilian honour comes in recognition of AS Kiran Kumar's invaluable contribution to the development of India-France space cooperation.



### INDIA'S SAURAV GHOSAL AND JOSHNA CHINAPPA CLAIM INDIVIDUAL TITLES IN MALAYSIA



- In a memorable day for India, Saurav Ghosal and Joshna Chinappa won the individual titles in the Asian Squash Championship. Saurav Ghoshal defeated Leo Au Chun Ming of Hong Kong.
- ❖ Joshna Chinappa, the second seed, successfully defended her title, beating the top seed Annie Au of Hong Kong 11-5, 8-11, 11-6, 11-6 in the summit clash.
- ❖ Joshna last beat Annie Au in September 2017 in the Hong Kong International Open.

## OMAN AUTHOR JOKHA ALHARTHI WINS BOOKER INTERNATIONAL PRIZE

- Omani author Jokha Alharthi has become the first Arabic-language writer to win the prestigious Man Booker International Prize for Celestial Bodies, a novel that deals with family connections and history in the coming-of-age account of three sisters.
- Alharthi's book beat five other shortlisted novels from Europe and South America to take the prize, which celebrates translated fiction from around the world and included a \$64,000 award divided equally between author and translator.
  - About Oman
  - Capital: Muscat
  - Currency: Omani rial
  - Government: Absolute monarchy, Parliamentary system, Unitary state, Islamic state
  - Points of interest: Sultan Qaboos Grand Mosque, Sharqiya Sands.

## IPS OFFICER CHHAYA SHARMA RECEIVES MCCAIN INSTITUTE AWARD

- ❖ IPS officer Chhaya Sharma, who led the investigation team of the infamous Nirbhaya gang-rape and murder case, has been awarded the 2019 McCain Institute Award for Courage and Leadership.
- ♦ The award is given to those who show courage on behalf of human
- rights, humanitarian compassion, justice, freedom, and human dignity.

## INDIAN PEACEKEEPER TO BE HONOURED POSTHUMOUSLY WITH UN MEDAL

- Police Officer Jitender Kumar made the supreme sacrifice while serving in the UN Organisation Stabilisation Mission in the Democratic Republic of the Congo (MONUSCO).
- He will be honoured with the Dag Hammarskjold Medal on Friday as the world organisation observes the International Day of United Nations Peacekeepers.
- ❖ An Indian peacekeeper is among the 119 military, police and civilian personnel who will be honoured this year with a prestigious UN medal this year for courage and sacrifice in the line of duty.
  - About United Nation Organisation
  - Headquarters: New York, New York, United States
  - Founded: 24 October 1945,
  - Official languages: Arabic; Chinese; English; French; Russian; Spanish;
  - Secretary general: António Guterres

## BENGALURU BASED DOCTOR HEMA DIVAKAR GETS 'GLOBAL ASIAN OF THE YEAR' AWARD FOR CONTRIBUTION TO WOMEN'S HEALTHCARE ECOSYSTEM

- Bengaluru based doctor Hema Divakar received the 'Global Asian of the Year 2018-19' Award for women services and contribution towards Women's Healthcare Ecosystem.
- Dr. Hema was conferred the award at the Asian Business & Social Forum 2019 under the 'In Service of the Society and the Nation' category from UAE's Trade Promotion Director Mohammed Naser Hamdan A1 Zaabi.





### **APRIL 2019**

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



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

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

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

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

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

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

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

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



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



### **MARCH 2019**

## OSCARS AWARDS 2019 ANNOUNCED; BOHEMIAN RHAPSODY WINS FOUR ACADEMY AWARDS



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

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

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

#### INDIAN BANK RECEIVES BEST BANK AWARD

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

## PM MODI CONFERS NATIONAL YOUTH PARLIAMENT FESTIVAL 2019 AWARDS

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

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

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

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

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







### **MAY 2019**

## Vice president issued Postage Stamp to commemorate 750th Birth Anniversary of Sri Vedanta Desika

- ♦ The Vice President, Shri. M. Venkaiah Naidu released a postage stamp to commemorate the 750th birth anniversary of Sri Vedanta Desikan in New Delhi.
- Sri Vedanta Desikan is one of the most prominent preceptors in the Srivaishnava tradition and one of the most effulgent luminaries to have graced this land.
- He had authored brilliant poems, prose, drama, epics, commentaries, scientific texts and philosophical treatises in many languages, mainly Sanskrit, Tamil, Prakrit and Manipravalam.

## Myntra appoints Virat Kohli, Anushka Sharma as first brand ambassadors

- Flipkart-owned fashion e-commerce platform Myntra announced that it had appointed celebrity couple Virat Kohli and Anushka Sharma as its first brand ambassadors.
- Myntra has launched an integrated campaign called 'Go Myntra-la-la' which will be promoted across television, print, digital and outdoor.
- According to the 2018 Duff & Phelps celebrity brand valuation report, Kohli and Sharma, or 'Virushka' as they are popularly known, are the biggest 'power couple' it terms of brand promotions after Deepika Padukone and Ranveer Singh.

#### Paytm president Bhushan Patil quits

- Bhushan Patil, president at Paytm, has quit the company.
- ❖ Patil, who joined Paytm after a five year stint with Alibaba, had initially joined the Noida-based company to look after its cross border commerce business.
- With Paytm focusing on its domestic commerce business, he was one of the key executives for Paytm Mall. Patil joined Paytm in March 2016.

## Bombay Stock Exchange appoints first independent woman Director Jayshree Vyas to board

- BSE, formerly known as the Bombay Stock Exchange, has finally appointed its first independent woman director Jayshree Vyas.
- BSE already has two non-executive women directors namely Usha Sangwan and Rajeshree Sabnavis on its Board.
- The Companies Act of 2013 mandates a certain class of companies to have at least one woman director on board.

## Barcelona legend Xavi Hernandez announces retirement

- Barcelona midfielder Xavi Hernandez has announced that the 2018/19 season will be his final one as a professional footballer.
- ❖ Xavi, who currently plays for Al-Sadd in Qatar, holds the all-time appearances record at FC Barcelona with 767, and scored 85 goals from 1998 to 2015.
- ❖ Xavi was the first captain of the team for his final season, following the retirement of Carles Puyol.

### Serbian Dragan Mihailovic appointed new Indian men's team coach

- The Volleyball Federation of India appointed Serbian Dragan Mihailovic as head coach of the men's national team in a move linked to the long term goal of Olympic Games qualification.
- The VFI also announced the appointment of Pryemyslaw Gaszyoski and Valadimir Radosevic as the team's physio trainer and physiotherapist respectively.
- All the three have been appointed for five months and will work with the team for the Asian Championships scheduled to be held in Iran during September.

### Sanjiv Puri appointed as ITC's New Chairman on May 14, 2019 by ITC Group'

- FMCG major ITC Ltd on Monday said its board of directors has appointed company Managing Director Sanjiv Puri as its Chairman with immediate effect following the demise of Y. C.
- ❖ Deveshwar, who was the company's longest-serving corporate head, died on Saturday. He was 72.
- He was first appointed as an Executive Director in April, 1984 and became Chairman in 1996.



## India's GS Lakshmi became the first woman female ICC match referee

- India's GS Lakshmi became thewoman female ICC match referee
- A 51-year old former Indian cricketer GS Lakshmi became the first ever female match referee to be included into the International Cricket Council (ICC)'s International Panel of Match Referees

### RBI has published 'Payment and Settlement Systems in India: Vision 2019 – 2021

- ❖ The Reserve Bank of India (RBI) released its statement on 'Payment and Settlement Systems in India: Vision 2019–2021', which notifies the steps that RBI will take to promote innovation, cyber-security, financial inclusion, customer protection, and competition through which the vision looks forward to achieve a 'highly digital' and 'cash-lite' society.
- ❖ The RBI has notified the requirement for a self-regulatory organisation for the digital payment space, that would serve as a 2-way communication channel between the players and the regulator. The number of digital transactions would rise over 4 times, from 20.69 billion in December 2018 to 87.07 billion in December 2021.

## BSE Launches BSE StAR MFApp For Its Mutual Fund Platform

- Leading stock exchangeBSE said it has launched 'BSE StAR MF' app to enable more participation and help mutual fund distributors process transactions faster.
- ❖ As per the BSE, this mobile app supports real-time client registration and paperless transactions, creates and uploads mandate for SIPs, generates the basket of multiple orders, tracks and allows the distributor to analyse his business at his fingertips.

## Ujjivan Small Finance Bank appoints Nitin Chugh as next MD and CEO

- Ujjivan Small Finance Bank Limited has appointed Nitin Chugh as its next Managing Director and Chief Executive Officer (CEO) from December 1, 2019.
- ❖ The bank has received the approval of its application for Chugh's appointment, from the Reserve Bank of India (RBI) on May 14, 2019. Nitin Chugh will join the bank by August 2019 as President and will work closely with Samit Ghosh, existing MD and CEO to ensure a smooth transition

### Kapil Sharma is the Most Viewed Stand-up Comedian in India and Abroad

- The King of Comedy, Kapil Sharma, has been named as most viewed stand-up comedian in India and abroad by World Book of Records London.
- He had started his career as a stand-up comedian from different comedy shows and got fame from "Comedy Nights with Kapil".

### Saray Khumalo First Black Woman To Climb Mount Everest Says It "Needed To Be Done"

- South African climber Saray Khumalo, 47, reached the peak of the 8,848-metre mountain last week after three previous failed bids to conquer the world's highest peak.
- She has also climbed Mount Kilimanjaro in Tanzania, Aconcagua in Argentina and Mount Elbrus in Russia.
- In 2003, South African park ranger Sibusiso Vilane became the first black person to summit Mount Everest.

### Volodymyr Zelensky sworn in as the 6th President of Ukraine

- Ukrainian TV star Volodymyr Zelensky won the presidential election in April 2019 and sworn in as 6th President of Ukraine recently. He succeeded Petro Poroshenko.
- ♦ According to the Central Election Commission, Zelensky won the second round with 73.22% of the votes.
- In his speech, he announced the dissolution of the parliament. It is a strategic move to bring the October 27 parliamentary elections forward to boost his party's chances of securing a majority at the height of his popularity.

## Padmaja appointed as the next High Commissioner of India to the Republic of Nauru

- On May 16, 2019, the Ministry of External Affairs, Government of India, announced the appointment of Ms. Padmaja as the next High Commissioner of India to the Republic of Nauru with residence in Suva.
- She is currently serving as the High Commissioner of India to the Republic of Fiji. She is set to take up her responsibility soon.
- ♦ She succeeds Vishvas Vidu Sapkal.





### **APRIL 2019**

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

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

#### Google India Head Rajan Anandan Resigned

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

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

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

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

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

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

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

### Jamia Millia Islamia gets its first woman vicechancellor

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



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## I B T

### **MARCH 2019**

## Trump nominates Kelly Craft as U.N. Ambassador

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

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

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

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

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

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

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

### Muhammadu Buhari re-elected as Nigeria President

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

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

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

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

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

### Controversial Sheikh Ahmad al-Fahad al-Sabah reelected Asian Olympic chief

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





### **MAY 2019**

## BADMINTON WORLD FEDERATION LAUNCHED 2 NEW FORMATS OF BADMINTON

- Recently, Badminton World Federation (BWF) launched two new formats of Badminton named as Air Badminton & Triples. BWF launched Air Badminton at Guangzhou with new dimensions of the court and an innovative shuttlecock called Air shuttle.
- ♦ The Air Badminton will be an outdoor game as compared to traditional badminton which is indoor games.
- In new Triples format, the match will be played between a team which consists of three players each with at least one female player in both the team.

## SHAKIB TOPS ODI ALL-ROUNDERS LIST, NO INDIAN IN TOP 10

- Senior Bangladesh cricketer Shakib Al Hasan jumped to the top of the latest MRF Tyres ICC ODI rankings for all-rounders, which doesn't feature a single Indian in the top-10 chart.
- In the three matches of the series, Shakib totalled 140 runs, including two unbeaten half-centuries and also picked up two wickets.
- Shakib now has 359 points, 20 clear of Afghanistan's Rashid Khan, the previous holder of the top ranking, who has now slipped to No. 2.

## PANKAJ ADVANI WINS INAUGURAL ASIAN SNOOKER TOUR TITLE

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

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



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

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

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

## FORMER INDIAN FOOTBALLER PUNGAM KANNAN DIES OF PROLONGED ILLNESS

- ❖ Former India footballer Pungam Kannan, who was facing acute financial crisis, died at a city hospital Sunday evening following prolonged illness.
- ♦ A forward, Kannan played 14 matches for India and suffered a cardiac arrest earlier this month.
- Kannan lived with his two daughters and wife in a onebedroom apartment in a narrow bylane of Jawpur road in Dumdum.

### **BARCELONA WINS LA LIGA TITLE 2019 IN SPAIN**



- Barcelona were confirmed as La Liga champions for the fourth time in five years after defeating Levante 1-0.
- ♦ The first Clasico in 11 years without Lionel Messi or Cristiano Ronaldo marked the end of an era while also bringing to a close Julen Lopetegui's turbulent three months as Real Madrid coach.
- This was Barcelona's overall 26th La Liga league title in club history and eight in last 11 years.

### **APURVI CHANDELA BECOMES WORLD NUMBER** ONE IN 10M AIR RIFLE ISSF RANKINGS

- ♦ Shooter Apurvi Chandela became the world number one in women's 10m Air Rifle category with 1,926 rankings points, according to the latest rankings released by International Shooting Sport Federation (ISSF).
- The shooter, won the gold medal in 10m Air Rifle event in the New Delhi Shooting World Cup earlier this year.
- ♦ Anjum Moudgil, who was sixth in the eight-member final, occupies the second spot in world rankings.

### **BAJRANG PUNIA BAGS GOLD IN ALI ALIYEV** WRESTLING TOURNAMENT

- ♦ World number one Bajrang Punia won the gold medal as he defeated Viktor Rassadin in the finals of men's 65kg freestyle in the Ali Aliyev wrestling tournament in Kaspiisk, Russia.
- ♦ Bajrang got the better of the local favourite 13-8 in his final bout after being down 0-5 at one stage.
- ♦ The 25-year-old Indian grappler had won a gold medal last week at the Asian Championships in Xi'an, China.

### MUMBAI INDIAN BECAME THE FIRST TEAM IN THE IPL HISTORY TO WIN TITLE.

- Mumbai Indian became the first team in the IPL history to win 4 title in total 12 editions. Earlier Mumbai Indians won in 2013, 2015 and 2017. Chennai Super Kings (CSK) won 3 titles in total 10 editions they have played in the
- David Warner of Sunrisers Hyderabad got Orange Cap. for scoring the highest runs in the IPL in 2019.
- Chennai Super Kings got the Purple Cap for the highest wickets.

### MANCHESTER CITY WINS PREMIER LEAGUE **TITLE 2019.**

- $\Diamond$ Manchester City clinched their fourth Premier League title (football) after winning the 2018-19 season. Manchester City registered a victory against Brighton to accumulate 98 points, while Liverpool, who were also in the title race, finished second with 97 points.
- Dominant Manchester City have successfully retained their Premier
- League title on the final day of an exhilarating 2018-19

### VIRAT KOHLI AND SMRITI MANDHANA WON INTERNATIONAL CRICKETERS OF YEAR **AWARD**



- Kohli scored 10,843 runs in the One-Day Internationals (ODI) and 6613 runs in the longest format. Smriti Mandhana has scored 1951 runs in the ODIs and 1298 runs in the shortest format.
- ♦ The Lifetime Achievement Award was given to Mohinder Amarnath who is the former Indian allrounder and he was the member of the winning team of World Cup 1983.

### **BROOKS KOEPKA RETURNS TO WORLD NO. 1** AFTER FOURTH MAJOR GOLF TITLE.

- Brooks Koepka returned to the top of the world golf rankings, after his US PGA Championship victory at Bethpage Black.
- ♦ He has now won 4 major titles in his last 8 starts and is the 1st man to ever hold back-to-back titles in two majors at the same time.



### **APRIL 2019**

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



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

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

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

## MUMBAI SHUTTLER DANI CLINCHES DUTCH INTERNATIONAL BADMINTON TITLE 2019

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

## BAJRANG REGAINS TOP SPOT IN WORLD WRESTLING RANKINGS

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

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

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

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

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

### PANKAJ ADVANI WINS INAUGURAL ASIAN SNOOKER TOUR TITLE

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

### BAJRANG PUNIA WINS GOLD AT ASIAN WRESTLING CHAMPIONSHIP

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

### AIFF RECOMMENDS GURPREET SANDHU AND JEJE FOR ARJUNA AWARD

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

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

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

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

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

### **MARCH 2019**

## MANPREET SINGH HONOURED WITH AHF'S PLAYER OF THE YEAR



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

## ABU DHABI 2019 SPECIAL OLYMPIC WORLD GAMES KICKS OFF

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

## ONE GOLD, FIVE SILVER MEDALS FOR INDIA AT MAKRAN CUP: BOXING

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





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



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

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

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

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

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

## K T IRFAN BECOMES FIRST INDIAN ATHLETE TO QUALIFY FOR TOKYO OLYMPICS

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

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

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

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



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



### Banking & Financial Awareness



## FINANCE MINISTRY APPROVES 8.65% INTEREST ON EPF FOR 2018-19



- ♦ The Finance Ministry has approved 8.65 per cent rate of interest on Employees' Provident Fund (EPF) for 2018-19 as decided by retirement fund body EPFO.
- ♦ The interest rate on EPF was hiked to 8.65 per cent for the last fiscal from 8.55 per cent provided in 2017-18.
- This move will benefit more than 6 crores formal sector workers.

### CANARA BANK'S LIFE INSURANCE BRANCH LAUNCHES WEBASSURANCE

- Public sector lender Canara Bank and its life insurance partner Canara HSBC Oriental Bank of Commerce Life Insurance announced the launch of 'Webassurance'.
- ❖ Four life insurance products of Canara HSBC OBC Life would be made available to customers of Canara Bank, covering the key needs of child future, savings and investments, retirement planning and protection.
- ♦ It aims at empowering customers to address their financial needs in a completely paperless manner.

## RBI TO ISSUE NEW RS 20 DENOMINATION BANKNOTE WITH GREENISH-YELLOW COLOR

- ♦ The Reserve Bank of India (RBI) has announced that it will issue new Rs 20 denomination banknotes soon.
- ♦ The new banknote will have a base colour of greenish -yellow and will be 63 X 129 mm in size. The apex bank had first introduced the Rs 20 note in the Mahatma Gandhi Series in August 2001.
- ♦ The new note will have a motif of Ellora caves on the back side, depicting India's cultural heritage.

## PAYTM LAUNCHES RECURRING PAYMENTS SERVICE FOR MERCHANTS

- Paytm has launched recurring payment (auto pay) service for merchants that are working on a digital subscription model.
- The move will allow the subscription-based businesses to collect payments from their subscribers effortlessly.
- The service is being offered as an additional mode of payment other than credit/debit cards, internet banking and other Paytm proprietary instruments.

## PHONEPE INTRODUCES NEW KEYBOARD FOR SEAMLESS TRANSACTION

- Digital payments platform PhonePe launched a special keyboard that will allow users to transact conveniently and securely with just a click, anytime and anywhere while using their Android phone.
- The PhonePe keyboard will allow users to send and request money, check their account balance and invite friends.
- Currently, Flipkart-owned PhonePe is the only player in India to introduce this user-friendly feature.

## STATE BANK OF INDIA LINKS INTEREST RATES TO RBI'S REPORATE

- ♦ SBI had announced that it will link its interest rate on savings account with balance above ?1 lakh and shortterm loans like overdraft and cash credit facility to Reserve Bank of India's reporate, effective 1 May 2019.
- The interest rates on large SBI savings account deposits and interest rate on some short-term loans will automatically change as and when RBI changes its reporate.
- This will help in better transmission of RBI's policy rates into the banking system.

## SBI CARD RAISES RS.700 CRORE FROM BANKS, INCLUDING PARENT BANK TO FUND GROWTH

- SBI Card raised Rs. 700 crore from several financial institutions including its parent State Bank of India (SBI) in the second half of FY19 as it aims to grow above the industry average.
- SBI Card is over 4 million cards behind the private sector lender at 7.9 million outstanding credit cards in the same period.
- ♦ The Rs. 700-crore fundraise is part of SBI Card's plan to raise Rs. 1,500 crore in a few tranches.





#### RBI PROPOSED NEW MOBILE APP.



- The RBI proposes to come out with a mobile application to aid visually impaired persons in identifying Indian currency notes.
- At present, banknotes in the denominations of ? 10, 20, 50, 100, 200, 500 and 2,000 are in circulation, besides Re 1 notes issued by the Government of India. Mobile application shall provide multi-
- ♦ lingual support as well as audio notications.

## RBI DIRECTS BANKS TO ENHANCE HOUSING LOAN LIMITS FOR ELIGIBILITY UNDER PRIORITY SECTOR LENDING

- Reserve Bank of India (RBI) has directed banks to enhance the housing loan limits for eligibility under priority sector lending (PSL) to Rs 35 lakh in metropolitan centres (with population of ten lakh and above) and Rs 25 lakh in other centres.
- In order to bring the RRBs and SFBs at a level playing field with other Scheduled Commercial Banks, it has now been decided to enhance the housing loan limits for eligibility under PSL.
- Earlier, loans to individuals up to Rs 28 lakh in metropolitan centres and Rs 20 lakh in other centres, were eligible to be classified under priority sector.

## MASTERCARD COMMITS RS 7,000 CRORE INVESTMENT IN INDIA IN NEXT 5 YEARS

- Global payments giant Mastercard plans to invest \$1 billion in its India operations over the next five years
- Mastercard is expected to invest the remaining amount to grow locally and to expand the team that services its overseas operations.
- This investment will help foster innovation and increase Mastercard's speed-to-market capabilities and valueadded services.

## 15TH FINANCE COMMISSION TO HOLD MEETINGS WITH RBI, BANKS, FINANCIAL INSTITUTIONS

- The 15th Finance Commission will have meetings with the Reserve Bank of India (RBI), banks and financial institutions on May 8 and 9 in Mumbai.
- The Commission is likely to discuss views on key macroeconomic assumptions, cost of borrowings for the Centre and states, requirements for the recapitalisation of banks.
- The other issues that would come up during the deliberation include market driven borrowing cost and debt trajectories of states.

## MAX LIFE INSURANCE TO MARK 6TH OF EVERY MONTH AS PROTECTION DAY

- Max Life Insurance Co Ltd, one of industry's foremost life insurance companies, announced that it will dedicate 6th day of every calendar month as 'Protection Day' towards driving awareness around the concept of financial protection.
- As a part of this initiative, a wide range of initiatives will be rolled out across Max Life's network of over 240 Max Life's offices and a wider network of its distribution partners.
- As a part of the initiative the Company will also drive a "Super Customer Week", where customers across the board will be educated about various aspects of financial protection.

## ICICI BANK JOINS HANDS TRAVEL GOIBIBO TO LAUNCH MULTI-CURRENCY CARD

- ICICI Bank announced the launch of a co-branded multicurrency card with online travel booking portal Goibibo. Anyone travelling abroad, whether they hold an ICICI Bank savings account or not, can apply for the Goibibo ICICI Bank Travel Card on the Goibibo website and mobile app.
- The card also includes benefits of up to Rs. 20,000, including gift vouchers of Rs. 15,000 from Goibibo. Additionally, customers get 40 paise discount on currency conversion rate on loading of a minimum of \$1,000.
- ❖ Further, they get the advantage of complimentary card protection from theft and loss up to Rs. 5 lakh. It also provides flat 15 per cent discount at more than 100 Indian restaurants across six foreign cities, including Kuala Lumpur, Dubai, London, Singapore, Hong Kong, and Bangkok.The card also offers travel insurance between Rs. 2 lakh and Rs. 10 lakh.







### **MAY 2019**

### INDIAN NAVY SHIPS KOLKATA, SHAKTI ARRIVE IN SOUTH KOREA TO PARTICIPATE **IN ADMM-PLUS**



- Indian Navy's 2 warships, INS Kolkata and INS Shakti had gone to Qingdao in China to participate in the International Fleet Review (IFR).
- During the visit, the Indian Navy ships will have professional interaction with ADMM-Plus Navies towards further enhancing co-operation between the navies.
- ♦ At Singapore, the ships will also participate in the International Maritime Defence Expo, IMDEX-19 and the Singapore-India Maritime Bilateral Exercise, SIMBEX-19.

#### WIPRO CONSUMER CARE AND LIGHTING **PHILIPPINES' ACQUIRES SPLASH CORPORATION**

- ♦ Wipro Consumer Care and Lighting (WCCL), the consumer care business of software provider Wipro Ltd, has acquired the Philippines-based personal care maker Splash Corporation for an undisclosed amount
- ♦ Splash Corporation is among the top five local companies in the Philippines, where it gets 85% of its annual revenue of around \$80 million.
- ♦ Its product categories such as exfoliants and leave-in hair care range are new for WCCL.

### CHINA LAUNCHES 2 SATELLITES 'SCIENTIFIC' PURSUITS

- China launched two Tianhui II-01 satellites into orbit from the Taivuan Satellite Launch Center.
- The satellites are meant to be used for scientific experiments, land resource survey, geographic survey, and mapping, as per state-run news agency Xinhua.
- ♦ The satellites were reportedly launched by a Long March 4B carrier rocket, which marked the 303rd mission of the Long March series carrier rockets.

### INDIA SET TO LAUNCH SECOND MISSION TO THE MOON CHANDRAYAN-2 IN JULY

- ♦ India's second mission to the moon Chandrayaan 2 is now all set to be launched in July.
- ♦ All the modules are getting ready for the Chandrayaan-2 launch during the window of July 9 to July 16.
- The Orbiter and Lander modules will be interfaced mechanically and stacked together as an integrated module and accommodated inside the GSLV MK-III launch vehicle.

### FRANCE, INDIA BEGIN 'VARUNA' NAVAL **EXERCISE OFF GOA COAST**

- Navies of India and France began the first phase of a mega naval exercise off the coast of Goa which is aimed at developing inter-operability between the two forces in dealing with various security challenges.
- The exercise aims at developing interoperability between the two navies and fostering mutual cooperation by learning from each other's best practices to conduct joint operations.
- The bilateral naval exercise was initiated in 1983 and it was christened as 'Varuna' in 2001.

### JAPANESE PRIVATE FIRM SENDS FIRST **ROCKET INTO SPACE**

- ♦ An aerospace startup in Japan has successfully launched a rocket into space. It's the first privately developed Japanese spacecraft to reach orbit.
- ♦ The unmanned rocket named MOMO-3 took from a test site in Taiki on the northern Japanese island of Hokkiado. The successful flight lasted about 10 minutes, and came after two failed launches by the same company in 2017 and 2018.
- ♦ The MOMO-3 rocket weighs about 1.15 metric tons and is capable of carrying payloads of up to 20 kilograms (44 pounds) - although it cannot yet send them into orbit.



## AIR MARSHAL GHOTIA ASSUMES CHARGE AS IAF'S TRAINING COMMAND CHIEF



- Indian Air Force (IAF) officer Air Marshal SK Ghotiatook over as Air Officer Commanding-in-Chief of Training Command.
- ♦ He is an alumnus of the National Defence Academy(NDA) and was commissioned in the fighter stream of IAF in December, 1981.
- ♦ He is a Qualified Flying Instructor, with more than 1000 hours of instructional experience.

### I B T

## FIRST INDIAN ARMY MOUNTAINEERING EXPEDITION TO MT MAKALU LED TO DISCOVERY OF 'YETI' FOOTPRINTS

- ❖ Indian Army has claimed that its Mountaineering Expedition Team sited a series of huge mysterious footprints measuring 32 inches by 15 inches.
- ♦ The footprints are believed to be that of elusive snowman 'Yeti'. The expedition team collected videos and photographic evidence.

## SPACEX LAUNCHES CARGO MISSION FOR NASA TO THE INTERNATIONAL SPACE STATION

- SpaceX has successfully launched a cargo mission for NASA to the International Space Station (ISS), its fifth launch of the year, after being delayed by a few days due to a couple of issues.
- ❖ The launch had originally been scheduled to take place earlier, But an electrical problem on the ISS caused the mission to be pushed back while the problem was resolved. The spacecraft will now make its way to the ISS, and is set to arrive in the early morning of Monday, May 6.
- ♦ It carries 2,500 kilograms of research, supplies and hardware for astronauts living and working on ISS as part of the CRS-17 mission (17th resupply mission).

## ISRO PLANS TO LAUNCH RADAR IMAGING SATELLITE IN MAY

- India is planning to launch its radar imaging satellite RISAT 2BR1 sometime towards the end of May 2019 on one of the variants of its Polar Satellite Launch Vehicle (PSLV) rocket.
- The rocket that would carry RISAT 2BR1 is designated as PSLV-C46 as per ISRO's numbering system and will blast off from the first launch pad at the country's rocket port in Sriharikota.
- ♦ Its launch was earlier scheduled in 2020 after RISAT-2A but is now preponed.

## INDIAN NAVY'S FRONTLINE MISSILE DESTROYER INS RANJIT TO BE DECOMMISSIONED ON MAY 6

- Indian Navy's frontline missile destroyer INS Ranjit would be decommissioned at the naval dockyard in Visakhapatnam on May 6 after serving for 36 years.
- INS Ranjit is the third of the five Kashin-class destroyers built by erstwhile USSR. It was commissioned in 1983.
- The ship was commissioned as INS Ranjit on September 15, 1983, with Captain Vishnu Bhagwat at the helm.

### CHHATTISGARH DEPLOYS ALL-WOMEN ANTI-NAXAL COMMANDO UNIT

- The Chhattisgarh police for the first time has inducted thirty women commandos in Dantewada of Bastar region and have deployed them in Malangir.
- The 30 women aresurrendered women Maoists and this is also a bid to lure Maoists women to join mainstream forces.
- Of the 30 recruits, 10 are surrendered women Naxals, while 10 others are assistant constables who were part of the erstwhile Salwa Judum (anti-Naxal militia) movement.

## NON-VENOMOUS SPECIES OF 'RAIN SNAKE' DISCOVERED IN MIZORAM.

- A group of Taxonomists have unearthed a new nonvenomous 'rain loving' snake species named "SmithophisAtemporalis from Mizoram in North-east India. It was published in the taxonomic journal named Zootaxa. VaradGiri is the lead author of the paper.
- The locals commonly referred to the snake as 'ruahlawmrul', a rain-loving snake.





### **Quantitative Aptitude**

- 1. A can do a piece of work in 25 days. B is 25% more efficient than A. The number of days taken by B to do the same piece of work is?
  - (a) 20
- **(b)** 10
- (c) 15
- (d) 12
- 2. A can do a work in 15 days and B in 20 days. If they work on it together for 4 days, then the fraction of the work that is left is:

- (a)  $\frac{1}{4}$  (b)  $\frac{1}{10}$  (c)  $\frac{7}{15}$  (d)  $\frac{8}{15}$
- 3. Two persons A and B are engaged in a work. A can do a piece of work in 15 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) 15
- (b) 12
- (c) 14
- 4. A and B can do a piece of work in 10 days, B and C in 15 days, C and A in 20 days. In how many days will they finish it together and separately?
- (b)  $\frac{60}{13}$  (c)  $\frac{120}{26}$  (d)  $\frac{130}{12}$
- 5. A alone can do a piece of work in 6 days and B alone in 8 days. A and B undertook to do it for Rs. 3200. With the help of C, they completed the work in 3 days. How much is to be paid to C?
  - (a) Rs. 375
- (b) Rs. 400 (c) Rs. 600 (d) Rs. 800
- 6. Four year ago average age of P, Q and R is 33 years. At present, age of R is three year less than Q and P is three year older than Q. then find the age of P one year hence?
  - (A) 36 years
- (B) 38 years
- (C) 40 years
- (D) 41 years
- (E) 36 years
- 7. Babita's present age is 6/5 times of her age at the time of her marriage and she got married 6 years ago. Age of her son is 1/12 of her current age. Find the age of her son.
  - (A) 3 years
- (B) 4 years
- (C) 5 years
- (D) 6 years
- (E) None of these

- 8. Rajni was married 8 year ago. Today her age is 9/7 times to that time of marriage. At present his son's age is 1/6th of her age. What is her son's age 3 year hence?
  - (A) 5 years
- (B) 9 years
- (C) 12 years
- (D) 15 years
- (E) 18years
- 9. The average age of eleven cricket players is 20 years. If the age of the coach is also included, the average age increases by 10%, the age of the coach is-
  - (A) 48 years
- (B) 44 years
- (C) 40 years
- (D) 36 years
- 10. At present Meena is eight times her daughter's age. 8 yr from now, the ratio of the ages of Meena and her daughter will be 10:3, respectively. What is Meena's present age?
  - (A) 48 years
- (B) 44 years
- (C) 40 years
- (D) 32 years
- 11. If x-y: y-z: z-k=2:3:5, then what is the value of k:(x+k)?
  - (A) 4:3
- (B) 2:1
- (C) 1:3
- (D) 1:4
- 12. If  $x^2 x\sqrt{68} + 1 = 0$ , then what is the value of  $x \frac{1}{x}$ ?
- (A)  $\sqrt{66}$  (B) 8 (C)  $\sqrt{62}$  (D) 6
- 13. If x + y = 7, then what is the value of  $x^3 + y^3 + 21xy$ ?
  - (A)343
- (B) 49
- (C)294
- 14. If 2a-(2/a)+4=0, then what is the of  $a^3 - (1/a^3) + 14?$ 
  - (A) 14
- (B)-12
- - (C)0(D) 14
- 15. If  $\alpha$  and  $\beta$  are the roots of the equation  $x^2 x + 3 = 0$ . then what is the value of  $\alpha^4 + \beta^4$ 
  - (A)7
- (B) 9
- (C) 11
- (D) 13
- 16. If  $\alpha + \beta \gamma = \pi$ , then  $\sin^2 \alpha + \sin^2 \beta \sin^2 \gamma = ?$ 
  - (A)  $2 \sin \alpha \sin \beta \cos \gamma$
- (B)  $2 \cos \alpha \cos \beta \cos \gamma$
- (C)  $2 \sin \alpha \sin \beta \sin \gamma$
- (D)  $2 \cos \alpha \cos \beta \sin \gamma$
- 17. Find the value of  $\tan^2 45^\circ \frac{\sec^2 70^\circ \cot^2 20^\circ}{2(\csc^2 59^\circ \tan^2 31^\circ)}$ 
  - (A) 1

- 18. If  $\sin\theta + \sin^2\theta = 1$ , then the value of  $\cos^{12}\theta + 3\cos^{10}\theta +$  $3\cos^8\theta + \cos^6\theta - 1$  is:
  - (A)0
- (B) 1
- (C)2
- (D) 3

- 19. If  $x = \sin \theta + \cos \theta$  and  $y = \sec \theta + \csc \theta$ . Find y in terms of x.
  - (A)  $\frac{x}{x^2+1}$  (B)  $\frac{x}{x^2-1}$  (C)  $\frac{2x}{x^2-1}$  (D)  $\frac{2x}{x^2+1}$
- **20**. If  $\theta$  is a positive acute angle and  $\tan 2\theta \cdot \tan 3\theta = 1$ , then what will be the value of  $\left(2\cos^2\frac{5\theta}{2}-1\right)$ ?
  - (A)  $-\frac{1}{2}$
- **(B)** 0
- (C) 1 (D)  $\frac{1}{2}$

### **SOLUTIONS**

1. (a) Let A's efficiency 100%

$$\frac{100 \times \text{days}}{100 + \%} = \frac{25 \times 100}{100 + 25} = 20$$
B = 20 days

2. (d) A's 1 day's work =  $\frac{1}{15}$ 

B's 1 day's work = 
$$\frac{1}{20}$$

$$(A + B)$$
's 1 day's work =  $\left(\frac{1}{15} + \frac{1}{20}\right) = \frac{7}{60}$ 

$$(A + B)$$
's 4 day's work =  $\left(\frac{7}{60} \times 4\right) = \frac{7}{15}$ 

Therefore, Remaining work =  $\left(1 - \frac{7}{15}\right) = \frac{8}{15}$ 

3. (d) Work done by A in 1 day =  $\frac{1}{15}$ 

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

Work done by A and B together in 1 day

$$=\frac{1}{15}+\frac{1}{20}=\frac{4+3}{60}=\frac{7}{60}$$

Work done by A and B together in 3 days

$$=\frac{7}{60}\times3=\frac{7}{20}$$

Remaining Work =  $1 - \frac{7}{20} = \frac{13}{20}$ 

Number of days taken by B to finish the remaining

work = 
$$\frac{\frac{13}{20}}{\frac{1}{20}}$$
 = 13 days.

4. (a) LCM of 10, 15, 20 is 60

> Therefore efficiencies of A + B, B + C, C + A are in ratio 6:4:3 respectively.

> So number of days required to complete the work

by working together is  $60 \times \frac{2}{(6+4+3)} = \frac{120}{135}$ 

5. **(b)** C's 1 day's work =  $\frac{1}{3} - \left(\frac{1}{6} + \frac{1}{8}\right) = \frac{1}{3} - \frac{7}{24} = \frac{1}{24}$ 

A's wages : B's wages : C's wages =  $\frac{1}{6} : \frac{1}{8} : \frac{1}{24}$ 

=4:3:1. $\therefore$  C's share (for 3 days) = Rs.

 $\left(3 \times \frac{1}{24} \times 3200\right) = \text{Rs. } 400.$ 

**6. (D)** Let present age Q be 'x'

Present Age of P = x + 3

Present Age of R = x - 3

$$\frac{(x+3+x+x-3)-4\times 3}{3} = 33$$

$$x - 4 = 33$$

$$x = 37$$
 years

Age of P After 1 year = 37 + 3 + 1 = 41 years

7. (A) Her age at marriage = 5x

Her present age = 6x

Difference = 6x - 5x = x

x = 6 years

Present age = 36 years

Hence son's age = 36/12 = 3 years

**8. (B)** Rajni's age at the time of marriage = 7xRajni's age at present = 9x

Difference = 9x - 7x = 2x

$$2x = 8 \text{ years}$$

$$x=4$$

Rajni's age at present =  $9 \times 4 = 36$  years

Son's age = 
$$\frac{36}{6}$$
 = 6 years

After 3 years = 6 + 3 = 9 years

9. (B) Average age of 11 players = 20 years Average age of 11 players + coach

$$= 20 + \frac{10}{100} \times 20 = 22 \text{ years}$$

Then coach age =  $(12 \times 22 - 20 \times 11)$ 

= 264 - 220 = 44 years

- 10. (D) Let age of daughter = x yr
  - Age of Meena = 8x yr
  - According to the question,
  - 8x + 8x + 8 = 103
  - 24x + 24 = 10x + 80
  - 14x = 56
  - x=4

Hence, Meena's present age =  $4 \times 8 = 32 \text{ yr}$ 

11. (A) Put x = 2, y = 0, z = -3, k = -8

This satisfies the eq<sup>n</sup>.

$$k: (x+k) = -8: (-6) = 4:3$$

**12. (B)**  $x^2 + 1 = \sqrt{68}$ 

$$x + \frac{1}{x} = \sqrt{68}$$

$$\left(x + \frac{1}{x}\right)^2 = 68$$

$$x^2 + \frac{1}{x^2} + 2 = 68$$

$$\left(x - \frac{1}{x}\right)^2 = 64$$

$$x - \frac{1}{x} = 8$$

**13. (A)** Put x = 7, y = 0

$$x + y = 7$$

$$7 + 0 = 7$$

$$x^3 + v^3 + 21xv$$

$$= (7)^3 + (0)^3 + 21 \times 7 \times 0$$

- =343
- 14. (C)  $2a \frac{2}{3} = -4$

$$a - \frac{1}{a} = -2$$

$$a^3 - \frac{1}{a^3} = 8 - 6 = -14$$

$$a^3 - \frac{1}{a^3} + 14 = 0$$

**15.** (A)  $x^3 - x + 3 = 0$ 

$$\beta + \beta = 1$$

$$\alpha \cdot \beta = 3$$

$$\alpha^2 + \beta^2 + (\alpha + \beta)^2 - 2\alpha\beta$$

$$25 = \alpha^4 + \beta^4 + 2 \times 9\alpha^4 + \beta^4 = 7$$

... (i)

16. (A)  $\alpha + \beta = \pi + \gamma$ 

Then 
$$\sin (\alpha + \beta) = \sin (\pi + \gamma)$$

$$\sin \alpha \cos \beta + \cos \alpha \sin \beta = -\sin \gamma$$

On squaring both sides and solving

$$\sin^2\alpha + \sin^2\beta \sin^2\gamma = 2\sin\alpha \sin\beta$$

$$(\sin \alpha \sin \beta - \cos \alpha \cos \beta)$$

$$=$$
  $-2 \sin \alpha \sin \beta \cos (\alpha + \beta)$ 

$$=$$
  $-2 \sin \alpha \sin \beta \cos (180 + \gamma)$ 

- =  $2 \sin a \sin \beta \cos \gamma$
- 17. (C)  $\tan^2 45^\circ \frac{\sec^2 70^\circ \cot^2 20^\circ}{2(\csc^2 59^\circ \tan^2 31^\circ)}$

$$\frac{\sec^2 70 - \cot^2 [90 - 70]}{2 \csc^2 59 - \tan[90 - 59]}$$

$$\Rightarrow \frac{\sec^2 70 - \tan^2 70}{2\left[\cos \sec^2 59 - \cot^2 59\right]} = \frac{1}{2}$$

**18.** (A)  $\sin \theta + \sin^2 \theta = 1$ 

$$\Rightarrow \sin \theta = \cos^2 \theta$$

$$\cos^{12}\theta + 3\cos^{10}\theta + 3\cos^{8}\theta \ 3\cos^{6}\theta - 1$$

$$=(\cos^4\theta+\cos^2\theta)^3-1$$

$$=(\sin^2\theta+\cos^2\theta)^3-1$$

$$= 1 - 1 = 0$$

19. (C)  $y = \frac{1}{\cos \theta} + \frac{1}{\sin \theta} = \frac{\sin \theta + \cos \theta}{\cos \theta \sin \theta}$ 

$$Y = \frac{x}{\sin \theta \cos \theta}$$

We how, 
$$(\sin \theta + \cos \theta)^2$$

$$= 1 + 2 \sin\theta \cos\theta$$

$$x^2 - 1 = 2 \sin \theta \cos \theta$$

$$\sin\theta\cos\theta = \frac{x^2-1}{2}Y$$

$$=\frac{2x}{x^2-1}$$

- **20. (B)**  $\tan 2\theta \tan 3\theta = 1$ 
  - Tan  $2\theta = \cot 3\theta Tan 2\theta$

$$= \tan (90 - 3\theta)$$

$$5\theta = 90$$

$$\Rightarrow \theta = 18^{\circ}$$

$$2\cos^2\frac{5\theta}{2} - 1 = 2\cos^2 45 - 1$$

$$= 1 - 1 = 0$$

### **Reasoning Ability**

**Direction (1-5):** Study the following information carefully. And answer the following questions given below.

Ten friends Shivangi, Ananya, Rohit, Akansha, Vaishali, Veena, Shanaya, Sameer, Karina and Tapsi sit around a rectangular table such that two persons sit along each length of the table, one person sits along each breadth of the table and one person sits at the corner. Each of them faces towards the table.

- Ananya, Vaishali and Tapsi sit in the same row.
- Shivangi and Veena sit in the same row.
- · Vaishaliand Karina sit at the corner but they do not sit in the same row.
- Shanaya sits opposite to Sameer and Ananya sits opposite to Akansha but none of them sits at the corner and exactly two of them sit along the length.
- Sameer sits third to the right of Karina and is adjacent to Veena.
- Vaishali is not a neighbour of Veena.
- 1. Who sits to the immediate left of Veena?
  - (a) Shivangi
- (b) Ananya (c) Sameer (d) Karina
- (d) None of these
- 2. Four of the following five are alike in some way and hence form a group. Which of the following is the one that does not belong to the group?
  - (a) Shanaya
- (b) Karina
- (c) Sameer (d) Rahit

- (e) Tapsi
- **3.** Who among the following was sitting third to the left of Shanaya?
  - (a) Akansha
- (b) Vaishali (c) Shiyangi (d) Ananya
  - (e) None of these
- 4. What is the minimum number of persons sitting between Tapsiand Shanaya?
  - (a) Zero
- (b) Three
- (c) One
- (d) Two
- (e) More than three
- 5. Who among the following was sitting second to the right of Rohit?
  - (a) Karina
- (b) Veena
- (c) Vaishali (d) Shivangi
- (e) None of these
- 6. Arrange the following words alphabetically as in a dictionary and find which of the following word come at first?
  - A. Support
- B. Suppose
- C. Supreme
- D. Supply
- E. Suppress
- (a) Support
- (b) Suppose (c) Supreme (d) Supply
- (e) Suppress

- 7. Arrange the following words alphabetically as in a dictionary and find which of the following word come at first?
  - A. Mosquito
- B. Mosque
- C. Mosaic
- D. Mosasaur
- E. Moscow
- (a) Mosquito
- (b) Mosasaur
- (c) Mosque
- (d) Moscow
- (e) Mosaic
- **8.** What should come in place of question mark(?) in the following series?

ZAYBXCWDVE?

- (a) NM
- (b) UF
- (c) RI
- (d) SH

- (a) None of these
- 9. If it is possible to make only one meaningful English word from the second, the fifth, the sixth and the eighth letters of the word SCRUTINY, using each letter only once, second letter of that word is your answer. If more than one such word can be formed, your answer is M. If no such word can be formed, your answer is N.
  - (a) I
- (b) C

- (e) None of these
- 10. How many such pairs of letters are there in the meaningful word "ORGANISATION" each of which has as many letters between them in the word as in the English alphabet?
  - (a) none
- (b) two
- (c) three
- (d) one

- (e) more than three
- 11. A word is mentioned only by a group of numbers, as shown in one of the options. The number groups in the options are mentioned by two classes of letters as shown in Matrices given below. The no. of rows & columns in Matrix I are from 1-4 & that of in Matrix II are 5-8. A letter can be defined using the no. of row & then the no. column. e.g. 'O' can be defined by 13, 21 etc. & 'E' by 65,76 etc. Find the code/group of numbers for the given word "LATER".

Matrix	: - I		Matrix	: - II			
	1	2	3	4		5	6

	1	2	3	4		5	6	7	8
1	L	Α	0	R	5	М	Т	Р	Е
2	0	R	L	Α	6	Е	М	Т	Р
3	R	L	Α	0	7	Р	Е	М	Т
4	Α	0	R	L	8	Т	Р	Е	М

- (a) 56, 14, 12, 66, 68.
- (b) 67, 22, 24, 55, 56.
- (c) 44, 12, 67, 76, 22.
- (c) 85, 31, 41, 56, 68.

12. A word is mentioned only by a group of numbers, as shown in one of the options. The number groups in the options are mentioned by two classes of letters as shown in Matrices given below. The no. of rows & columns in Matrix I are from 6 - 9 and 2-5 respectively & that of in Matrix II are 2-5 & 6-9 respectively. A letter can be defined using the no. of row & then the no. column. e.g. 'T' can be defined the code by 37, 46 etc. & 'A' by 72, 64 etc. Find the code/group of numbers for the given word NEAT.

Matrix - I

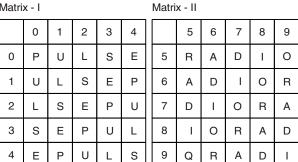
Matrix 1				
	6	7	8	9
2	J	N	0	Т
3	0	Т	J	N
4	Т	J	N	0
5	N	0	Т	J

Matrix - II

	2	3	4	5
6	Е	U	Α	1
7	Α	I	Е	U
8	С	Е	Ι	Α
9	I	Α	U	Е

13. A word is mentioned only by a group of numbers, as shown in one of the options. The number groups in the options are mentioned by two classes of letters as shown in Matrices given below. The no. of rows & columns in Matrix I are from 0-4 & that of in Matrix II are 5-9. A letter can be de?ned using the no. of row & then the no. column. e.g. 'A' can be de?ned by 56,79 etc. & 'P' by 00, 14 etc. Find the code/group of numbers for the given word DOSE in the same way.

Matrix - I



- (a) 47, 83, 48, 95
- (b) 88, 62, 47, 94
- (c) 59, 73, 39, 82
- (d) 48, 74, 72, 58
- 14. Find the missing number.



- (a) 32
- (b) 62
- (c) 22
- (d) 28

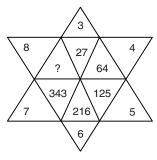
15. Find the missing number.



- (a)60
- (b) 66
- (c) 53
- (d)65
- 16. Find the missing number



- (a) 144
- (b) 512
- (c)729
- (d) 1000
- 17. Find the missing number -



- (a) 312
- (b)812
- (c)512
- (d)612

### **SOLUTIONS**

- None of these 1. (e)
- 2. (c) Sameer
- 3. (d) Ananya
- One 4. (c)
- 5. (a) Karina
- 6. (d) Supply
- 7. **(b)** Mosasaur
- UF 8. (b)
- 9. (a)
- 10. (e) more than three
- 11. (c) 44, 12, 67, 76, 22.
- 48, 74, 72, 58
- 13. (b) 75, 86, 44, 60
- 14. (c) 22
- 65 15. (d)
- 16. (b) 512
- 17. (c) 512

## **IMPORTANT QUESTIONS**

### **English Language**

#### PHRASE REPLACEMENT

<u>Direction(1-10)</u>: Some sentences are given below. In each sentence a phrase is printed in bold. Below each sentence, four phrases labeled (a), (b), (c), and (d) are given which can be replaced with the bold phrase to make the sentence grammatically correct. If the sentence is correct; choose option (e) as the answer.

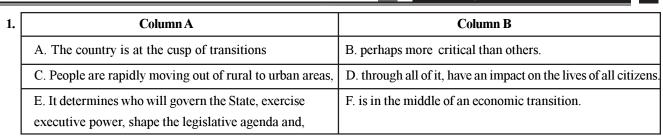
- 1. It has become a neutral territory, **somewhere for the** real world and fairyland.
  - (a) somewhere between the
  - (b) somewhere to the
  - (c) somewhere in the
  - (d) somewhere in between of the
  - (e) None of the above
- 2. He then forgives his enemies and asking for blessings for his friends.
  - (a) has asked for blessings (b) have asked blessings
  - (c) asked for blessings
- (d) asks for blessings
- (e) None of the above
- **3.** It was the first long **step taken to the development** of the university.
  - (a) step taken to develop
  - (b) step taken for the development
  - (c) step took to the development
  - (d) step took to develop
  - (e) None of the above
- 4. There is no use of barking at the wrong tree.
  - (a) barking to the wrong tree
  - (b) barking the wrong tree
  - (c) barking for the wrong tree
  - (d) barking up the wrong tree.
  - (e) None of the above
- 5. The more ugly old woman in the group is the most pitiless.
  - (a) The uglier old woman (b) The most ugly old women
  - (c) The ugliest old woman (d) Both (b) and (c)
  - (e) None of the above
- 6. People from both sides does not want a war.
  - (a) do not want a war.
- (b) does not want war.
- (c) does not wants war.
- (d) do not wanted a war.
- (e) None of the above

- 7. At the edge of the crowd stands a person with a stranger **whose dress suggested** his indifference to his personal appearance.
  - (a) whom dress suggests
  - (b) whose dressing suggest
  - (c) whose dressing suggested
  - (d) whose dress suggests
  - (e) None of the above
- **8.** Then **he did enquired** the name of the candidate.
  - (a) he enquires
- (b) he inquires
- (c) he is inquiring
- (d) Both (a) and (b)
- (e) None of the above
- **9.** Petitions can grant to the undeserving person too if one likes the person.
  - (a) can be granted to the
- (b) can be grant to the
- (c) can granted to the
- (d) can be grant for the
- (e) None of the above
- **10.** The newspaper **blow the lid of** the scandalous deeds of all of the politicians.
  - (a) blew the lid off
- (b) blown the lid off
- (c) blow the lid of
- (d) blew the lid of
- (e) None of the above

#### SENTENCE MATCHING

<u>Direction (1 – 20)</u>: In the following questions two columns(A and B) are given containing three clauses/phrases. In first column, clauses/phrases A, C, and E and in the second column the clauses/phrases B, D, and F are given. A clauses/phrase from the column A may or may not connect with another clauses/phrase from the column B to make a grammatically and contextually correct sentence. Each question has four options i.e. (a), (b), (c), and (d) which display the sequence(s) in which the clauses/phrases can be joined to form a grammatically and contextually correct sentence. If no clauses(s)/phrase(s) of the first column connects with any of the clauses(s)/phrase(s) of second column; choose option (e).





(a) A-D, C-F

(b) C-F

(c) E-D

(d) A-D, C-F, E-F

(e) None of the above

2.	Column A	Column B	
	A. It is true that China, unlike other countries, has not	B. the reaction that would have hurt it the most came from	
	asked	China.	
	C. Even as international pressure has forced Pakistan	D. China involved as a mediator between itself and India.	
	into taking some action, only if symbolic, against		
	terrorist organizations flourishing on its soil,		
	E. Pakistan also made an effort to get	F. from its old friend Pakistan during this crisis.	

(a) C-B, E-D

(b) C-D, E-B, A-F (c) A-F

(d) E-B

(e) None of the above

3.	Column A	Column B
	A. Almost all good uninterrupted forests were converted	B. at the time when there was not much conflicts between
		parks and the pressure of development.
	C. Unlike many states, the forests have had strong	D. modern tourism started because of royal hunting
	political support,	expeditions.
	E. The state had a first mover advantage when it came to	F. advantage of this public memory.

(a) A-F, E-B, C-D

(b) A-F

(c) A-F, C-B

(d) A-B

(e) None of the above

4.	Column A	Column B	
	A. No more evidence or dossier is required	B. on Khan to prove.	
	C. There is a strong linkage between the ISI and	D. Masood Azhar had tried to killed him.	
	E. It is a tactical position adopted by	F. in the case of Dawood Ibrahim.	

(a) A-B, C-D

(b) A-F

(c) A-F, E-B, C-D (d) A-D

(e) None of the above

5.	Column A	Column B		
	A. The political party to which the candidate with	B. required to publish information in this regard in		
	criminal antecedents	newspaper.		
	C. All that one has to do is to simply click a picture or	D. belongs is also required to publish such information about		
	to take a video and briefly	the candidate, both on its website and also in newspapers.		
	E. In a bid to dissuade leaders with proven criminal	F. describe the activity before uploading it on a mobile		
		application.		

(a) A-D, C-F

(b) A-D, C-F, E-B (c) A-B, C-D

(d) A-B

(e) None of the above



6.		Column A			Column B	
	A. The women of	Odisha will lead the wa	ау	B. if India has to compete with countries like America and China and become advanced, then women empowerment is the only answer.		
	C. The number of women voters has increased dramatically in		D. in women empo	owerment in India.		
	E. This announcement comes two days after		F. Women compris	sing 35% of its lawmakers in Parliament.		
•	(a) E-F, C-B	(b) A-D, E-F, C-B	(c) A-D, E-F	(d) A-D	(e) None of the above	
7.		Column A			Column B	

7.	Column A	Column B	
	A. The social media platforms have assured the commission they would appoint grievance officers to take necessary and	B. to be extra careful while posting content on social media.	
	C. Some social media platforms and micro blogging sites	D. prompt action against any poll-related violation and check fake news and hate campaigns.	
	E. Political parties and their star campaigners may have	F. verify important individual accounts in public interest and certify the same with a blue badge of authenticity.	

(a) A-D, C-F

(b) A-D, E-B, C-F (c) E-B, C-F

(d) E-B

(e) None of the above

8.	Column A	Column B
	A. This larger caveat not	B. it must avoid any significant losses in the big six states.
	C. It can be said with a reasonable degree of confidence	D. Where the Opposition would be more interested in defending.
	E. The BJP will be able to reverse the trend and	F. depend a lot on how it performs in what can be referred to as its big six states.

(a) A-F, C-D, E-B

(b) A-F

(c) C-D

(d) E-B

(e) None of the above

9.	Column A	Column B		
	A. It was Uttar Pradesh which had catapulted the	B. despite having the highest vote share in the state.		
	C. The Bihar results had an important message as the BJP lost the elections	D. Uttar Pradesh victory was seriously challenged.		
	E. The Gujarat election also saw the arrival of rural distress as a political issue,	F. with the Congress performing significantly well in rural areas.		

(a) E-B, C-D

(b) C-B, E-F

(c) E-B

(d) A-F, C-D, E-B

(e) None of the above

### **ANSWER KEY**

1. (c) 2. (a)

3. (d)

4. (b)

5. (a)

6. (d)

7. **(b)** 

9. (b)

8. (e)

## BANKING AWARENESS

1.		ent business at its branches				
	as an agent of?					
	(A) RBI	(B) SBI				
	(C) Government of India	(D) State Government				
	(E) None of the above					
2.	A cheque becomes stale after?					
	(A) 2 months	(B) 3 months				
	(C) 6 months	(D) 12 months				
	(E) None of the above					
3.	The NAV of a mutual fund -					
	(A) is always constant					
	(B) keeps going up at a steady rate					
	(C) fluctuates with marke	t price movements				
	(D) cannot go down at all					
	(E) None of these					
4.	Which of the following is a financial asset?					
	(A) Gold					
	(B) Silver					
	(C) Shares in demat accounts					
	(D) Land and buildings					
	(E) All of these					
5.	•	posits Account 'KYC' (Know Your Customer) has				
	been implemented in 2000 as per directive of-					
	(A) IBA	(B) RBI				
	(C) Ministry of Finance	(D) SEBI				
	(E) IRDA					
6.	5 - 6 - 6 - 6 - 6 - 6 - 6 - 6 - 6 - 6 -					
	(A) AMFI	(B) Finance minister				
	(C) SEBI	(D) IBA				
_	(E) RBI					
7.	Which of the following organization provides credit history of the borrowers?					
	•					
	(A) CIBIL	(B) ARCIL				
	(C) SEBI	(D) RBI				
0	(E) CCIL The Perio Servings Perlo	Donosit Assount (DCDDA)				
8.	The Basic Savings Bank Deposit Account (BSBDA) holders will be allowed a maximum of how many					
	withdrawals in a month?					
	(A) Ten	(B) Two				
	(C) Three	(D) Four				
	(E) Five					

	www.makemyexam.in & www.ibtindia.com					
9.	The Governor of Reserve Bank of India (RBI)					
	announced that plastic currency notes will be launched					
	in?					
	(A) 2014 (B) 2016					
	(C) 2017 (D) 2015					
	(E) 2019					
10.	According to Reserve Bank of India (RBI) recently issued guidelines, what is the minimum age to independently open and operate saving bank accounts and use other facilities like ATM and cheque book?					
	(A) Above 18 years					
	(B) Below 10 years					
	(C) Above 10 years					
	(D) Below 18 years					
	(E) None of these					
11.	General Clients of various banks in India can make a complaint to which of the following offices, on the issues related to deficiency in services which do not get resolved at banks' level?					
	(A) Comptroller and Auditor General of India					
	(B) Attorney General of India					
	(C) Banking Ombudsman					
	(D) Indian Audit Bureau					
	(E) Indian Banks' Association					
12.	RBI (Reserve Bank of India) has appointed a committee under the leadership of UmeshBellur to provide recommendations for?					
	(A) Bill payment systems					
	(B) Steps to tackle NPA					
	(C) process of granting new banking license					
	(D) To improve audit functions of schedule bank					
	(E) None of these					
13.	In which of the following conditions, a bank account becomes an NPA (Non Performing Asset)?					
	(A) A bill purchased or discounted was overdue since 87 days					
	(B) A cash credit account is out of order for more than 90 days					
	(C) Interest on principal is not paid for 75 days					
	(D) When a loan taken in Rabi season is not paid by coming kharif season					

(E) None of these



- **14.** The RBI has under taken Cheque Truncation System (CTS) as a new method for clearing of cheques. Which among the following is correct about the CTS system?
  - (A) Physical movement of cheques takes place.
  - (B) Electronic image of the cheque is transmitted.
  - (C) Clearing related frauds and cost of collection are reduced.
  - (D) Only (A) and (C)
  - (E) Only (B) and (C)
- 15. According to the data provided by the RBI to the Finance Ministry, which bank (with 21.5 per cent assets either bad or have been restructured to save them from turning non performing assets (NPAs)) leads the NPA list as of now?
  - (A) Punjab National Bank (B) Punjab & Sind Bank
  - (C) United Bank of India (D) Indian Overseas Bank
  - (E) Central Bank of India
- **16.** The Chinese central bank devalued yuan, cutting its daily reference rate by \_\_\_\_\_ on 11 Aug amid the sharpest economic slump in about 25 years.
  - (A) 0.9 per cent
- (B) 1 per cent
- (C) 1.3 per cent
- (D) 1.9 per cent
- (E) 2.1 per cent
- 17. \_\_\_\_ is the percentage of total deposits of a bank which it has to keep with itself in the form of liquid assets.
  - (A) Statutory Liquidity Ratio (SLR)
  - (B) Cash Reserve Ratio (CRR)
  - (C) Statutory Reserve Ratio
  - (D) Cash Ratio
  - (E) None of these
- **18.** Which of the following is/are associated with the fiscal policy?
  - 1. Marginal Standing Facility
  - 2. Devaluation of Currency
  - 3. Market Stabilization Scheme
  - (A) 1 & 2
- (B) Only 3
- (C) 2 & 3
- (D) Only 2
- (E) None of these
- **19.** \_\_\_\_are the beneficiaries of the "Reverse Mortgage Scheme".
  - (A) Government employees
  - (B) Senior citizens
  - (C) Unemployed persons
  - (D) Persons of BPL category
  - (E) None of these

- 20. RBI is coming up with the concept of \_\_\_\_\_to protect banks against possible harmful effects arising from the operations of their non-banking financial subsidiaries.
  - (A) Financial Holding Company
  - (B) Bank Holding Company
  - (C) Bureau of Credit Union
  - (D) Financial Institutions Audit Cell
  - (E) None of these
- 21. Since April 1, 2012 has become the validity of cheques and bank drafts.
  - (A) 2 months
- (B) 3 months
- (C) 4 months
- (D) 6 months
- (E) None of these
- 22. What does FSDC stand for?
  - (A) Financial Security and Development Council
  - (B) Financial Stability and Development Council
  - (C) Fiscal Security and Development Council
  - (D) Fiscal Stability and Development Council
  - (E) None of these
- 23. Which of the following banks has been declared by Reserve Bank of India (RBI) as Domestic Systemically Important Banks (D-SIBs)?
  - (A) HDFC and ICIC
- (B) ICICI and SBI
- (C) SBI and HDFC
- (D) PNB and SBI
- (E) None of these
- **24.** Which bank has recently launched Multi Currency Contactless card in partnership with VISA?
  - (A) HDFC Bank
- (B) ICICI Bank
- (C) SBI
- (D) Axis Bank
- (E) None of these
- 25. The mobile wallet app "Buddy" launched by which bank recently
  - (A) PNB
- (B) ICICI
- (C) HDFC
- (D) SBI
- (E) None of these
- **26.** In context of banking, what does 'BBB' stands for\_\_?
  - (A) Bank Broadcast Bureau
  - (B) Bank Beneficial Bureau
  - (C) Bank Blogger Bureau
  - (D) Bank Board Bureau
  - (E) None of these
- 27. Which of the following has recently acquired Bengaluru-based HomeBuy360?
  - (A) Housing.com
  - (B) Soft Bank
  - (C) Indian Real Estate Forum (IREF)
  - (D) None
  - (E) None of these

- **36.** SWIFT is a commonly used acronym in the banking industry. The 'I' in SWIFT stands for
  - (A) Interbank (B) International
  - (C) Intercom (D) Indian
  - (E) None of these
- 37. Which of the following statement is incorrect about
  - (A) SEBI is a capital market regulator
  - (B) SEBI is the mutual fund regulator
  - (C) SEBI also regulates the credit rating agencies in India
  - (D) None of them is wrong
  - (E) None of these
- 38. RBI has directed commercial banks to resolve ATM transaction-related complaints within seven working days. If a commercial bank is unable to do so then it has to pay Rs. per day as compensation.
  - (A) 50
- (B) 100
- (C)200
- (D) 225
- (E) None of these
- **39.** Which among the following statements is incorrect in the context of IMPS?
  - (A) It's a mobile-to-mobile fund transfer facility
  - (B) For this facility we need a GPS-enabled mobile phone
  - (C) Both the sender and the receiver must have an institute of the sender and the receiver must have an institute of the sender and the receiver must have an institute of the sender and the receiver must have an institute of the sender and the receiver must have an institute of the sender and the receiver must have an institute of the sender and the receiver must have an institute of the sender and the receiver must have an institute of the sender and the receiver must have an institute of the sender and the receiver must have an institute of the sender and the receiver must have an institute of the sender and the receiver must have an institute of the sender and the sende account in the same bank
  - (D) Both the customers must have an MMID (Mobile Money Identifier Number) number
  - (E) None of these
- **40.** The discounting rate at which RBI borrows government securities from commercial banks is known as
  - (A) Repo Rate

(0)

- (B) Reverse Repo
- (C) Deposit Rate
- (D) Base Rate
- (E) None of these

1.	(a)	2.	(b)	3. (C)	4. (C)	5. (b)
6.	(e)	7.	(a)	8. (d)	9. (d)	10. (c)
11.	(c)	12.	(a)	13. (b)	14. (e)	15. (c)
16.	(d)	17.	(a)	18. (d)	19. (b)	20. (a)
21.	(b)	22.	(b)	23. (b)	24. (d)	25. (d)
26.	(d)	27.	(a)	28. (b)	29. (b)	30. (c)
31.	(a)	32.	(c)	33. (a)	34. (d)	35. (d)
36.	(a)	37.	(d)	38. (b)	39. (b)	40. (a)

- 28. Which of the following public sector company has signed pacts with NSDF and NSDC for skill development training projects in Eastern states and Bihar?
  - (A) BHEL
- (B) NTPC
- (C) GAIL
- (D) ONGC
- (E) None of these
- **29.** On what basis is Ad Valorem Tax levied?
  - (A) Volume
- (B) Value
- (C) Imports
- (D) Exports
- (E) None of these
- 30. RBI has introduced "Marginal Standing Facility" with the objective of:
  - (A) Controlling Inflation
  - (B) Containing instability in long term inter-bank rates
  - (C) Containing instability in the overnight inter-bank rates
  - (D) All of the above
  - (E) None of these
- 31. RBI was nationalized in the year
  - (A) 1949
- (B) 1952
- (C) 1955
- (D) 1964
- (E) None of these
- 32. When was Liberalized Exchange Rate Management System (LERMS) started in India?
  - (A) 1990
- (B) 1996
- (C) 1992
- (D) 1998
- (E) None of these
- **33.** What is understood by Fiduciary Issue of currency?
  - (A) The issue of currency notes without keeping gold or silver as deposit
  - (B) The issue of currency notes keeping gold or silver as deposit
  - (C) The issue of currency notes with partial gold or silver deposits
  - (D) The issue of currency notes with comparative gold or silver deposits
  - (E) None of these
- 34. In India, the commercial banks are required to provide % of their ANBC (Adjusted Net Bank Credit) to priority sector.
  - (A) 15
- (B)25
- (C)35
- (D) 40
- (E) None of these
- 35. Under which act does RBI issue directives to banks?
  - (A) PMLA Act, 2002
  - (B) RBI Act, 1934
  - (C) DICGC Act, 1961
  - (D) Banking Regulation Act, 1949
  - (E) None of these



## SBI CLERK

(Practice Test Paper)

### **REASONING ABILITY**

### DIRECTION (Q. 1-5):- Study the information carefully and answer the questions given below.

Eight persons are sitting around a square table such that four of them sit at the corners and rest on the middle of the side. The persons sitting on the corners face opposite direction to that of the ones sitting on the middle of the side. The one sitting immediate left to D does not face outside. E and B are immediate left to each other. C faces A. F and D are immediate neighbors of each other. The one sitting 5th right to the one who is 3rd left to A does not sit at the corner. G sits 3rd right to

A. H sits opposite to E.

1. What is the position of C with respect to D?

- (A) 3rd to the left
- (B) 3rd to the right
- (C) 4th to the left
- (D) 5th to the right
- (E) None of these
- 2. How many persons are sitting between A and F, when counted form the right of F?
  - (A) Two
- (B) One
- (C) Three
- (D) Four
- (E) None of these
- **3**. Who among the following sits opposite to B?
  - (A)E

(B) F

(C)C

- (D) A
- (E) None of these
- **4**. What is the position of H with respect to E?
  - (A) 3rd to the left
- (B) 3rd to the right
- (C) 4th to the left
- (D) 5th to the right
- (E) None of these
- 5. Four of following form a group find the one that does not belong to that group?
  - (A)E

(B) F

(C)C

(D)B

(E)A

### Directions (Q. 6-10):- Study the information carefully and answer the questions given below.

The following questions are based on the three digits five numbers given below.

545,644,784,527,898

- 6. If the 1st and 3rd digit of each of the number are multiplied then the resultant of which of the following numbers will be divisible by 5?
  - (A) 644
- (B) 545 and 527
- (C) 527 and 898
- (D) 545
- (E) 644 and 784
- 7. If 4 is added to the 1st digit of each number and then the positions of the 2nd and the 3rd digits are interchanged, which of the following will be the highest number?
  - (A)545
- (B) 527
- (C)898
- (D) 784
- (E)644
- 8. If 2 is subtracted from the 2nd digit of each number and then the positions of the 1st and the 3rd digit are interchanged, which of the following will be the lowest number?
  - (A)545
- (B) 527
- (C)898
- (D) 784
- (E) 644
- 9. If in each number 1st and 3rd digits are interchanged. then how many even numbers are there?
  - (A) 1

(B)2

(C)3

(D) 4

- (E) 5
- 10. What will be the number obtained if 2nd digit of the largest number is multiplied with 3rd of the smallest number?
  - (A)64

(B) 57

(C)63

(D) 54

(E)44

### **DIRECTION (Q. 11-15):- Study the following information** carefully and answer the questions given below.

In a certain code language:

"India environment and poor index" is coded as "porwxpjy kl"

"Rich and Poor held" is coded as "gsjvrwhd"

"Umbrella and rich kid" is coded as "ubjygspk"

"Poor index rich umbrella" is coded as "rwxpqsub"

- 11. What is the code for "held" in the given code language?
  - (A) qs
- (B) rw
- (C) hd
- (D) jy

- (E) None of these
- 12. What is the code for "umbrella index" in the given code language?
  - (A) xppo
- (B) ubxp
- (C) rwub
- (D) xpqs

- (E) None of these
- 13. What is the code for "India" in the given code language?
  - (A) jy
- (B) po
- (C) ub
- (D) kl

- (E) Either (b) or (d)
- 14. If "Rich and backward" is coded as "qsjytr" then what may be the possible code for "backward people"?
  - (A) jvnl or (c)
- (B) astr
- (C) trnl
- (D) Either (b)

- (E) None of these
- 15. What is the code for "poor kid index" in the given code language?
  - (A) rwubxp (B) ubjyrw (C) hdxpjy (D) rwpkxp
  - (E) None of these

### **DIRECTION (Q. 16-20):- Read the following information** carefully to answer the question that follow.

- A, B, C, D, E, F, G and H have to attend a meeting in eight different months (of same year) namely January, February, March, April, May, June, July and August but not necessarily in the same order. Each of them have to attend only one meeting and these 8 meetings are going to take place in Lucknow, Mumbai, Delhi, Chandigarh, Bangalore, Chennai, Shimla and Kolkata.
- i) A has meeting in the month of 28 days in capital city of Himachal Pradesh.
- ii) B has meeting on April Fool's day in Lucknow.
- iii) G will attend meeting the capital city of India in next month to which B has meeting.
- iv) C has meeting in the first month of the year in capital city of
- v) E has meeting in month having 30 days. H will be on trip from May to August and cannot attend meeting during this period.

- vi) D has meeting in month succeeding the month in which E has meeting.
- vii) H has meeting either in Mumbai or in Kolkata.
- viii) Meeting in Bangalore will be in the month of 30 days.
- ix) D and F has meeting in Mumbai and Chennai respectively.
  - **16**. Which of the following is the correct combination of month, person and location of the meeting?
    - (A) Aug F Mumbai
- (B) June G Lucknow
- (C) Jan A Chandigarh (D) April B Lucknow
- (E) May -E Shimla
- 17. Which of the following has meeting in month of 30 days but not in Bangalore?
  - (A)A
- (B) H
- (C)B
- (D)E

- (E) F
- 18. How many people have meeting before G?
  - (A) 1
- (B) 2
- (C)3
- (D) 4

- (E)5
- 19. Which of the following does not have meeting on month with 31 days?
  - (A)C
- (B) H
- (C)G
- (D) F

(E)E

- 20. Which of the following pair does not have meeting in successive months?
  - (A) AH
- (B)BG
- (C)EF
- (D) DF

(E) HB

DIRECTION (Q. 21-25):- In these questions, relationship between different elements is show in the statements. The statements are followed by conclusions. Study the conclusions based on the given statements and select the appropriate answer.

21. Statements:  $F > R \ge T = E > W \le Q$ 

#### **Conclusions:**

- I.E < F
- II. Q > T
- (A) only conclusion I follows.
- (B) only conclusion II follows.
- (C) either conclusion I or II follows.
- (D) neither conclusion I nor II follows.
- (E) both conclusions I and II follow.
- 22. Statements:  $W = G \ge H \ge T = C \le V \le B$

#### **Conclusions:**

- I, T < G
- II.C=G
- (A) only conclusion I follows.
- (B) only conclusion II follows.
- (C) either conclusion I or II follows.
- (D) neither conclusion I nor II follows.
- (E) both conclusions I and II follow.

### 23. Statements: $K > I \ge G > F \le T < R$

### **Conclusions:**

- I,K>T II,K>F
- (A) only conclusion I follows.
- (B) only conclusion II follows.
- (C) either conclusion I or II follows.
- (D) neither conclusion I nor II follows.
- (E) both conclusions I and II follow.
- 24. Statements:  $Q > O \ge P = KO < U \le Z$ Conclusions:

#### T 77 > 17 T

- I.Z>K II.Q>U
- (A) only conclusion I follows.
- (B) only conclusion II follows.
- (C) either conclusion I or II follows.
- (D) neither conclusion I nor II follows.
- (E) both conclusions I and II follow.
- 25. Statements:  $K < G \le D < C > R \le Y$

#### **Conclusions:**

- I.C>G II.K>D
- (A) only conclusion I follows.
- (B) only conclusion II follows.
- (C) either conclusion I or II follows.
- (D) neither conclusion I nor II follows.
- (E) both conclusions I and II follow.

## Direction (Q. 26-28):- Read the instructions carefully and answer the questions that follow.

Among A, B, C, D, E, and F each having different weights, A is only heavier than F. B and C is not as heavy as D. D is not the heaviest person.

- **26**. Who among the following is the third heaviest person?
  - (A)B

(B) C

(C)D

- (D) None of these
- (E) Cannot be determined
- 27. How many people are lighter than D?
  - (A)5
- (B) 4
- (C)3
- (D) 2

- (E)1
- 28. If the weight of A is 48 kg, the possible weight of F is?
  - (A) 58 kg (E) 37 kg
- (B) 76 kg
- (C) 67 kg
- (D) 49 kg
- 29. How is Anu's husband's mother's daughter's son related to Anu's son's maternal grandfather's only son-in-law?
  - (A) Son
- (B) Brother (C) Uncle
- (D) Nephew

(E) None of these

- **30**. Pointing to a person, Ram said, "He is the only brother of my father's mother's daughter." How is the person related to Ram?
  - (A) Brother
- (B) Father
- (C) Uncle
- (D) Nephew
- (E) None of these

### **DIRECTION** (Q. 31-33):- Study the following information carefully and answer the questions given below.

A certain number of persons are sitting in a row facing to the north. B sits 4th from one of the extreme ends of the row. There is one person sits between E and B. There are four persons sit between E and F. T sits 3rd to the right of F. The number of persons sit left to the F is as same as the number of persons sit to the right from B. At least three persons sit between B and F. L sits exactly between E and T but is not an immediate neighbor of E and T.

- **31**. How many persons are sitting in the row, as per the given information?
  - (A) Eight
- (B) Fourteen
- (C) Ten
- (D) Twelve
- (E) Can't be determined
- **32**. What is the position of B with respect to the L?
  - (A) 6th to the right
- (B) 5th to the left
- (C) 7th to the left
- (D) 6th to the left
- (E) None of these
- **33**. Who among the following person is sitting at the extreme ends of the row?
  - (A)E
- (B) T
- (C)F
- (D)L

(E) None of these

## **DIRECTION** (Q. 34-35):- Study the following information carefully and answer the questions given below.

Six family members namely B, C, D, F, L and T are living and there are two married couples in the family. F is the father in law of C, who is the father of T. B is the sister in law of L, who is the mother of D.

- **34**. What is the relation of B with respect to D?
  - (A) Niece
- (B) Sister
- (C) Mother
- (D) Aunt
- (E) None of these
- 35. How many males members are in the family?
  - (A) Two
- (B) Three
- (C) Four
- (D) Either (a) or (c)
- (E) Can't be determined

### **QUANTITATIVE APTITUDE**

### DIRECTION (Q. 36-40):- Find out the wrong number in the series.

- **36**. 17, 23, 35, 55, 85, 125
  - (A) 17
- (B) 23
- (C)55
- (D) 85

- (E) 125
- **37**. 135135, 10395, 945, 105, 15, 2
  - (A) 10395
- (B) 15
- (C)2
- (D) 945

- (E) 18
- **38**. 1, 3.5, 19.5, 144.375, 1371.5625
  - (A) 3.5

- (B) 19.5
- (C) 1371.5625
- (D) 144.375

- (E) 1
- **39**. 2, 7, 28, 60, 126
  - (A) 2
- (B)7
- (C)28
- (D) 60

- (E) 126
- **40**. 1, 2, 4, 8, 15, 60, 64
  - (A) 2(E)60
- (B) 4
- (C)8
- (D) 15

### **DIRECTION (Q. 41-45):- Find the approximate value of** question marks (?) in following questions?

- **41.** 27.82% of 449.92 + ?% of 1199.86 = 199.89 + 225.92
  - (A)45
- (B) 40
- (C)25
- (D) 28

- (E)35
- **42**.  $1729.79 + 1269.89 + ? = 249.91 \times 19.83$ 
  - (A)3000
- (B) 2800
- (C) 1800
- (D) 2000

- (E) 2200
- 43.  $1149.89 + \sqrt{?-14.92} = 89.815 \times 13.012$ 
  - (A)520
- (B)415
- (C)425
- (D) 445

- (E)515
- 44.  $?^2 + 11.79^2 + 6.01^2 + 8.12^3 = 499.825 + 448.02$ 
  - (A) 16(E)32
- (B) 26
- (C)24
- (D) 12
- **45**.  $\sqrt{410.01 + 220.10} \sqrt{24.98} = ? + \sqrt{225.05}$ 
  - (A) 25
- **(B)** 10
- (C)5
- (D) 15

- (E) 20
- 46. A alone can do a piece of work in 8 days while B alone in 12 days. A and B undertook to do it for Rs. 1908. With the help of C they completed the work in 4 days. How much is to be paid to C?
  - (A)318
- (B) 636
- (C)954
- (D) 1024

(E) None of these

- 47. A place is 21 km away from the point of start. Vina take 10 hour to row to the place and come back. If the speed of Vina in still water is 5 kmph, the speed of stream is kmph.
  - (A) 2
- (B) 3
- (C) 1.5
- (D) 0.5

- (E) 0.75
- 48. Jaimin invests Rs. 2,50,000 in simple interest at the rate of 10% per annum for 3 years. If the same amount is invested in the scheme of compound, considering the all the data same what is the difference between the simple interest and compound interest?
  - (A)6500
- (B) 7500
- (C)6750
- (D) 7750

- (E) 8250
- **49**. Marked price of a shirt is Rs. 1000. If shopkeeper declares successive discount on shirt of 15% & 25%. Find the selling price of the shirt.
  - (A) Rs. 475.25 (B) Rs. 500 (C) Rs. 515.5 (D) Rs. 637.5
  - (E) None of the above
- 50. The marked price of a helmet is increased by 30% and then decreased by 30%. If the price of a helmet is now Rs. 540.54. The initial marked price is ....
  - (A) Rs. 594
- (B) Rs. 599 (C) Rs. 607 (D) Rs. 499
- (E) Rs. 652

### **DIRECTION (Q. 51-55):- In the following questions there** are two equations given. You have to solve both the equations and give answer.

- 51. I.  $x^2 + 9x 22 = 0$
- II.  $2v^2 7v + 6 = 0$
- (A) x > y

- (B) x < y (C) x > y (D) x < y
- (E) x = y or relation between x and y cannot be established
- **52.** I.  $3x^2 11x 20 = 0$
- II.  $2v^2 13v 34 = 0$ 
  - (A) x > v
- (B) x < y
- (C) x > y (D) x < y
- (E) x = y or relation between x and y cannot be established
- **53**. I.  $x^4 = 256$
- (B) x < y

  - $(C) x \ge y$
- (D)  $x \le y$
- (E) x = y or relation between x and y cannot be established

(E) x = y or relation between x and y cannot be established

- **54.** I.  $x^2 46x + 528 = 0$
- II.  $v^2 48v + 572 = 0$

II.  $y^2 - 16y + 64 = 0$ 

(A) x > v

(A) x > y

(A) x > y

- (B) x < y
- $(C) x \ge y$ (D)  $x \le y$
- 55. I. 2x + 3y = 4
- II. 4x + 5y = 6
- (B) x < y
- (C) x > y
- (D)  $x \le y$
- (E) x = y or relation between x and y cannot be established

- 56.  $50 \times 3 37\%$  of 300 = 24 + ?
  - (A) 25
- (B) 15 (C) 10
- (D) 5

- (E) 16
- 57.  $[(140)^2 \div 35 \times 32] \div 8 = 7 \times ?$ 
  - (A)32
- (B) 320 (C) 160
- (D)80

- (E) None of these
- **58.**  $?-\frac{7}{18}=\frac{17}{10}-?$ 
  - (A)  $\frac{188}{90}$  (B)  $\frac{188}{45}$  (C)  $\frac{188}{360}$

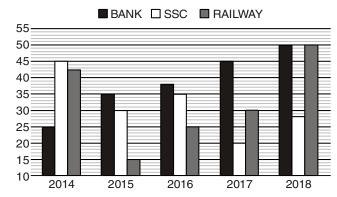
- (E)  $\frac{188}{270}$
- **59.**  $\frac{3}{7} + \frac{9}{14} = \frac{?}{98}$ 
  - (A) 115
- (B)215
- (C) 105
- (D) 205

- (E)235
- **60.**  $3^9 \times 3^4 \div 243 = 9 \times 3 \times 81 \times 3^4 \div ?$ 
  - (A) 27
- (B) 4
- (C)1
- (D) 81

(E)3

DIRECTION (Q. 61-65):- Bar graph given below shows number of students (in'000) who joined IBT for Bank, SSC, Railway in five different years

Study the following graph carefully and answer the questions that follows



- 61. Maximum no. of students is how much percent more than minimum no. of students in any year who joined for banking, ssc and railways?
  - (A) 266.67%
- (B) 233.33%
- (C) 266.33%
- (D) 267.66%
- (E) 233.67%

- 62. What is the ratio of average no. of students who joined for railway in 2014, 2016 and 2017 to average no. of students who joined for banking in year 2015 & 2018? (B) 97:117 (C) 117:97
  - (A) 194:255
- (D) 177:194

- (E) None of these
- **63**. If ratio of boys to girls in banking in year 2016 is 11:8 and no. of boys are 25% less than that of girls in ssc in same year, then find the difference between no. of boys in banking and no. of girls in ssc in 2016?
  - (A)3000
- (B) 4000
- (C)7000
- (D) 2500

- (E) 2000
- 64. In 2014 no. of students qualified in exam are 50%, 25% and 20% in banking, ssc and railways respectively out of total students who joined IBT for banking, ssc& railways in 2014 respectively. Find average no. of students qualified in banking and ssc in 2014 are how much more than who qualified in railway in 2014?
  - (A) 3425
- (B) 3405
- (C)3475
- (D) 3450

- (E) 3440
- 65. No. of student who joined for ssc in 2018 are what percent of number of students who joined for railway in 2014?
  - (A)  $66\frac{2}{3}\%$  (B)  $33\frac{2}{3}\%$  (C)  $33\frac{1}{3}\%$  (D)  $66\frac{1}{3}\%$

(E) None of these

Direction (Q. 66-70):- The table given below represents the amount of loan (in crores) disbursed by 5 banks of a country over 5 years. Study the table carefully and answer the following question.

Year/Bank	PNB	ICICI	HDFC	Kotak	SBI
2015	215	65	135	50	185
2016	195	205	140	85	170
2017	200	115	130	155	185
2018	175	170	105	165	165
2019	150	105	95	190	145

- 66. What is the amount of loan disbursed for education from all the banks together?
  - (A) 3695 crore
- (B) 3585 crore
- (C) 3785 crore
- (D) 3485 crore
- (E) 3535crore
- 67. What is the ratio of total loan disbursed by SBI to the total loan disbursed by PNB?
  - (A) 11:10
    - (B) 9:11
- (C) 10:9
- (D) 10:11

(E) 1:1

- 68. What is the average loan disbursed by bank PNB and ICICI together over 5 years?
  - (A) 324 crore

(B) 313 crore

(C) 319 crore

- (D) 308 crore
- (E) 333 crore
- 69. Which bank shows a continuous increase/decrease in loan amount disbursed over 5 years?
  - (A) Kotak
- (B) PNB
- (C) SBI
- (D) ICICI

- (E) None of these
- 70. What is the percentage increase in loan disbursed by Kotak from year 2016 to 2017?
  - (A) 80.35%
- (B) 81.35% (C) 82.35% (D) 83.35%

(E) 85.55%

### **ENGLISH LANGUAGE**

DIRECTION (Q. 71-75):- Read the sentence to find out whether there is any error in it or not. The error, if any, will be in one part of the sentence. The number of that part (which has the error) is the answer. If there is no error, the answer is (E). Ignore errors of punctuation, if any.

- 71. I went (A) / to the bank (B) /and draw (C) / out some money (D)
  - (A)A
- (B)B
- (C)C
- (D) D

- (E) No error
- 72. Once you know all (A) / the elements, (B) / it's not difficult (C) / to pull together a sentence (D)
  - (A)A
- (B)B
- (C)C
- (D) D

- (E) No error
- 73. She was (A) / quite amusing (B) / when she heard (C) / what had happened (D)
  - (A)A
- (B)B
- (C)C
- (D) D

- (E) No error
- 74. I will have (A) / reading at least (B) / 500 books by (C) / the end of the year (D)
  - (A)A
- (B)B
- (C)C
- (D) D

- (E) No error
- 75. I will have (A) / been reading for (B) / at least two (C) / hours before lunch tomorrow (D)
  - (A)A
- (B)B
- (C)C
- (D)D

(E) No error

**DIRECTION (Q. 76-80):- 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.

<b>76</b> .	Column (1)	Column 2
	(A) The U.S. will not renew exemptions from its sanctions	(D) any additional Significant Reduction Exceptions [SREs] to existing importers of Iranian oil.
	(B) Today we are announcing the United States will not issue	(E) for importing oil from Iran, U.S. Secretary of State Mike Pompeo announced on Monday.
	(C) The Trump Administration has taken Iran's oil exports to historic lows,	(F) respect the rights of the Iranian people and return to the negotiating table.

- (A)A-E
- (B) A-E and B-D
- (C)B-D
- (D) C-D and B-E
- (E) None of these
- Column (1) Column 2 77. (A) Former three-term (D) is the party's candidate from North Chief Minister and Delhi East Delhi against Delhi Congress chief Sheila BJP chief Manoj Tiwari. Dikshit (E) negotiations for an (B) The BJP, meanwhile, alliance with went into a huddle on AamAadmi Party were on Monday night to decide till Sunday evening (F) and former MPs J.P. (C) Former Union Agarwal and Mahabal Minister Ajay Maken Mishra have been named will fight from the from ChandniChowk and prestigious New Delhi West Delhi constituencies seat respectively.
  - (A) B-D
- (B) C-F
- (C) A-F and B-D
- (D) A-D and C-F
- (E) None of these

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<b>78</b> .	Column (1)	Column 2	(A) A-D and C-E (B) B-F and C-D
	(A) Industrial fishing practices, which has led to decreasing yield for traditional fisherfolk,	(D) which represents over a lakh fisherman across the State	(C) B-E (D) C-F  (E) None of these  DIRECTION (Q. 81-85):- In the following passage, some of the words have been left out. Read the passage carefully and
	(B) Our demand is for the government to end the practice of purse seine fishing and LED fishing	(E) has become a contentious issue among voters in the - SindhudurgLokSabha constituency.	select the correct answer for the given blank out of the four alternatives.  The HRD ministry has declared that it wishes to make PhD mandatory for as an assistant professor at universities. Assistant professors at the college level, though, only need to have cleared NET. This seems to be a
	(C) As 14 LokSabha constituencies go to polls in the third phase of elections  (A) A-D and B-F (C) A-E (E) None of these	(F) this form has been an ecological disaster as baby fish get caught in the nets.  (B) C-E and B-F (D) A-D	step in the right direction. Universities in many nations, including the US, require assistant professors to hold doctorates even if it is not mandated by any Given how poor the research output is, it is understandable why Indian universities, save one or two, don't make the cut for a top 100/200 spot in global rankings. This makes it for university students-post-graduate and doctorate level-to receive instruction from
<b>79</b> .	Column (1)	Column (2)	those who have undergone the rigors of
	(A) Ukrainians looked to the future with hope and anxiety after the performer  (B) Ukraine leapt into the unknown on Monday	<ul><li>(D) or about the possibility of working together.</li><li>(E) he would use the same unorthodox style to run the country of 45 million that depends on international aid.</li></ul>	81. mandatory foras an assistant professor  (A) Salary (B) Recruitment  (C) Killing (D) Demotion  (E) Celebration  82. Universities in manynations  (A) Backward (B) Underdeveloped  (C) Developed (D) Developing  (E) Weak
	(C) The star of "Servant of the People", a sitcom now in its third season,	(F) after comedian VolodymyrZelensky was elected President on promises of change	83. if it is not mandated by any  (A) Statute (B) Ink (C) King (D) Judge  (E) Principal  84. making it for university students
	(A) B-F (C) B-F and A-D (E) None of these	(B) A-D and B-E (D) C-E and B-F	(A) Mandatory (B) Altered (C) Shortened (D) Wide (E) Claimed  85. therigours of is a good idea.
<b>79</b> .	Column (1)	Column (2)	(A) Poetry (B) Paraphernelia
	(A) India on Monday signalled its urgency to resolve differences with China.	(D) before approving the proposal to merge the group's housing finance arm with Lakshmi Vilas Bank.	(C) Dreams (D) Clothes (E) Research  DIRECTION (Q. 86-90):- Select the phrase/connector (STARTERS) from the given three options which can be used to form a single sentence from the two sentences given below,
	(B) President Donald Trump said on Monday that Congress "can't impeach" him.	(E) Mr. Gehlaut is proposed to be vice-chairman of the merged entity.	<ul> <li>implying the same meaning as expressed in the statement sentences.</li> <li>86. (I) India carried out a successful test of an Anti-Satellite (ASAT) weapon.</li> </ul>
	(C) Democrats, who control the lower house of Congress, are so far.	(F) who had allegedly opened shell firms in tax havens.	(II) India launched an interceptor missile from the Balasore range in Odisha to hit a live satellite in Low Earth Orbit.

- (i) Shortly before noon on March 27, India carried .....
- (ii) By launching an interceptor missile ......
- (iii) Because India carried out a ......
- (A) Both (i) and (iii)
- (B) Only (ii)
- (C) Both (i) and (ii)
- (D) None of these
- (E) All of (i), (ii) and (iii)
- 87. (I) The Central government has decided to suspend trade across the Line of Control between Jammu and Kashmir and Pakistan-occupied Kashmir.
  - (II) The decision is bad in conception and comes at a particularly fraught time.
  - (i) The Central government's decision to suspend ......
  - (ii) Besides the Central government has decided ......
  - (iii) Because the decision is bad in conception ......
  - (A) Only (i)
- (B) Both (ii) and (iii)
- (C) Both (i) and (ii)
- (D) Only (iii)
- (E) None of these
- **88**. (I) Mr. Khan is considered to be close to the guardians of the Pakistani state.
  - (II) Mr. Khan possesses the 'mandate' to redraw
  - (i) Not only is Mr. Khan is considered to be ......
  - (ii) If Mr. Khan is considered to be close ......
  - (iii) Mr. Khan, who is considered to be ......
  - (A) Both (i) and (ii)
- (B) Both (i) and (iii)
- (C) Only (i)
- (D) Only (iii)
- (E) None of these
- 89. (I) Rishabh Pant played a blistering knock (78 not out, 36b)
  - (II) Rishabh Pant lead Delhi Capitals to a six-wicket win with four balls to spare.
  - (i) Rishabh Pant played ......
  - (ii) Although Rishabh Pant ......
  - (iii) If RishabhPant ......
  - (A) Only (i)
    - (B) Both (i) and (iii)
  - (C) Both (i) and (ii)
- (D) Only (iii)
- (E) None of these
- 90. (I) A 2-2 result for CSK after four away matches is not bad, considering the team has been unbeatable on home soil
  - (II) The last few matches have highlighted a problem the team has been facing since the start of the season lack of runs at the top
  - (i) As a 2-2 result for CSK ......
  - (ii) While a 2-2 result for CSK ......
  - (iii) Because the last few matches have highlighted ......
  - (A) Both (i) and (iii)
- (B) Only (iii)
- (C) Only (ii)
- (D) Only (i)
- (E) None of these

### DIRECTION (Q. 91-100):- Read the passage given below and then answer the questions given below the passage.

The U.S. and its European allies have steadily increased economic sanctions on Russia since first imposing them in March 2014. The stated purpose of sanctions is to punish Russia for its involvement in Ukraine, as well as its alleged cyber-meddling in the 2016 U.S. elections and its transfer of arms to Syria and alleged human-rights abuses, also in Syria.

While the measures initially prohibited westerners from doing business with Russians who were deemed to have undermined democratic processes in Ukraine, the reasons given for the sanctions have grown and the list of potentially prohibited Russian partners has increased to include officials and businesses in Russia's defence, energy and finance sectors generally. Washington has applied the sanctions flexibly, imposing them strictly in sectors where U.S. firms are major competitors of Russia and ignoring them in others where the U.S. relies on Russia. For instance, the US has exempted Russian agencies that supply titanium for Boeing's commercial aircraft and rocket engines for NASA, where the US has no indigenous capacity.

This means individuals and businesses outside of the western alliance—including ones from India—now may face sanctions themselves if they don't comply with the new rules.

As the economic battle mounts, India is caught in the crossfire. Russia is its long-standing strategic partner and, for the foreseeable future, its irreplaceable supplier of defence equipment and weaponry. The sanctions pose significant risks to this vital relationship. Under the sanctions, Indian companies doing business with critical Russian defence Pvt. Ltc suppliers like Rosoboronexport, United Shipbuilding, and Almaz-Antey could find themselves locked out of the dollarbased global financial system controlled by the U.S. Indeed, even the activities of Indian companies in areas not directly covered by sanctions could be affected.

Given the risks, India must make some hard calls in deciding the present and future strategy. First, because the sanctions can block violators from doing business with U.S. banks, India must find ways to circumvent the dominant, dollar-based financial system - like specialist European banks with no exposure to the US market, which is willing to facilitate payments to Russia.

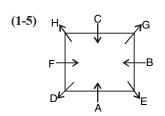
Second, India can deepen its investments in Russian energy and resource assets, to generate dividend income in Roubles. This will be used to pay Russia for defence hardware.

Third, there are ample precedents for introducing a dose of economic self-interest into American decision-making on the sanctions issue. India must build its profile in the U.S. market with its corporations actively creating U.S. jobs – a goodwill that can influence policy-makers to consider Indian concerns before imposing sanctions.

- 91. What are the future strategies that India can plan to deal with the sanctions?
  - (A) Deepening core Russian investments
  - (B) Global payment systems to facilitate trade with Russia
  - (C) Boosting job creation in the U.S. by Indian companies
  - (D) Building international goodwill
  - (E) All of the above
- **92**. How can the creation of goodwill improve a country's strategic position in international relations?
  - (A) Enough Indian economic contribution in a country can influence their international decision making
  - (B) Enough U.S. economic contribution in India can influence their international decision making
  - (C) Better jobs for the U.S. citizens would mean better economic ties with India
  - (D) Boosting goodwill ensures a country will always be friendly with India
  - (E) All of the above
- **93**. Which of the following suggests that U.S. is selective in its sanctions on Russia?
  - (A) U.S. has applied sanctions where Indian firms are capable but not where they have to depend on Russia
  - (B) U.S. has applied sanctions where U.S. firms are capable but not where they have to depend on India
  - (C) U.S. has applied sanctions where U.S. firms are capable but not where they have to depend on Russia
  - (D) U.S. has applied sanctions where Russian firms are capable but where they have to depend on Russia
  - (E) Information insufficient
- 94. Consider the following statements. Which of these is incorrect?
  - A. India must build its international goodwill.
  - B. Boeing is an American aircraft manufacturing company.
  - C. U.S. and its allies fully support Indian defence imports from Russia.
  - (A) Only A
- (B) Only C
- (C) Both B and C
- (D) Both A and B
- (E)A, B and C
- 95. Notice the phrase 'caught in the crossfire' in the passage. Which of the following options expresses its meaning?

- (A) To be an agent working for two opposing sides
- (B) To be trapped between two opposing or arguing sides
- (C) To benefit from two fighting sides
- (D) To have one's enemy defeated by someone else
- (E) To not have any fixed loyalties in a fight/ argument
- **96**. According to the passage, why are Russian ties important for India?
  - (A) Russia is a long-standing strategic partner
  - (B) Russian supplies of defense equipment cannot be replaced
  - (C) Russia and India have socio-economic similarity and historic ties
  - (D) Both 1 and 2
  - (E) 1, 2 and 3
- 97. The following options contain a pair of words. Choose the option that shows an incorrect pair.
  - (A) Boeing U.S.
  - (B) Rosoboronexport-India
  - (C) Almaz-Antey Russia
  - (D) NASA U.S.
  - (E) United Shipbuilding-Russia
- 98. What are the implications of U.S. sanctions on Russia?
  - (A) Indian companies doing business with Russia can be adversely affected
  - (B) Indian companies could find themselves out of dollar market for trade with Russia
  - (C) Indian companies doing business with U.S. can be adversely affected
  - (D) Both 1 and 2
  - (E) 1, 2 and 3
- **99**. Consider the following statements. Which of these is correct?
  - A. The U.S. has selectively applied sanctions on Russia.
  - B. United Shipbuilding is an American defence supplier to India.
  - C. The Russian currency is called the Rouble.
  - (A) Only A
- (B) Only B
- (C) Both B and C
- (D) Both A and C
- (E) A, B and C
- **100**. What are the perceived crimes of Russia for which it is being punished?
  - (A) Its involvement in Ukraine
  - (B) Human rights violations in Syria
  - (C) Arms transfer in Syria
  - (D) Involvement in U.S. elections
  - (E) All of the above

### HINTS & SOLUTION



- 1. **(B)**
- 2. (B)
- 3. (B)
- 4. (C)
- 5. (A)
- **(6-10)**  $545:5\times 5=25$

 $644:6\times 4=24$ 

 $784:7\times 4=28$ 

 $527 : 5 \times 7 = 35$ 

 $898:8\times8=64$ 

35 & 25 are only Divisible by 5

7. (C) Adding 4 to the 1<sup>st</sup> digit 945 1044 1184 927 1298 interchanging the 2<sup>nd</sup> and the 3<sup>rd</sup> digit. 954 1404 1814 9721928

1928 is hiehest number which came from 898.

**8. (E)** Subtracting 2 to the 2<sup>nd</sup> digit 525 624 764 507 878 interchanging the 1st and the 3rd digit 525 426 467 705 878 426 is the lowest number which came from 644.

**9. (B)** Interchanging the 1<sup>st</sup> and 3<sup>rd</sup> digit 545 446 487 725

10. (C) Largest no. is in the series 898 Smallest no. is the series 527 2<sup>nd</sup> digit of largest no. 9

3<sup>rd</sup> digit of smallest no. 7

 $= 9 \times 7 = 63$ 

(11 - 15)

words	codes
India/Environment	KI/Po
And	Jy
Poor	rw
Index	XP
Rich	qs
Held	hd
Kid	pk
Umbrella	ub

- 11. (C)
- 12. (B)
- 13. (E)
- 14. (C)
- 15. (D)
- (16 20)Month City Person Chandigarh January (31) С February (28) Shimla Α March (31) Н Kolkata April (30) В Lucknow May (31) G Delhi June (30) Ε Banglore July (31) D Mumbai
  - 16. (D)

August (31)

- 17. (C)
- 18. (D)
- 19. (E)
- 20. (C)

Chennai

- **21. (A)** I. E < F (True) II. Q \ge T (False)
- **22. (C)** I. T < G (False) II. C = G (False)
- **23. (B)** K > T (False) K > F (True)
- **24. (A)** I. Z > K (True) II. Q > U (False)
- **25. (D)** I. C > G (True) II. K < D (True)
- (26 28) E>D>B/C>B/C>A>F
  - 26. (E)
  - 27. (B)
  - 28. (E)
  - 29. (**D**) W Z Anu X Y

B T

- 30. (B) Y
- - 31. (B)
  - 32. (D)
  - 33. (B)
- (34-35) B(-)——F(+)——L(-)
  D(-)——C(+)
  - 34. (D)
  - 35. (E)
- (36-40)

36. (E) = 
$$17 + 2 \times 3 = 23$$
  
=  $23 + 3 \times 4 = 35$   
=  $35 + 4 \times 5 = 55$   
=  $55 + 5 \times 6 = 85$   
=  $85 + 6 \times 7 = 127$ 

**37. (C)**  $135135 \div 13 = 10395$ 

$$10395 \div 11 = 945$$

$$945 \div 9 = 105$$

$$105 \div 7 = 15$$

$$15 \div 5 = 3$$

**38. (B)** 
$$= 1 \times 3.5 = 3.5$$

$$=3.5 \times 5.5 = 19.25$$

$$= 19.25 \times 7.5 = 144.375$$

$$= 144.375 \times 9.5 = 1371.5625$$

**39. (D)** 
$$1^3 + 1 = 2$$

$$2^3 - 1 = 7$$

$$3^3 + 1 = 28$$

$$4^3 - 1 = 63$$

$$5^3 + 1 = 126$$

**40. (C)** 
$$1 \times 2 = 2$$

$$2 + 2 = 4$$

$$4 \times 3 = 12$$

$$12 + 3 = 15$$

$$15 \times 4 = 60$$

$$60 + 4 = 64$$

(41-45)

**41.** (C) = 
$$\frac{28}{100} \times 450 + \frac{?}{100} \times 1200 \approx 200 + 226$$

$$=$$
 ?  $\times$  12  $=$  426  $-$  126

$$? = \frac{300}{12} = 25$$

**42. (D)** 
$$1730 + 1270 + ? \cong 250 \times 20$$

$$? = 5000 - 3000$$

$$? = 2000$$

**43. (B)** 
$$1150 + \sqrt{2-15} \cong 90 \times 13$$

$$1150 + \sqrt{?-15} = 1170$$

$$\sqrt{?-15} = 20$$

**44.** (A) 
$$(?)^2 + (12)^2 + (6)^2 + (8)^2 \cong 500 + 448$$

$$(?)^2 = 948 \times 144 - 36 - 512$$

$$(?)^2 = 256$$

**45. (B)** 
$$\sqrt{410 + 220 - \sqrt{25}} \cong ? + 15$$

$$? = \sqrt{630} - 5 - 15$$

$$? = 25 - 15$$

$$=10$$

**46.** (A) C 1 day work = 
$$\frac{1}{4} - \left(\frac{1}{8} + \frac{1}{12}\right)$$
  
=  $\frac{1}{4} - \frac{5}{24} = \frac{1}{24}$ 

As wages: B's wages: c's wages

$$\frac{1}{8} \frac{1}{12} \frac{1}{24} = 3:2:1$$

C's share = 
$$\left(\frac{1}{6} \times 1908\right) = 318$$

**47. (A)** Distance in upstream = Distance in Downstream = 21 km

Journey time = 10 Hour

Speed of boat = 5 kmph

Speed of upstream = (5 - x) kmph

Speed of Sownstream = (5 + x) kmph

Journey time = Time in upstream + Time in Downstream

$$= 10 = \frac{21}{(5-x)} + \frac{21}{(5+x)}$$

$$= 10(25-x^2) = 21(5+x) + 21(5-x)$$

$$= 250 - 10x^2 = 105 + 21x + 105 - 21x$$

$$250 - 210 = 10x^2$$

$$x^2 = \frac{40}{10}$$

 $\therefore x = 2 \text{ kmph}$ 

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

$$= \frac{250000 \times 10 \times 3}{100}$$
SI = Rs. 75,000

Compound interest

$$A = P \left( 1 + \frac{R}{100} \right)^{T}$$

$$A = 250000 \left( \frac{110}{100} \right)^{3}$$

$$= 250000 \times \left( \frac{110}{100} \right) \times \left( \frac{110}{100} \right) \times \left( \frac{110}{100} \right)$$

A = Rs. 3,32,750

**49. (D)** Initial MP of shirt Rs. 1000 First Discount = 15%

New S.P = Rs. 850

Successive discount = 25%

Final SP = 
$$850 - \frac{25}{100} \times 850$$
  
Rs. 637.5

**50.** (A) MP 
$$\times \frac{130}{100} \times \frac{70}{100} = 540.54$$
  
MP = Rs. 594

(51 - 55)

**51. (E)** I. 
$$x = -11, 2$$
 II.  $y = 2, \frac{3}{2}$ 

**52. (E)** I. 
$$x = 5$$
,  $\frac{-4}{3}$ 
II.  $y = \frac{17}{2}$  2

**53. (B)** I. 
$$x = \pm 4$$
 II.  $y = 8$ 

**54. (E)** I. 
$$x = 24, 22$$
 II.  $y = 26, 22$ 

55. **(B)** I. 
$$2x+3y=4$$
  
II.  $4x+5y=6$   
Solving eq (i) and (ii)  
 $(2x+3y=4)\times 2$   
 $4x+5y=6$   
 $y=2$   
Put = 2 in eq (i)  
 $2x+6=4$   
 $x=-1$ 

(56-60)

**56. (B)** 
$$50 \times 3 - \frac{37}{100} \times 300 = 24 + ?$$
  
=  $150 - 111 = 24 + ?$   
=  $39 = 24 + ?$   
=  $? \approx 15$ 

57. **(B)** 
$$(140 \times 140 \times 32)/35 \times 8 = 7 \times ?$$
  
=  $16 \times 140 = 7 \times ?$   
=  $? = \frac{16 \times 140}{7}$   
?= 320

**58. (D)** = ? 
$$-\frac{7}{18} = \frac{17}{10} - ?$$
  
= ?  $+$  ?  $= \frac{17}{10} + \frac{7}{18}$   
=  $2 \times ? = \left[ (17 \times 9) + (7 \times 5) \right] / 90$ 

# I B T

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$$=2\times?=\frac{(153+35)}{90}$$

$$=2 \times ? = \frac{188}{90}$$

$$? = \frac{188}{180}$$

**59.** (C) = 
$$\frac{3}{7} + \frac{9}{14} = \frac{?}{98}$$

$$=\frac{(3\times 2+9)}{14}=\frac{?}{98}$$

$$=\frac{15}{14}=\frac{?}{98}$$

$$=15=\frac{?}{7}$$

$$= ? = 105$$

**60. (D)** 
$$3^8 \times 3^4 \div 243 = 9 \times 3 \times 81 \times 3^4 \div ?$$
  
 $= 3^8 \times 3^4 \div 3^5 = 3^2 \times 3 \times 3^4 \times 3^4 \div ?$   
 $= 3^{(8+4-5)} = 3^{(2+1+4+4)} \div ?$   
 $= 3^7 = 3^{11} \div ?$   
 $= ? = 3^{11} \div 3^7$   
 $= ? = 3^{(11-7)}$   
 $= ? = 3^4$   
 $= ? = 81$ 

(61 - 65)

**61. (B)** Maximum no. of students in any year = 50000 Minimum no. of students in any year = 15000

Required% = 
$$\frac{50000 - 15000}{15000} \times 100$$
  
= 233.33%

62. (A) = 
$$\frac{42000 + 25000 + 30000}{3}$$
:  $\frac{35000 + 50000}{2}$   
= 194:255

63. (E) No. of Boys who joined for Banking in 2016  $= \frac{38000}{19} \times 11 = 22000$ 

Let no. of Girls who joined for SSC in 2016 = 4x

No. of Boys who joined SSC in  $2016 = 4x \times \frac{75}{100} = 3x$ 

No. of girls who joined for SSC in 2016 =

$$\frac{35000}{7x} \times 4x = 20000$$

Required Difference = 22000 - 20000

$$=2000$$

**64. (C)** Average no. of students qualified in SSC and Banking 2014

$$=\frac{25000\times\frac{50}{100}+45000\times\frac{25}{100}}{2}=11875$$

No. of students qualified in railways in 2014

$$=42000 \times \frac{20}{100} = 8400$$

Required Difference = 11875 - 8400 = 3475

**65.** (A) Required% = 
$$\frac{28000}{42000} \times 100$$
  
=  $66\frac{2}{3}\%$ 

(66-70)

66. (A) Total Loan Disbursed by PNB = 935 Crore
Total Loan Disbursed by ICICI = 660 Crore
Total Loan Disbursed by HDFC = 605 Crore
Total Loan Disbursed by Kotal = 645 Crore
Total Loan Disbursed by SBI = 850 Crore
Total amount of loan = 3695 crore

67. (**D**) Total Loan Disbused SBI = 850 Crore Total Loan Disbused PNB = 935 crore Required Ratio 850 : 935 = 10 : 11

- 68. (C) Total Loan disbused by Bank PNB and ICICI together over 5 years = 1595 crore

  Average loan = 319 crore PNB & ICICI together over 5 year
- **69. (A)** only Kotak shows a continuous increase in loan Disbursed amount over 5 years.
- 70. (C) Loan disbursed by kotak in 2016 = 85 Crore Loan disbursed by kotak in 2017 = 155 Crore
  - $\therefore \text{ Percentage increase} = \frac{70}{85} \times 100 = 82.35\%$
- 71. (C) Error lies in the C Part of the given sentence .i.e. the sentence is in Past tense. So, 'DREW' should be used instead of 'DRAW'.
  So, Option C is correct answer.
- **72. (E)** There is no error in the given sentence. So, **Option E** is correct answer.
- 73. (B) Error lies in the B Part of the given sentence i.e. the word AMUSING is incorrect form of verb. So, it should be 'AMUSED' in place of 'AMUSING'.
  So, Option B is correct answer.
- 74. (B) Error lies in the B Part of the given sentence .i.e. the word READING is incorrect form of verb. So, 'READ' should be used instead of 'READING'. So, Option B is correct answer.
- 75. (E) There is no error in the given sentence. So, **Option** E is correct answer.
- 76. (B) Option B is correct answer as the phrases given in the Columns A-E and Columns B-D can be joined to make the sentence grammatically and contextually correct.
- 77. (D) Option D is correct answer as the phrases given in the Columns A-D and Columns C-Fcan be joined to make the sentence grammatically and contextually correct.
- 78. (C) Option C is correct answer as the phrases given in the Column A and Column E can be joined to make the sentence grammatically and contextually correct.
- 79. (A) Option A is correct answer as the phrases given in the Column B and Column F can be joined to make the sentence grammatically and contextually correct.
- 80. (E) Option E is correct answer as none of the given phrases in the Column 1 can connect with the phrases given in the Column 2.
- **81. (B)** According to the passage, **Option B** is correct answer.

- **82. (C)** According to the passage, **Option C** is correct answer.
- **83.** (A) According to the passage, **Option A** is correct answer.
- **84.** (A) According to the passage, Option A is correct answer.
- **85.** (E) According to the passage, **Option** E is correct answer.
- **86. (C)** Phrases/ Connector given in the options (i) & (ii) can be used to form a single grammatically correct and contextually meaningful sentence.
  - So, **Option C** is correct answer.
- **87. (A)** Phrase/ Connector given in the options (i) can be used to form a single grammatically correct and contextually meaningful sentence.
  - So, Option A is correct answer.
- **88. (B)** Phrases/ Connector given in the options (i) & (iii) can be used to form a single grammatically correct and contextually meaningful sentence.
  - So, **Option B** is correct answer.
- **89. (A)** Phrase/ Connector given in the options (i) can be used to form a single grammatically correct and contextually meaningful sentence.
  - So, **Option A** is correct answer.
- **90. (C)** Phrase/ Connector given in the options (ii) can be used to form a single grammatically correct and contextually meaningful sentence.
  - So, **Option C** is correct answer.
- **91. (E)** According to the passage, **Option E** is correct answer.
- **92.** (A) According to the passage, Option A is correct answer.
- 93. (C) According to the passage, Option C is correct answer.
- **94. (B)** According to the passage, **Option B** is correct answer.
- 95. (B) According to the passage, Option B is correct answer.
- **96. (D)** According to the passage, **Option D** is correct answer.
- 97. (B) According to the passage, Option B is correct answer
- 98. (D) According to the passage, Option D is correct answer
- **99. (D)** According to the passage, **Option D** is correct answer.
- **100. (E)** According to the passage, **Option E** is correct answer.



# SBI CLERK

(Practice Test Paper)

### **REASONING ABILITY**

### DIRECTION (Q. 1-5):- Study the information carefully and answer the questions given below.

Eight persons are sitting around a square table such that four of them sit at the corners and rest on the middle of the side. The persons sitting on the corners face opposite direction to that of the ones sitting on the middle of the side. The one sitting immediate left to D does not face outside. E and B are immediate left to each other. C faces A. F and D are immediate neighbors of each other. The one sitting 5th right to the one who is 3rd left to A does not sit at the corner. G sits 3rd right to

A. H sits opposite to E.

1. What is the position of C with respect to D?

- (A) 3rd to the left
- (B) 3rd to the right
- (C) 4th to the left
- (D) 5th to the right
- (E) None of these
- 2. How many persons are sitting between A and F, when counted form the right of F?
  - (A) Two
- (B) One
- (C) Three
- (D) Four
- (E) None of these
- **3**. Who among the following sits opposite to B?
  - (A)E

(B) F

(C)C

- (D) A
- (E) None of these
- **4**. What is the position of H with respect to E?
  - (A) 3rd to the left
- (B) 3rd to the right
- (C) 4th to the left
- (D) 5th to the right
- (E) None of these
- 5. Four of following form a group find the one that does not belong to that group?
  - (A)E

(B) F

(C)C

(D)B

(E)A

### Directions (Q. 6-10):- Study the information carefully and answer the questions given below.

The following questions are based on the three digits five numbers given below.

### 545,644,784,527,898

- 6. If the 1st and 3rd digit of each of the number are multiplied then the resultant of which of the following numbers will be divisible by 5?
  - (A) 644
- (B) 545 and 527
- (C) 527 and 898
- (D) 545
- (E) 644 and 784
- 7. If 4 is added to the 1st digit of each number and then the positions of the 2nd and the 3rd digits are interchanged, which of the following will be the highest number?
  - (A)545
- (B) 527
- (C)898
- (D) 784
- (E)644
- 8. If 2 is subtracted from the 2nd digit of each number and then the positions of the 1st and the 3rd digit are interchanged, which of the following will be the lowest number?
  - (A)545
- (B) 527
- (C)898
- (D) 784
- (E) 644
- 9. If in each number 1st and 3rd digits are interchanged. then how many even numbers are there?
  - (A) 1

(B)2

(C)3

(D) 4

- (E) 5
- 10. What will be the number obtained if 2nd digit of the largest number is multiplied with 3rd of the smallest number?
  - (A)64

(B) 57

(C)63

(D) 54

(E)44

### **DIRECTION (Q. 11-15):- Study the following information** carefully and answer the questions given below.

In a certain code language:

"India environment and poor index" is coded as "porwxpjy kl"

"Rich and Poor held" is coded as "gsjvrwhd"

"Umbrella and rich kid" is coded as "ubjygspk"

"Poor index rich umbrella" is coded as "rwxpqsub"

- 11. What is the code for "held" in the given code language?
  - (A) qs
- (B) rw
- (C) hd
- (D) jy

- (E) None of these
- 12. What is the code for "umbrella index" in the given code language?
  - (A) xppo
- (B) ubxp
- (C) rwub
- (D) xpqs

- (E) None of these
- 13. What is the code for "India" in the given code language?
  - (A) jy
- (B) po
- (C) ub
- (D) kl

- (E) Either (b) or (d)
- 14. If "Rich and backward" is coded as "qsjytr" then what may be the possible code for "backward people"?
  - (A) jvnl or (c)
- (B) astr
- (C) trnl
- (D) Either (b)

- (E) None of these
- 15. What is the code for "poor kid index" in the given code language?
  - (A) rwubxp (B) ubjyrw (C) hdxpjy (D) rwpkxp
  - (E) None of these

### **DIRECTION (Q. 16-20):- Read the following information** carefully to answer the question that follow.

- A, B, C, D, E, F, G and H have to attend a meeting in eight different months (of same year) namely January, February, March, April, May, June, July and August but not necessarily in the same order. Each of them have to attend only one meeting and these 8 meetings are going to take place in Lucknow, Mumbai, Delhi, Chandigarh, Bangalore, Chennai, Shimla and Kolkata.
- i) A has meeting in the month of 28 days in capital city of Himachal Pradesh.
- ii) B has meeting on April Fool's day in Lucknow.
- iii) G will attend meeting the capital city of India in next month to which B has meeting.
- iv) C has meeting in the first month of the year in capital city of
- v) E has meeting in month having 30 days. H will be on trip from May to August and cannot attend meeting during this period.

- vi) D has meeting in month succeeding the month in which E has meeting.
- vii) H has meeting either in Mumbai or in Kolkata.
- viii) Meeting in Bangalore will be in the month of 30 days.
- ix) D and F has meeting in Mumbai and Chennai respectively.
  - **16**. Which of the following is the correct combination of month, person and location of the meeting?
    - (A) Aug F Mumbai
- (B) June G Lucknow
- (C) Jan A Chandigarh (D) April B Lucknow
- (E) May -E Shimla
- 17. Which of the following has meeting in month of 30 days but not in Bangalore?
  - (A)A
- (B) H
- (C)B
- (D)E

(E) F

- 18. How many people have meeting before G?
  - (A) 1
- (B) 2
- (C)3
- (D) 4

(E)5

- 19. Which of the following does not have meeting on month with 31 days?
  - (A)C
- (B) H
- (C)G
- (D) F

(E)E

- 20. Which of the following pair does not have meeting in successive months?
  - (A) AH
- (B)BG
- (C)EF
- (D) DF

(E) HB

DIRECTION (Q. 21-25):- In these questions, relationship between different elements is show in the statements. The statements are followed by conclusions. Study the conclusions based on the given statements and select the appropriate answer.

21. Statements:  $F > R \ge T = E > W \le Q$ 

### **Conclusions:**

- I.E < F
- II. Q > T
- (A) only conclusion I follows.
- (B) only conclusion II follows.
- (C) either conclusion I or II follows.
- (D) neither conclusion I nor II follows.
- (E) both conclusions I and II follow.
- 22. Statements:  $W = G \ge H \ge T = C \le V \le B$

### **Conclusions:**

- I, T < G
- II.C=G
- (A) only conclusion I follows.
- (B) only conclusion II follows.
- (C) either conclusion I or II follows.
- (D) neither conclusion I nor II follows.
- (E) both conclusions I and II follow.

### 23. Statements: $K > I \ge G > F \le T < R$

### **Conclusions:**

- I,K>T II,K>F
- (A) only conclusion I follows.
- (B) only conclusion II follows.
- (C) either conclusion I or II follows.
- (D) neither conclusion I nor II follows.
- (E) both conclusions I and II follow.
- 24. Statements:  $Q > O \ge P = KO < U \le Z$ Conclusions:
  - I. Z>K II.Q>U
  - (A) only conclusion I follows.
  - (B) only conclusion II follows.
  - (C) either conclusion I or II follows.
  - (D) neither conclusion I nor II follows.
  - (E) both conclusions I and II follow.
- 25. Statements:  $K < G \le D < C > R \le Y$

### **Conclusions:**

- I.C>G II.K>D
- (A) only conclusion I follows.
- (B) only conclusion II follows.
- (C) either conclusion I or II follows.
- (D) neither conclusion I nor II follows.
- (E) both conclusions I and II follow.

# Direction (Q. 26-28):- Read the instructions carefully and answer the questions that follow.

Among A, B, C, D, E, and F each having different weights, A is only heavier than F. B and C is not as heavy as D. D is not the heaviest person.

- **26**. Who among the following is the third heaviest person?
  - (A) B

(B) C

(C)D

- (D) None of these
- (E) Cannot be determined
- 27. How many people are lighter than D?
  - (A)5
- (B) 4
- (C)3
- (D) 2

- (E)1
- 28. If the weight of A is 48 kg, the possible weight of F is?
  - (A) 58 kg (E) 37 kg
- (B) 76 kg
- (C) 67 kg
- (D) 49 kg
- 29. How is Anu's husband's mother's daughter's son related to Anu's son's maternal grandfather's only son-in-law?
  - (A) Son
- (B) Brother (C) Uncle
- (D) Nephew

(E) None of these

- **30**. Pointing to a person, Ram said, "He is the only brother of my father's mother's daughter." How is the person related to Ram?
  - (A) Brother
- (B) Father
- (C) Uncle
- (D) Nephew
- (E) None of these

## **DIRECTION** (Q. 31-33):- Study the following information carefully and answer the questions given below.

A certain number of persons are sitting in a row facing to the north. B sits 4th from one of the extreme ends of the row. There is one person sits between E and B. There are four persons sit between E and F. T sits 3rd to the right of F. The number of persons sit left to the F is as same as the number of persons sit to the right from B. At least three persons sit between B and F. L sits exactly between E and T but is not an immediate neighbor of E and T.

- **31**. How many persons are sitting in the row, as per the given information?
  - (A) Eight
- (B) Fourteen
- (C) Ten
- (D) Twelve
- (E) Can't be determined
- **32**. What is the position of B with respect to the L?
  - (A) 6th to the right
- (B) 5th to the left
- (C) 7th to the left
- (D) 6th to the left
- (E) None of these
- **33**. Who among the following person is sitting at the extreme ends of the row?
  - (A)E
- (B) T
- (C) F
- (D)L

(E) None of these

# **DIRECTION** (Q. 34-35):- Study the following information carefully and answer the questions given below.

Six family members namely B, C, D, F, L and T are living and there are two married couples in the family. F is the father in law of C, who is the father of T. B is the sister in law of L, who is the mother of D.

- **34**. What is the relation of B with respect to D?
  - (A) Niece
- (B) Sister
- (C) Mother
- (D) Aunt
- (E) None of these
- 35. How many males members are in the family?
  - (A) Two
- (B) Three
- (C) Four
- (D) Either (a) or (c)
- (E) Can't be determined

### **QUANTITATIVE APTITUDE**

### DIRECTION (Q. 36-40):- Find out the wrong number in the series.

- **36**. 17, 23, 35, 55, 85, 125
  - (A) 17
- (B) 23
- (C)55
- (D) 85

- (E) 125
- **37**. 135135, 10395, 945, 105, 15, 2
  - (A) 10395
- (B) 15
- (C)2
- (D) 945

- (E) 18
- **38**. 1, 3.5, 19.5, 144.375, 1371.5625
  - (A) 3.5

- (B) 19.5
- (C) 1371.5625
- (D) 144.375

- (E) 1
- **39**. 2, 7, 28, 60, 126
  - (A) 2
- (B)7
- (C)28
- (D) 60

- (E) 126
- **40**. 1, 2, 4, 8, 15, 60, 64
  - (A) 2
- (B) 4
- (C)8
- (D) 15

(E)60

### **DIRECTION (Q. 41-45):- Find the approximate value of** question marks (?) in following questions?

- **41.** 27.82% of 449.92 + ?% of 1199.86 = 199.89 + 225.92
  - (A)45
- (B) 40
- (C)25
- (D) 28
- (E)35
- **42**.  $1729.79 + 1269.89 + ? = 249.91 \times 19.83$ 
  - (A)3000
- (B) 2800
- (C) 1800
- (D) 2000

- (E) 2200
- 43.  $1149.89 + \sqrt{?-14.92} = 89.815 \times 13.012$ 
  - (A)520
- (B)415
- (C)425
- (D) 445

- (E)515
- 44.  $?^2 + 11.79^2 + 6.01^2 + 8.12^3 = 499.825 + 448.02$ 
  - (A) 16
- (B) 26
- (C)24
- (D) 12

- (E)32
- **45**.  $\sqrt{410.01 + 220.10} \sqrt{24.98} = ? + \sqrt{225.05}$ 
  - (A) 25(E) 20
- **(B)** 10
- (C)5
- (D) 15
- 46. A alone can do a piece of work in 8 days while B alone in 12 days. A and B undertook to do it for Rs. 1908. With the help of C they completed the work in 4 days. How much is to be paid to C?
  - (A)318
- (B) 636
- (C)954
- (D) 1024

(E) None of these

- 47. A place is 21 km away from the point of start. Vina take 10 hour to row to the place and come back. If the speed of Vina in still water is 5 kmph, the speed of stream is kmph.
  - (A) 2
- (B) 3
- (C) 1.5
- (D) 0.5

- (E) 0.75
- 48. Jaimin invests Rs. 2,50,000 in simple interest at the rate of 10% per annum for 3 years. If the same amount is invested in the scheme of compound, considering the all the data same what is the difference between the simple interest and compound interest?
  - (A)6500
- (B) 7500
- (C)6750
- (D) 7750

- (E) 8250
- **49**. Marked price of a shirt is Rs. 1000. If shopkeeper declares successive discount on shirt of 15% & 25%. Find the selling price of the shirt.
  - (A) Rs. 475.25 (B) Rs. 500 (C) Rs. 515.5 (D) Rs. 637.5
  - (E) None of the above
- 50. The marked price of a helmet is increased by 30% and then decreased by 30%. If the price of a helmet is now Rs. 540.54. The initial marked price is ....
  - (A) Rs. 594
- (B) Rs. 599 (C) Rs. 607 (D) Rs. 499

(E) Rs. 652

### **DIRECTION (Q. 51-55):- In the following questions there** are two equations given. You have to solve both the equations and give answer.

- 51. I.  $x^2 + 9x 22 = 0$
- II.  $2v^2 7v + 6 = 0$
- (A) x > y
- (B) x < y (C) x > y (D) x < y
- (E) x = y or relation between x and y cannot be established
- **52.** I.  $3x^2 11x 20 = 0$
- II.  $2v^2 13v 34 = 0$
- (A) x > v

(A) x > y

- (B) x < y
- (C) x > y (D) x < y
- (E) x = y or relation between x and y cannot be established
- **53**. I.  $x^4 = 256$
- - (B) x < y
    - $(C) x \ge y$

II.  $y^2 - 16y + 64 = 0$ 

- (D)  $x \le y$ (E) x = y or relation between x and y cannot be established
- **54.** I.  $x^2 46x + 528 = 0$
- II.  $v^2 48v + 572 = 0$ 
  - (A) x > v(B) x < y $(C) x \ge y$ (D)  $x \le y$
  - (E) x = y or relation between x and y cannot be established
- 55. I. 2x + 3y = 4
- II. 4x + 5y = 6
- (A) x > y
- (B) x < y
- (C) x > y
- (D)  $x \le y$
- (E) x = y or relation between x and y cannot be established

- 56.  $50 \times 3 37\%$  of 300 = 24 + ?
  - (A) 25
- (B) 15 (C) 10
- (D) 5

- (E) 16
- 57.  $[(140)^2 \div 35 \times 32] \div 8 = 7 \times ?$ 
  - (A)32
- (B) 320 (C) 160
- (D)80

- (E) None of these
- **58.**  $?-\frac{7}{18}=\frac{17}{10}-?$
- (A)  $\frac{188}{90}$  (B)  $\frac{188}{45}$  (C)  $\frac{188}{360}$

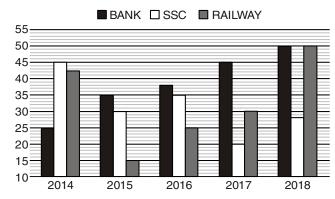
- (E)  $\frac{188}{270}$
- **59.**  $\frac{3}{7} + \frac{9}{14} = \frac{?}{98}$ 
  - (A) 115
- (B)215
- (C) 105
- (D) 205

- (E)235
- **60.**  $3^9 \times 3^4 \div 243 = 9 \times 3 \times 81 \times 3^4 \div ?$ 
  - (A) 27
- (B) 4
- (C)1
- (D) 81

(E)3

DIRECTION (Q. 61-65):- Bar graph given below shows number of students (in'000) who joined IBT for Bank, SSC, Railway in five different years

Study the following graph carefully and answer the questions that follows



- 61. Maximum no. of students is how much percent more than minimum no. of students in any year who joined for banking, ssc and railways?
  - (A) 266.67%
- (B) 233.33%
- (C) 266.33%
- (D) 267.66%
- (E) 233.67%

- 62. What is the ratio of average no. of students who joined for railway in 2014, 2016 and 2017 to average no. of students who joined for banking in year 2015 & 2018? (B) 97:117 (C) 117:97
  - (A) 194:255
- (D) 177:194

- (E) None of these
- **63**. If ratio of boys to girls in banking in year 2016 is 11:8 and no. of boys are 25% less than that of girls in ssc in same year, then find the difference between no. of boys in banking and no. of girls in ssc in 2016?
  - (A)3000
- (B) 4000
- (C)7000
- (D) 2500

- (E) 2000
- 64. In 2014 no. of students qualified in exam are 50%, 25% and 20% in banking, ssc and railways respectively out of total students who joined IBT for banking, ssc& railways in 2014 respectively. Find average no. of students qualified in banking and ssc in 2014 are how much more than who qualified in railway in 2014?
  - (A) 3425
- (B) 3405
- (C)3475
- (D) 3450

- (E) 3440
- 65. No. of student who joined for ssc in 2018 are what percent of number of students who joined for railway in 2014?
  - (A)  $66\frac{2}{3}\%$  (B)  $33\frac{2}{3}\%$  (C)  $33\frac{1}{3}\%$  (D)  $66\frac{1}{3}\%$

(E) None of these

Direction (Q. 66-70):- The table given below represents the amount of loan (in crores) disbursed by 5 banks of a country over 5 years. Study the table carefully and answer the following question.

Year/Bank	PNB	ICICI	HDFC	Kotak	SBI
2015	215	65	135	50	185
2016	195	205	140	85	170
2017	200	115	130	155	185
2018	175	170	105	165	165
2019	150	105	95	190	145

- **66**. What is the amount of loan disbursed for education from all the banks together?
  - (A) 3695 crore
- (B) 3585 crore
- (C) 3785 crore
- (D) 3485 crore
- (E) 3535crore
- 67. What is the ratio of total loan disbursed by SBI to the total loan disbursed by PNB?
  - (A) 11:10
- (B) 9:11
- (C) 10:9
- (D) 10:11

(E) 1:1

- 68. What is the average loan disbursed by bank PNB and ICICI together over 5 years?
  - (A) 324 crore

(B) 313 crore

(C) 319 crore

- (D) 308 crore
- (E) 333 crore
- 69. Which bank shows a continuous increase/decrease in loan amount disbursed over 5 years?
  - (A) Kotak
- (B) PNB
- (C) SBI
- (D) ICICI

- (E) None of these
- 70. What is the percentage increase in loan disbursed by Kotak from year 2016 to 2017?
  - (A) 80.35%
- (B) 81.35% (C) 82.35% (D) 83.35%

(E) 85.55%

### **ENGLISH LANGUAGE**

DIRECTION (Q. 71-75):- Read the sentence to find out whether there is any error in it or not. The error, if any, will be in one part of the sentence. The number of that part (which has the error) is the answer. If there is no error, the answer is (E). Ignore errors of punctuation, if any.

- 71. I went (A) / to the bank (B) /and draw (C) / out some money (D)
  - (A)A
- (B)B
- (C)C
- (D) D

- (E) No error
- 72. Once you know all (A) / the elements, (B) / it's not difficult (C) / to pull together a sentence (D)
  - (A)A
- (B)B
- (C)C
- (D) D

- (E) No error
- 73. She was (A) / quite amusing (B) / when she heard (C) / what had happened (D)
  - (A)A
- (B)B
- (C)C
- (D) D

- (E) No error
- 74. I will have (A) / reading at least (B) / 500 books by (C) / the end of the year (D)
  - (A)A
- (B)B
- (C)C
- (D) D

- (E) No error
- 75. I will have (A) / been reading for (B) / at least two (C) / hours before lunch tomorrow (D)
  - (A)A
- (B)B
- (C)C
- (D)D

(E) No error

**DIRECTION (Q. 76-80):- 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.

<b>76</b> .	Column (1)	Column 2
	(A) The U.S. will not renew exemptions from its sanctions	(D) any additional Significant Reduction Exceptions [SREs] to existing importers of Iranian oil.
	(B) Today we are announcing the United States will not issue	(E) for importing oil from Iran, U.S. Secretary of State Mike Pompeo announced on Monday.
	(C) The Trump Administration has taken Iran's oil exports to historic lows,	(F) respect the rights of the Iranian people and return to the negotiating table.

- (A)A-E
- (B) A-E and B-D
- (C)B-D
- (D) C-D and B-E
- (E) None of these
- Column (1) Column 2 77. (A) Former three-term (D) is the party's candidate from North Chief Minister and Delhi East Delhi against Delhi Congress chief Sheila BJP chief Manoj Tiwari. Dikshit (E) negotiations for an (B) The BJP, meanwhile, alliance with went into a huddle on AamAadmi Party were on Monday night to decide till Sunday evening (F) and former MPs J.P. (C) Former Union Agarwal and Mahabal Minister Ajay Maken Mishra have been named will fight from the from ChandniChowk and prestigious New Delhi West Delhi constituencies seat respectively.
  - (A) B-D
- (B) C-F
- (C) A-F and B-D
- (D) A-D and C-F
- (E) None of these

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<b>78</b> .	Column (1)	Column 2	(A) A-D and C-E (B) B-F and C-D
	(A) Industrial fishing practices, which has led to decreasing yield for traditional fisherfolk,	(D) which represents over a lakh fisherman across the State	(C) B-E (D) C-F (E) None of these DIRECTION (Q. 81-85):- In the following passage, some of the words have been left out. Read the passage carefully and
	(B) Our demand is for the government to end the practice of purse seine fishing and LED fishing	(E) has become a contentious issue among voters in the - SindhudurgLokSabha constituency.	select the correct answer for the given blank out of the four alternatives.  The HRD ministry has declared that it wishes to make PhD mandatory for as an assistant professor at universities. Assistant professors at the college level, though only need to have closed NET. This same to be a
	(C) As 14 LokSabha constituencies go to polls in the third phase of elections	(F) this form has been an ecological disaster as baby fish get caught in the nets.	though, only need to have cleared NET. This seems to be a step in the right direction. Universities in many nations, including the US, require assistant professors to hold doctorates even if it is not mandated by any Given how poor the research output is, it is understandable why Indian universities, save one or
	(A) A-D and B-F (C) A-E (E) None of these	(B) C-E and B-F (D) A-D	two, don't make the cut for a top 100/200 spot in global rankings. This makes it for university students-post-graduate and doctorate level-to receive instruction from
<b>79</b> .	Column (1)	Column (2)	those who have undergone the rigors of  81. mandatory for as an assistant professor
	(A) Ukrainians looked to the future with hope and anxiety after the performer  (B) Ukraine leapt into the unknown on Monday	<ul><li>(D) or about the possibility of working together.</li><li>(E) he would use the same unorthodox style to run the country of 45 million that depends on</li></ul>	(A) Salary (B) Recruitment (C) Killing (D) Demotion (E) Celebration  82. Universities in manynations (A) Backward (B) Underdeveloped (C) Developed (D) Developing (E) Weak
	(C) The star of "Servant of the People", a sitcom now in its third season,	international aid.  (F) after comedian VolodymyrZelensky was elected President on promises of change	83. if it is not mandated by any  (A) Statute (B) Ink (C) King (D) Judge  (E) Principal  84. making it for university students
	(A) B-F (C) B-F and A-D (E) None of these	(B) A-D and B-E (D) C-E and B-F	(A) Mandatory (B) Altered (C) Shortened (D) Wide (E) Claimed
<b>79</b> .	Column (1)	Column (2)	85. therigours of is a good idea.  (A) Poetry (B) Paraphernelia
	(A) India on Monday signalled its urgency to resolve differences with China.	(D) before approving the proposal to merge the group's housing finance arm with Lakshmi Vilas Bank.	(C) Dreams (D) Clothes (E) Research  DIRECTION (Q. 86-90):- Select the phrase/connector (STARTERS) from the given three options which can be used to form a single sentence from the two sentences given below,
	(B) President Donald Trump said on Monday that Congress "can't impeach" him.	(E) Mr. Gehlaut is proposed to be vice-chairman of the merged entity.	implying the same meaning as expressed in the statement sentences.  86. (I) India carried out a successful test of an Anti-Satellite (ASAT) weapon.
	(C) Democrats, who control the lower house of Congress, are so far.	(F) who had allegedly opened shell firms in tax havens.	(II) India launched an interceptor missile from the Balasore range in Odisha to hit a live satellite in Low Earth Orbit.

- (i) Shortly before noon on March 27, India carried .....
- (ii) By launching an interceptor missile ......
- (iii) Because India carried out a ......
- (A) Both (i) and (iii)
- (B) Only (ii)
- (C) Both (i) and (ii)
- (D) None of these
- (E) All of (i), (ii) and (iii)
- 87. (I) The Central government has decided to suspend trade across the Line of Control between Jammu and Kashmir and Pakistan-occupied Kashmir.
  - (II) The decision is bad in conception and comes at a particularly fraught time.
  - (i) The Central government's decision to suspend ......
  - (ii) Besides the Central government has decided ......
  - (iii) Because the decision is bad in conception ......
  - (A) Only (i)
- (B) Both (ii) and (iii)
- (C) Both (i) and (ii)
- (D) Only (iii)
- (E) None of these
- **88**. (I) Mr. Khan is considered to be close to the guardians of the Pakistani state.
  - (II) Mr. Khan possesses the 'mandate' to redraw
  - (i) Not only is Mr. Khan is considered to be ......
  - (ii) If Mr. Khan is considered to be close ......
  - (iii) Mr. Khan, who is considered to be ......
  - (A) Both (i) and (ii)
- (B) Both (i) and (iii)
- (C) Only (i)
- (D) Only (iii)
- (E) None of these
- 89. (I) Rishabh Pant played a blistering knock (78 not out, 36b)
  - (II) Rishabh Pant lead Delhi Capitals to a six-wicket win with four balls to spare.
  - (i) Rishabh Pant played ......
  - (ii) Although Rishabh Pant ......
  - (iii) If RishabhPant ......
  - (A) Only (i) (B) Both (i) and (iii)
  - (C) Both (i) and (ii)
- (D) Only (iii)
- (E) None of these
- 90. (I) A 2-2 result for CSK after four away matches is not bad, considering the team has been unbeatable on home soil
  - (II) The last few matches have highlighted a problem the team has been facing since the start of the season lack of runs at the top
  - (i) As a 2-2 result for CSK ......
  - (ii) While a 2-2 result for CSK ......
  - (iii) Because the last few matches have highlighted ......
  - (A) Both (i) and (iii)
- (B) Only (iii)
- (C) Only (ii)
- (D) Only (i)
- (E) None of these

### DIRECTION (Q. 91-100):- Read the passage given below and then answer the questions given below the passage.

The U.S. and its European allies have steadily increased economic sanctions on Russia since first imposing them in March 2014. The stated purpose of sanctions is to punish Russia for its involvement in Ukraine, as well as its alleged cyber-meddling in the 2016 U.S. elections and its transfer of arms to Syria and alleged human-rights abuses, also in Syria.

While the measures initially prohibited westerners from doing business with Russians who were deemed to have undermined democratic processes in Ukraine, the reasons given for the sanctions have grown and the list of potentially prohibited Russian partners has increased to include officials and businesses in Russia's defence, energy and finance sectors generally. Washington has applied the sanctions flexibly, imposing them strictly in sectors where U.S. firms are major competitors of Russia and ignoring them in others where the U.S. relies on Russia. For instance, the US has exempted Russian agencies that supply titanium for Boeing's commercial aircraft and rocket engines for NASA, where the US has no indigenous capacity.

This means individuals and businesses outside of the western alliance—including ones from India—now may face sanctions themselves if they don't comply with the new rules.

As the economic battle mounts, India is caught in the crossfire. Russia is its long-standing strategic partner and, for the foreseeable future, its irreplaceable supplier of defence equipment and weaponry. The sanctions pose significant risks to this vital relationship. Under the sanctions, Indian companies doing business with critical Russian defence Pvt. Ltc suppliers like Rosoboronexport, United Shipbuilding, and Almaz-Antey could find themselves locked out of the dollarbased global financial system controlled by the U.S. Indeed, even the activities of Indian companies in areas not directly covered by sanctions could be affected.

Given the risks, India must make some hard calls in deciding the present and future strategy. First, because the sanctions can block violators from doing business with U.S. banks, India must find ways to circumvent the dominant, dollar-based financial system - like specialist European banks with no exposure to the US market, which is willing to facilitate payments to Russia.

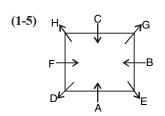
Second, India can deepen its investments in Russian energy and resource assets, to generate dividend income in Roubles. This will be used to pay Russia for defence hardware.

Third, there are ample precedents for introducing a dose of economic self-interest into American decision-making on the sanctions issue. India must build its profile in the U.S. market with its corporations actively creating U.S. jobs – a goodwill that can influence policy-makers to consider Indian concerns before imposing sanctions.

- 91. What are the future strategies that India can plan to deal with the sanctions?
  - (A) Deepening core Russian investments
  - (B) Global payment systems to facilitate trade with Russia
  - (C) Boosting job creation in the U.S. by Indian companies
  - (D) Building international goodwill
  - (E) All of the above
- **92**. How can the creation of goodwill improve a country's strategic position in international relations?
  - (A) Enough Indian economic contribution in a country can influence their international decision making
  - (B) Enough U.S. economic contribution in India can influence their international decision making
  - (C) Better jobs for the U.S. citizens would mean better economic ties with India
  - (D) Boosting goodwill ensures a country will always be friendly with India
  - (E) All of the above
- 93. Which of the following suggests that U.S. is selective in its sanctions on Russia?
  - (A) U.S. has applied sanctions where Indian firms are capable but not where they have to depend on Russia
  - (B) U.S. has applied sanctions where U.S. firms are capable but not where they have to depend on India
  - (C) U.S. has applied sanctions where U.S. firms are capable but not where they have to depend on Russia
  - (D) U.S. has applied sanctions where Russian firms are capable but where they have to depend on Russia
  - (E) Information insufficient
- 94. Consider the following statements. Which of these is incorrect?
  - A. India must build its international goodwill.
  - B. Boeing is an American aircraft manufacturing company.
  - C. U.S. and its allies fully support Indian defence imports from Russia.
  - (A) Only A
- (B) Only C
- (C) Both B and C
- (D) Both A and B
- (E)A, B and C
- 95. Notice the phrase 'caught in the crossfire' in the passage. Which of the following options expresses its meaning?

- (A) To be an agent working for two opposing sides
- (B) To be trapped between two opposing or arguing sides
- (C) To benefit from two fighting sides
- (D) To have one's enemy defeated by someone else
- (E) To not have any fixed loyalties in a fight/ argument
- **96**. According to the passage, why are Russian ties important for India?
  - (A) Russia is a long-standing strategic partner
  - (B) Russian supplies of defense equipment cannot be replaced
  - (C) Russia and India have socio-economic similarity and historic ties
  - (D) Both 1 and 2
  - (E) 1, 2 and 3
- 97. The following options contain a pair of words. Choose the option that shows an incorrect pair.
  - (A) Boeing U.S.
  - (B) Rosoboronexport-India
  - (C) Almaz-Antey Russia
  - (D) NASA U.S.
  - (E) United Shipbuilding-Russia
- 98. What are the implications of U.S. sanctions on Russia?
  - (A) Indian companies doing business with Russia can be adversely affected
  - (B) Indian companies could find themselves out of dollar market for trade with Russia
  - (C) Indian companies doing business with U.S. can be adversely affected
  - (D) Both 1 and 2
  - (E) 1, 2 and 3
- **99**. Consider the following statements. Which of these is correct?
  - A. The U.S. has selectively applied sanctions on Russia.
  - B. United Shipbuilding is an American defence supplier to India.
  - C. The Russian currency is called the Rouble.
  - (A) Only A
- (B) Only B
- (C) Both B and C
- (D) Both A and C
- (E) A, B and C
- **100**. What are the perceived crimes of Russia for which it is being punished?
  - (A) Its involvement in Ukraine
  - (B) Human rights violations in Syria
  - (C) Arms transfer in Syria
  - (D) Involvement in U.S. elections
  - (E) All of the above

### HINTS & SOLUTION



- 1. **(B)**
- 2. (B)
- 3. (B)
- 4. (C)
- 5. (A)
- **(6-10)**  $545:5\times 5=25$

 $644:6\times 4=24$ 

 $784:7\times 4=28$ 

 $527 : 5 \times 7 = 35$ 

 $898:8\times8=64$ 

35 & 25 are only Divisible by 5

7. (C) Adding 4 to the 1<sup>st</sup> digit 945 1044 1184 927 1298 interchanging the 2<sup>nd</sup> and the 3<sup>rd</sup> digit. 954 1404 1814 9721928

1928 is hiehest number which came from 898.

**8. (E)** Subtracting 2 to the 2<sup>nd</sup> digit 525 624 764 507 878 interchanging the 1st and the 3rd digit 525 426 467 705 878 426 is the lowest number which came from 644.

**9. (B)** Interchanging the 1<sup>st</sup> and 3<sup>rd</sup> digit 545 446 487 725

10. (C) Largest no. is in the series 898 Smallest no. is the series 527 2<sup>nd</sup> digit of largest no. 9

3<sup>rd</sup> digit of smallest no. 7

 $= 9 \times 7 = 63$ 

(11 - 15)

words	codes
India/Environment	KI/Po
And	Jy
Poor	rw
Index	XP
Rich	qs
Held	hd
Kid	pk
Umbrella	ub

- 11. (C)
- 12. (B)
- 13. (E)
- 14. (C)
- 15. (D)
- (16 20)Month City Person Chandigarh January (31) С February (28) Shimla Α March (31) Н Kolkata April (30) В Lucknow May (31) G Delhi June (30) Ε Banglore July (31) D Mumbai
  - 16. (D)

August (31)

- 17. (C)
- 18. (D)
- 19. (E)
- 20. (C)

Chennai

- 21. (A) I. E < F (True) II.  $Q \ge T$  (False)
- **22. (C)** I. T < G (False) II. C = G (False)
- **23. (B)** K > T (False) K > F (True)
- **24.** (**A**) I. Z > K (True) II. Q > U (False)
- **25. (D)** I. C > G (True) II. K < D (True)
- (26 28) E>D>B/C>B/C>A>F
  - 26. (E)
  - 27. (B)
  - 28. (E)
  - 29. (**D**) W Z Anu X Y S

B T

- 30. (B) Y
- - 31. (B)
  - 32. (D)
  - 33. (B)
- (34-35) B(-)——F(+)——L(-)
  D(-)——C(+)
- 34. (D)
- 35. (E)
- (36-40)

36. (E) 
$$= 17 + 2 \times 3 = 23$$
  
 $= 23 + 3 \times 4 = 35$   
 $= 35 + 4 \times 5 = 55$   
 $= 55 + 5 \times 6 = 85$   
 $= 85 + 6 \times 7 = 127$ 

**37. (C)**  $135135 \div 13 = 10395$ 

$$10395 \div 11 = 945$$

$$945 \div 9 = 105$$

$$105 \div 7 = 15$$

$$15 \div 5 = 3$$

**38. (B)** 
$$= 1 \times 3.5 = 3.5$$

$$=3.5 \times 5.5 = 19.25$$

$$= 19.25 \times 7.5 = 144.375$$

$$= 144.375 \times 9.5 = 1371.5625$$

**39. (D)** 
$$1^3 + 1 = 2$$

$$2^3 - 1 = 7$$

$$3^3 + 1 = 28$$

$$4^3 - 1 = 63$$

$$5^3 + 1 = 126$$

**40. (C)** 
$$1 \times 2 = 2$$

$$2 + 2 = 4$$

$$4 \times 3 = 12$$

$$12 + 3 = 15$$

$$15 \times 4 = 60$$

$$60 + 4 = 64$$

(41-45)

**41.** (C) = 
$$\frac{28}{100} \times 450 + \frac{?}{100} \times 1200 \approx 200 + 226$$

$$=$$
 ?  $\times$  12  $=$  426  $-$  126

$$? = \frac{300}{12} = 25$$

**42. (D)**  $1730 + 1270 + ? \cong 250 \times 20$ 

$$? = 5000 - 3000$$

$$? = 2000$$

**43. (B)**  $1150 + \sqrt{2-15} \cong 90 \times 13$ 

$$1150 + \sqrt{?-15} = 1170$$

$$\sqrt{?-15} = 20$$

**44.** (A)  $(?)^2 + (12)^2 + (6)^2 + (8)^2 \cong 500 + 448$ 

$$(?)^2 = 948 \times 144 - 36 - 512$$

$$(?)^2 = 256$$

**45. (B)** 
$$\sqrt{410 + 220 - \sqrt{25}} \cong ? + 15$$

$$? = \sqrt{630} - 5 - 15$$

$$? = 25 - 15$$

$$=10$$

**46.** (A) C 1 day work = 
$$\frac{1}{4} - \left(\frac{1}{8} + \frac{1}{12}\right)$$
  
=  $\frac{1}{4} - \frac{5}{24} = \frac{1}{24}$ 

As wages: B's wages: c's wages

$$\frac{1}{8} \frac{1}{12} \frac{1}{24} = 3:2:1$$

C's share = 
$$\left(\frac{1}{6} \times 1908\right) = 318$$

**47. (A)** Distance in upstream = Distance in Downstream = 21 km

Journey time = 10 Hour

Speed of boat = 5 kmph

Speed of upstream = (5 - x) kmph

Speed of Sownstream = (5 + x) kmph

Journey time = Time in upstream + Time in Downstream

$$= 10 = \frac{21}{(5-x)} + \frac{21}{(5+x)}$$

$$= 10(25-x^2) = 21(5+x) + 21(5-x)$$

$$= 250 - 10x^2 = 105 + 21x + 105 - 21x$$

$$250 - 210 = 10x^2$$

$$x^2 = \frac{40}{10}$$

 $\therefore x = 2 \text{ kmph}$ 

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

$$= \frac{250000 \times 10 \times 3}{100}$$

SI = Rs. 75,000

Compound interest

$$A = P \left( 1 + \frac{R}{100} \right)^{T}$$

$$A = 250000 \left( \frac{110}{100} \right)^{3}$$

$$= 250000 \times \left( \frac{110}{100} \right) \times \left( \frac{110}{100} \right) \times \left( \frac{110}{100} \right)$$

A = Rs. 3,32,750 **49. (D)** Initial MP of shirt Rs. 1000

First Discount = 15%

New S.P = Rs. 850

Successive discount = 25%

Final SP = 
$$850 - \frac{25}{100} \times 850$$
  
Rs. 637.5

**50.** (A) MP 
$$\times \frac{130}{100} \times \frac{70}{100} = 540.54$$
  
MP = Rs. 594

(51 - 55)

**51. (E)** I. 
$$x = -11, 2$$
 II.  $y = 2, \frac{3}{2}$ 

**52. (E)** I. 
$$x = 5$$
,  $\frac{-4}{3}$ 
II.  $y = \frac{17}{2}$  2

**53. (B)** I. 
$$x = \pm 4$$
 II.  $y = 8$ 

**54. (E)** I. 
$$x = 24, 22$$
 II.  $y = 26, 22$ 

55. (B) I. 
$$2x+3y=4$$
  
II.  $4x+5y=6$   
Solving eq (i) and (ii)  
 $(2x+3y=4)\times 2$   
 $4x+5y=6$   
 $y=2$   
Put = 2 in eq (i)  
 $2x+6=4$   
 $x=-1$ 

(56-60)

**56. (B)** 
$$50 \times 3 - \frac{37}{100} \times 300 = 24 + ?$$
  
=  $150 - 111 = 24 + ?$   
=  $39 = 24 + ?$   
=  $? \approx 15$ 

57. **(B)** 
$$(140 \times 140 \times 32)/35 \times 8 = 7 \times ?$$
  
=  $16 \times 140 = 7 \times ?$   
=  $? = \frac{16 \times 140}{7}$   
?= 320

**58. (D)** = ? 
$$-\frac{7}{18} = \frac{17}{10} - ?$$
  
= ?  $+$  ?  $= \frac{17}{10} + \frac{7}{18}$   
=  $2 \times ? = \left[ (17 \times 9) + (7 \times 5) \right] / 90$ 

# I B T

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$$=2\times?=\frac{(153+35)}{90}$$

$$=2 \times ? = \frac{188}{90}$$

$$? = \frac{188}{180}$$

**59.** (C) = 
$$\frac{3}{7} + \frac{9}{14} = \frac{?}{98}$$

$$=\frac{(3\times2+9)}{14}=\frac{?}{98}$$

$$=\frac{15}{14}=\frac{?}{98}$$

$$=15=\frac{?}{7}$$

=?=81

**60. (D)** 
$$3^8 \times 3^4 \div 243 = 9 \times 3 \times 81 \times 3^4 \div ?$$
  
=  $3^8 \times 3^4 \div 3^5 = 3^2 \times 3 \times 3^4 \times 3^4 \div ?$   
=  $3^{(8+4-5)} = 3^{(2+1+4+4)} \div ?$   
=  $3^7 = 3^{11} \div ?$   
=  $? = 3^{11} \div 3^7$   
=  $? = 3^{(11-7)}$   
=  $? = 3^4$ 

(61 - 65)

**61. (B)** Maximum no. of students in any year = 50000 Minimum no. of students in any year = 15000

Required% = 
$$\frac{50000 - 15000}{15000} \times 100$$
  
= 233.33%

**62.** (A) = 
$$\frac{42000 + 25000 + 30000}{3}$$
:  $\frac{35000 + 50000}{2}$   
= 194: 255

63. (E) No. of Boys who joined for Banking in 2016  $= \frac{38000}{19} \times 11 = 22000$ 

Let no. of Girls who joined for SSC in 2016 = 4x

No. of Boys who joined SSC in  $2016 = 4x \times \frac{75}{100} = 3x$ 

No. of girls who joined for SSC in 2016 =

$$\frac{35000}{7x} \times 4x = 20000$$

Required Difference = 22000 - 20000

$$=2000$$

**64. (C)** Average no. of students qualified in SSC and Banking 2014

$$= \frac{25000 \times \frac{50}{100} + 45000 \times \frac{25}{100}}{2} = 11875$$

No. of students qualified in railways in 2014

$$=42000 \times \frac{20}{100} = 8400$$

Required Difference = 11875 - 8400 = 3475

65. (A) Required% = 
$$\frac{28000}{42000} \times 100$$
  
=  $66\frac{2}{3}\%$ 

(66-70)

66. (A) Total Loan Disbursed by PNB = 935 Crore

Total Loan Disbursed by ICICI = 660 Crore

Total Loan Disbursed by HDFC = 605 Crore

Total Loan Disbursed by Kotal = 645 Crore

Total Loan Disbursed by SBI = 850 Crore

Total amount of loan = 3695 crore

67. **(D)** Total Loan Disbused SBI = 850 Crore
Total Loan Disbused PNB = 935 crore
Required Ratio 850: 935
= 10: 11

- 68. (C) Total Loan disbused by Bank PNB and ICICI together over 5 years = 1595 crore

  Average loan = 319 crore PNB & ICICI together over 5 year
- **69. (A)** only Kotak shows a continuous increase in loan Disbursed amount over 5 years.
- 70. (C) Loan disbursed by kotak in 2016 = 85 Crore Loan disbursed by kotak in 2017 = 155 Crore
  - $\therefore \text{ Percentage increase} = \frac{70}{85} \times 100 = 82.35\%$
- 71. (C) Error lies in the C Part of the given sentence .i.e. the sentence is in Past tense. So, 'DREW' should be used instead of 'DRAW'.
  So, Option C is correct answer.
- **72. (E)** There is no error in the given sentence. So, **Option E** is correct answer.
- 73. (B) Error lies in the B Part of the given sentence i.e. the word AMUSING is incorrect form of verb. So, it should be 'AMUSED' in place of 'AMUSING'.
  So, Option B is correct answer.
- 74. (B) Error lies in the B Part of the given sentence .i.e. the word READING is incorrect form of verb. So, 'READ' should be used instead of 'READING'. So, Option B is correct answer.
- 75. (E) There is no error in the given sentence. So, **Option** E is correct answer.
- 76. (B) Option B is correct answer as the phrases given in the Columns A-E and Columns B-D can be joined to make the sentence grammatically and contextually correct.
- 77. (D) Option D is correct answer as the phrases given in the Columns A-D and Columns C-Fcan be joined to make the sentence grammatically and contextually correct.
- 78. (C) Option C is correct answer as the phrases given in the Column A and Column E can be joined to make the sentence grammatically and contextually correct.
- 79. (A) Option A is correct answer as the phrases given in the Column B and Column F can be joined to make the sentence grammatically and contextually correct.
- 80. (E) Option E is correct answer as none of the given phrases in the Column 1 can connect with the phrases given in the Column 2.
- **81. (B)** According to the passage, **Option B** is correct answer.

- **82. (C)** According to the passage, **Option C** is correct answer.
- **83.** (A) According to the passage, **Option A** is correct answer.
- **84.** (A) According to the passage, **Option A** is correct answer.
- **85. (E)** According to the passage, **Option E** is correct answer.
- **86. (C)** Phrases/ Connector given in the options (i) & (ii) can be used to form a single grammatically correct and contextually meaningful sentence.
  - So, **Option** C is correct answer.
- **87. (A)** Phrase/ Connector given in the options (i) can be used to form a single grammatically correct and contextually meaningful sentence.
  - So, Option A is correct answer.
- **88. (B)** Phrases/ Connector given in the options (i) & (iii) can be used to form a single grammatically correct and contextually meaningful sentence.
  - So, **Option B** is correct answer.
- **89. (A)** Phrase/ Connector given in the options (i) can be used to form a single grammatically correct and contextually meaningful sentence.
  - So, **Option A** is correct answer.
- 90. (C) Phrase/ Connector given in the options (ii) can be used to form a single grammatically correct and contextually meaningful sentence.
  - So, **Option C** is correct answer.
- **91.** (E) According to the passage, **Option** E is correct answer.
- **92.** (A) According to the passage, Option A is correct answer.
- 93. (C) According to the passage, Option C is correct answer.
- **94. (B)** According to the passage, **Option B** is correct answer.
- 95. (B) According to the passage, Option B is correct answer.
- **96. (D)** According to the passage, **Option D** is correct answer.
- 97. (B) According to the passage, Option B is correct answer
- 98. (D) According to the passage, Option D is correct answer
- **99. (D)** According to the passage, **Option D** is correct answer.
- **100. (E)** According to the passage, **Option E** is correct answer.





# SSC CHSL

(Practice Test Paper)

### **REASONING ABILITY**

1. Select the related word/letter/figure/number from the given alternatives.

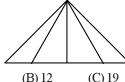
AZBY: CXDW: HSIR:?

(A) JQKP

(B) KPLO (C) YBXC

(D) TGSH

2. How many triangles are there in the given figure?



(A) 15

(B) 12

3. Select the one which is different from the other three responses.

(A) 6 - 13 - 24

(B) 12 - 19 - 30

(C) 18 - 25 - 34

(D) 24 - 31 - 42

4. In the following question, arrange the following words in a meaningful order.

1. Neonate

2. Child

3. Infant

4. Embryo

(A) 1324

(B) 4132

(C)4312

(D) 3142

(D) 10

5. A series is given with one term missing. Choose the correct alternative from the given ones that will complete the series.

2816, ?, 176, 44, 11

(A) 704

(B) 1408

(C)352

(D) 2640

6. In the following question, select the word which can be formed using the letters of the given word.

### VISIUALIZATION

(A) ALTER

(B) SOIL

(C) SITUATION

(D) VALUE

- 7. Arrange the given words in the sequence in which they occur in the dictionary.
  - 1. Solacement; 2. Solresol; 3. Solacious; 4. Soliferrum;
  - 5. Solander

(A) 13245

(B) 13542 (C) 31542

(D) 31245

8. In the following question, select the related word from the given alternatives.

Bengaluru: Karnataka:: Thiruvananthapuram:?

(A) Chennai

(B) Kerala

(C) Tamil Nadu

(D) Andhra Pradesh

9. A person is driving a car from West to East on the way turns right to go in a quarter circle around a hillock and then turns right in a right-angle. In which direction the car finally going?

(A) South

(B) East

(C) North

(D) West

10. Rohit said to Nisha, "Your only brother's son is my wife's brother". How is Nisha related to the wife of Rohit?

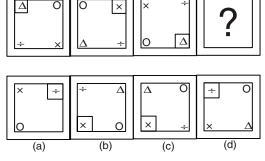
(A) Sister

(B) Aunt

(C) Mother-in-law

(D) Can't be determine

11. Select the related word/letter/figure/number from the given alternatives.



12. In the following question given below are two matrices of twenty five cells each containing two classes of letters from the alphabet. The columns and rows of matrix I are numbered from 0 to 4 and that of matrix II from 5 to 9. A letter from these matrices can be represented first by its row number and next by its column number. For example, E can be represented by 75, 96, etc. Similarly, identify one set of number pairs out of (A), (B), (C), (D) which does not represents the given word.

### **MATRIX-I**

	0	1	2	3	4
0	R	A	S	С	N
1	N	С	A	S	R
2	R	S	С	A	N
3	N	A	S	С	R
4	R	С	N	A	S

### MATRIX-II

	5	6	7	8	9
5	О	В	K	Е	Р
6	В	Р	О	K	Е
7	Е	K	P	О	В
8	K	О	Е	P	В
9	P	Е	В	K	0

### **CROP**

- (A) 11, 14, 55, 77
- (B) 22, 14, 86, 95
- (C) 33, 20, 78, 88
- (D) 41, 01, 55, 88
- 13. In a row of children, Harish is eleventh from the left and Mangesh is seventeenth form the right. When they exchange their places, Harish will be thirteenth from the left. Which of the following will be the new position of Mangesh from the right?
  - (A) Eleventh
- (B) Twenty first
- (C) Nineteenth
- (D) Twenty-ninth
- 14. Some equations are solved on the basis of a certain system. On the same basis, find out the correct answer from amongst the four alternatives for the unsolved equation.
  - 72 @, 96 = 6927
  - 58 @, 87 = 7885
  - 79 @ 86 = ?
  - (A) 7689
- (B) 8976
- (C)6897
- (D) 6978
- 15. Select the missing number from the given responses.

12	14	16
5	9	6
10	16	?
50	110	84

- (A) 11
- (B) 12
- (C) 14
- (D) 18

16. Four positions of a dice are given below. Identify the number at the bottom when top's number is 6.









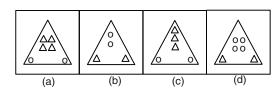
- (A)5
- (B) 1
- (C)3
- (D) 4
- 17. In this question, a statement is given followed by two conclusion I and II. You have to consider the statement to be true even if it seems to be at variance from commonly known facts. You have to decide which of the given conclusions, if any, follow(s) from the given statement.

**Statement:** Industries destroy the natural resources.

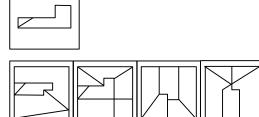
### **Conclusion:**

- (I) All natural resources are destroyed by industries
- (II) No industries, no environmental pollution.
- (A) Only I follows
- (B) Only II follows
- (C) Neither I nor II follows (D) both I and II follow
- 18. 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?

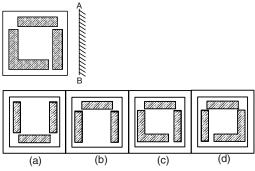




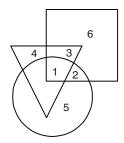
- 19. In the following question, select the missing letter from the given alternatives.
  - D, G, L, S, ?
  - (A)A
- (B)Z
- (C)X
- (D) D
- 20. From the given answer figures, select the one in which the question figure is hidden/embedded.



- 21. In a certain code language, "CAME" is written as "5 2 \$ %", and "GROW" is written as "@ 1 9 #", then how will "MORE" be written in that code language?
  - (A) \$ 9 1 % (B) % 5 @ \$ (C) @ 9 1 % (D) \$ 1 9 %
- 22. A, B, C, D, E and F are sitting around a circle facing at the centre. D is third to the left of A who is second to the left of F. E is not a neighbour of either F or D. C is third to the left of B. Which of the following information represents the first person sitting to the immediate right of the second person?
  - (A)AE
- (B) CE
- (C)AB
- (D) FC
- 23. In a certain code language, "WORKBOOK" is written as "ROWBKKOO". How is "LANGUAGE" written in that code language?
  - (A) NAUGLEAG
- (B) GANLEGAU
- (C) GNALEAGU
- (D) NALUGEGA
- 24. If a mirror is placed on the line AB, then which of the answer figures is the mirror image of the given figure?



25. In the given figure, square represent Mathematicians, triangle represent Magicians and circle represent Scientists. Which of the following represents Mathematicians who are Magicians?



- (A)6
- (B) 1 and 3 (C) 3 and 4 (D) 3 and 5

### **GENERAL KNOWLEDGE**

- 26. The Governor General of India who initiated the introduction of English in India was?
  - (A) Lord Curzon
- (B) Lord Macaulay
- (C) Lord Bentinck
- (D) Lord Hastings

- 27. Metamorphic rocks originate from-
  - (A) Igneous rocks
  - (B) Sedimentary rocks
  - (C) Both Igneous and Sedimentary rocks
  - (D) None of these
- 28. 38th Parallel is boundary line between which two countries?
  - (A) North and South Korea
  - (B) USA and Mexico
  - (C) India and Sri Lanka
  - (D) Zimbabwe and South Africa
- 29. Which of the following is not a property of heavy
  - (A) oiling point of heavy water is lower than that or ordinary water
  - (B) Density of heavy water is higher than that of ordinary water
  - (C) Freezing point of heavy water is higher than that of ordinary water
  - (D) It produces corrosion
- 30. Mahatma Gandhi was profoundly influenced by the writings of?
  - (A) Bernard Shaw
- (B) Karl Marx
- (C) Lenin
- (D) Leo Tolstov
- 31. Which is the largest freshwater lake of the world in terms of surface area?
  - (A) Lake Baikal
- (B) Lake Superior
- (C) Lake Tanganyika
- (D) Lake Michigan
- 32. Which Mughal Emperor had the famous musician Tansen as a resident of his court?
  - (A) Akbar
- (B) Humayun
- (C) Babar
- (D) None of the above
- 33. In December of 2018, ISRO launched satellite to improve internet access in India. What is the name of satellite?
  - (A) GSAT-11
- (B) GSAT-31
- (C) MicroSat-TD
- (D) GSAT-6A
- 34. What is the charge on sodium ion in sodium chloride (NaCl)?
  - (A) + 1
- (B) -1
- (C)0
- (D) + 2
- 35. Which scientist was the first to discover the concept of radioactivity?
  - (A) Albert Einstein
- (B) Marie Curie
- (C) Niel Bohr
- (D) Henry Becquerel
- 36. The largest public sector Commercial Bank of India is the?
  - (A) Bank of India
- (B) Reserve Bank of India
- (C) State Bank of India
- (D) Union Bank of India

- 37. Tuberculosis is caused by a -
  - (A) Bacterium
- (B) Virus
- (C) Fungus
- (D) Protozoa
- 38. "Equal Pay for Equal Work" has been ensured in the Indian constitution as one of the -
  - (A) Fundamental Rights
  - (B) Directive Principles of State Policy
  - (C) Fundamental Duties
  - (D) Economic Rights
- 39. A sudden drop in atmospheric pressure indicates -
  - (A) Storm
- (B) Rain
- (C) Clean weather
- (D) Cold wave
- 40. Which of the following countries will host 2018 Winter Olympics?
  - (A) Netherland
- (B) Japan
- (C) Singapore
- (D) South Korea
- 41. The hydraulic brakes used in automobiles work on principle of -
  - (A) Archimedes principle (B) Thomson law
  - (C) Bernoulli theorem
- (D) Pascal law
- 42. What is the name of Operation through which India send relief to Bangladesh to help with Rohingya influx?
  - (A) Operation Bluestar
- (B) Operation Meghdoot
- (C) Operation Raksha
- (D) Operation Insaniyat
- 43. In which schedule of the Indian Constitution all the officially recognized languages in India are mentioned?
  - (A) Fifth Schedule
- (B) Eighth Schedule
- (C) Ninth Schedule
- (D) Twelfth Schedule
- 44. Which ministry recently launched the 'SHREYAS' initiative?
  - (A) Ministry of Finance
  - (B) Ministry of Agriculture
  - (C)Ministry of Human Resources and Development
  - (D) None of the above
- **45**. What is the income tax exemption limit on gratuity as per recent notification by the labour ministry?

  - (A) 7.5 Lakh (B) 15 Lakh (C) 20 Lakh (D) 22 Lakh
- 46. Who among the following actresses was made ambassador for the Swasth Immunized India campaign?
  - (A) KareenaKapoor
- (B) Priyanka Chopra
- (C) KalkiKoechlin
- (D) Lara Dutta
- 47. Which among the following given options is the product of force and velocity?
  - (A) Energy
- (B) Acceleration
- (C) Displacement
- (D) None of the above

- 48. Which national team gained first position in the FIFA global rankings at the end of 2018?
  - (A) France
- (B) Czech Republic
- (C) Germany
- (D) Belgium
- **49**. What does 'HDMI' in a computer system stand for?
  - (A) High Data Multimedia Interconnection
  - (B) High Definition Multimedia Interface
  - (C) Human Data Management Interface
  - (D) High Digit Machine Interaction
- 50. Which among the following given kingdoms of living things is exclusively saprophyte?
  - (A) Plantae

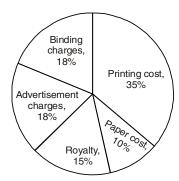
- (B) Fungi (C) Protista (D) Monera

### **QUANTITATIVE APTITUDE**

- 51. A sailor goes 12 km downstream in 48 minutes and returns in 1 hour 20 minutes. The speed of the sailor in still water is -
  - (A) 12 km/hr
- (B) 12.5 km/hr
- (C) 13 km/hr
- (D) 15 km/hr
- 52.  $x + \frac{1}{x} = 3$ , then the value of  $\frac{x^3 + \frac{1}{x}}{x^2 x + 1}$  is -
- (B) 5/2
- (C) 7/2
- 53. The price of sugar is increased by 25%. If a family wants to keep its expenses on sugar unaltered, then the family will have to reduce the consumption of sugar by -
  - (A) 20%
- (B) 21%
- (C)22%
- (D) 25%
- 54. A sum of money amounts to Rs. 850 in 3 years and to Rs. 925 in 4 years at some rate of simple interest. The sum is -
  - (A) Rs. 550
- (B) Rs. 600 (C) Rs. 625 (D) Rs. 700
- 55. The sides of a triangle are in the ratio  $\frac{1}{3} : \frac{1}{4} : \frac{1}{5}$  and its perimeter is 94 cm. the length of the smallest side of the triangle is -
  - (A) 18 cm
- (B) 22.5 cm (C) 24 cm
- (D) 27 cm
- **56**. The average of 5 numbers is 25, then find new average if 1, 2, 3, 4, and 5 respectively subtracted from numbers? (D) 22
  - (A) 24
- (B) 23
- (C)21
- 57. The length of two parallel sides of a trapezium are 50 cm and 30 cm. If the area of the trapezium is 160 cm<sup>2</sup>. then what is the value of its height (in cm)?
- (B) 8
- (C) 3
- 58. What is the area of a rhombus having one side as 13 cm and one diagonal as 10 cm?
  - (A) 120
- (B) 192
- (C)96
- (D) 198

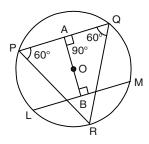
- (A) 1
- (B)  $-\frac{\sqrt{3}}{2}$  (C)  $-\frac{1}{2}$  (D)  $\frac{\sqrt{3}}{2}$
- **60**. A certain amount earns simple interest of Rs. 1250 after 5 years. Had the interest per annum been 2% less, how much more interest would it have earned?
  - (A) Rs. 35
- (B) Rs. 350
- (C) Rs. 245
- (D) Cannot be determined
- 61. What price should a shopkeeper mark on an article costing him Rs. 200 to gain 35% after allowing a discount of 25%?
  - (A) Rs. 270
- (B) Rs. 300
- (C) Rs. 330
- (D) Rs. 360
- **62**. The length and breadth of a rectangle are increased by 20% and 25% respectively. The increase in the area of the resulting rectangle will be -
  - (A)60%
- (B) 50%
- (C)40%
- (D) 30%
- 63. A train travelling with uniform speed crosses two bridges of lengths 300 m and 240 m in 21 seconds and 18 seconds respectively. The speed of the train is?
  - $(A) 72 \,\text{km/hr}$
- (B) 68 km/hr
- (C) 65 km/hr
- $(D) 60 \,\mathrm{km/hr}$
- 64. The average age of A and B is 30 years and that of B and C is 26 years. the difference of the age of A and C is -
  - (A) 2 years
- (B) 4 years
- (C) 6 years
- (D) 8 years
- 65. Twenty women together can complete a work in 16 day. 16 men together can complete the same work in 15 days. The ratio of the working capacity of a man to that of a women is -
  - (A) 3 : 4
- (B) 4:3
- (C) 5:3
- (D) 4:5

DRECTION (Q. 66-67):- The pie chart, given here, shows various expenses of a publisher in the production and sale of a book. Study the chart and answer questions based on it.



- **66**. Miscellaneous expenses are what percent of paper cost?
  - (A)4
- (B) 10
- (C)40
- (D) 44

- 67. The difference between the measures of central angles of sectors for binding charges and advertisement charges is -
  - (A)  $180^{\circ}$
- (B) 90°
- (C) 18°
- (D) 0°
- **68**. The graph of the equation 2x + 3y = 6
  - (A) Intersects X axis but not Y axis
  - (B) Intersects Y axis but not x axis
  - (C) Passes through he origin
  - (D) Intersects each of x axis and y axis
- 69. In the given figure, O is the centre of the circle. It is also known that OA = OB and BM = 4 cm. What is the length of OR?



- (A) 10 cm
- (B) 11 cm (C) 9 cm
- (D) 8 cm
- 70. If  $a^b = 343$ , find the value of  $b^a$ .
  - (A) 1729
- (B) 2403
- (C)2187
- (D) 243

71. Find the value of

$$\tan 55^{\circ} [\tan 35^{\circ} \sin^2 45^{\circ} + 1/(\cot 35^{\circ} \csc^2 45^{\circ})]$$

- (A) 1
- (B)  $\frac{1}{\sqrt{3}}$  (C) 2 (D)  $\sqrt{3}$
- 72. A bag contains 8 red ball and 12 blue ball, 4 more red balls are added to the bag. How many more blue balls should be added to the bag so that the ratio of red and blue balls remains constant.
  - (A)5
- (B) 4
- (C)3
- (D) 6
- 73. It costs Rs. 10 a kilometer to fly and Rs. 2 a kilometer to drive. If one travels 200 km covering x km of the distance by flying and the rest by driving, then the cost of the trip is
  - (A) Rs. 2,000
- (B) Rs. 24,000
- (C)(8x+400)
- (D) (12x+400)
- 74. The average of seven consecutive positive integers is 26. The smallest of these integers is -
  - (A) 21
- (B) 23
- (C)25
- (D) 26
- 75. Due to an increase of 50% in the price of eggs, 4 eggs less are available for Rs. 24. The present rate of eggs per dozen is -
  - (A) Rs. 24
- (B) Rs. 27 (C) Rs. 36
- (D) Rs. 42

### ENGLISH LANGUAGE

DIRECTION (Q. 76-77):- In the following sentence, a part of the sentence is underlined. Below are given alternatives to the underlined part, which may improve the sentence. Choose the correct alternative. In case no improvement is needed, choose the option 'No improvement'.

<b>76</b> .	•	though both of you stay
	together.	
	(A) As much as	(B) So long as
	(C) As soon as	(D) No improvement
77.	However, do watch the unfolding in the public dis	ugly drama and <b>alimony</b> course carefully.
	(A) acrimony	(B) ceremony
	(C) prophecy	(D) No improvement

DIRECTION (Q.	78-79):- Com	nlete the follo	wing sentence
DIMECTION	. /0-/// Cum	picte the rono	wing schichec.

	( 6	,						
<b>78.</b>	B. I my dream and now I am a published write							
	(A) Went in	(B) Rushed in						
	(C) Rushed after	r (D) Went after						
<b>79</b> .	he may get, he will never be satisfied.							
	(A) Whether	(B) However						
	(C) Even if	(D) From						

80. In the following question, four words are given out of which one word is incorrectly spelt. Find the incorrectly spelt word.

(A) Disension (B) Gruelling (D) Poltergeist (C) Luminescence

DIRECTION (Q. 81-82):- In these questions, four alternatives are given for the idiom/phrase given in bold in the sentence. Choose the alternative which best expresses the meaning of the idiom/phrase given in bold.

81. Gall and Wormwood

(A) Woodworm (B) a source of anger (D) beyond reason (C) a great fuss

**82**. Eat his heart out. (A) Working hard with passion.

(B) keep brooding

(C) invite trouble (D) suffer silently

DIRECTION (Q. 83-84):- In the following questions, out of the four alternatives choose the one which can be substituted

for the given words/sentence. **83**. A statement intended to soothe

(B) Euphemism (A) Bromide (C) Anodyne (D) Homonym 84. Agoraphobia is the fear of -

(A) Heights

(C) Enclosed places

(B) Open spaces

(D) Crowd

DIRECTION (Q. 85-87):- In these questions, read each sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (D). (Ignore errors of Punctuation, if any.)

<b>85</b> .	One	of	the	prob	lems	in	our	business	are	that	of
disposing off the surplus.											

(A) One of the problems

(B) in our business

(C) are that of disposing off the surplus.

(D) No error

**86**. Mrs Sharma has not been able to meet her parents since one year.

(A) Mrs Sharma has not been able to

(B) meet her parents

(C) since one year.

(D) No error

87. Nobody have carried out this kind of trick before in the history of this circus.

(A) Nobody have carried out

(B) this kind of trick before

(C) in the history of this circus.

(D) No error

DIRECTION (Q. 88-92):- A passage is given below with five blanks labelled (A)-(E). Below the passage, four options are given for each blank. Choose the word that fits each blank most appropriately in the context of the passage, and mark the corresponding answer.

Unemployment is a common economic							
faced by e	each and	every c	country	of the w	orld,		
irrespective of their	r econon	nic syst	tem and	the leve	el of		
development ac	hieved.	But	the	nature	of		
unemployment	(B) _		in unde	erdevelop	ed or		
developing countries sharply differs to that of developed							
countries of the world.							
While the developed	d countrie	es are f	acing u	nemployn	nent,		
mostly of Keynesian							
but the underdevelop		-					
facing structural une	mplovmer	nt arisin	g from t	he high ra	ate of		

mostly of Keynesian involuntary and (C) types
but the underdeveloped or developing countries like India are
facing structural unemployment arising from the high rate of
growth of population and slow economic growth. Structural
unemployment may be open or ( <b>D</b> ) type.
But the unemployment problem in India is not the result of the deficiency of effective demand in Keynesian term but a product
of shortage of capital equipment and other (E)
resources accompanied by the high rate of growth
of population.

88. Which of the following words most appropriately fits the blank labelled (A)?

(A) Malady

(B) Wholesomeness

(C) Vigor

(D) Robustness



- **89**. Which of the following words most appropriately fits the blank labelled (B)?
  - (A) Peculiar
- (B) Feeble
- (C) Prevailing
- (D) Idiosyncratic
- 90. Which of the following words most appropriately fits the blank labelled (C)?
  - (A) Alliance
- (B) Frictional
- (C) Armistice
- (D) Cohesion
- **91**. Which of the following words most appropriately fits the blank labelled (D)?
  - (A) Apparent
- (B) Flagrant
- (C) Palpable
- (D) Disguised
- **92**. Which of the following words most appropriately fits the blank labelled (E)?
  - (A) Dissonant
- (B) Cooloquy
- (C) Complementary
- (D) Discrepant
- 93. In the following questions, a sentence has been given in Active/Passive voice. Out of four alternatives suggested, select the one, which best expresses the same sentence in Passive/Active voice.

### The cup was broken by Fred.

- (A) Fred broke the cup.
- (B) Fred was breaking the cup.
- (C) Fred had broken the cup.
- (D) Fred had been breaking the cup.
- 94. A sentence has been given in Direct/Indirect speech. Out of the four alternatives choose the one which best expresses the same sentence in Direct/Indirect speech.

### Uma said,"She always fights with me."

- (A) Uma said that she always fought with I.
- (B) Uma said that she always fought with her.
- (C) Uma said that she always fought with me.
- (D) Uma said that she had always fought with I.

- 95. The 1st and last words of the sentence are numbered 1 and 6. The rest of the passage and split into 4 parts and named A,B,C,D. These four parts are not given in their proper order. Read the sentence and mark the correct combination.
  - 1. The desire to know our
  - A. to comprehend in all its complexity
  - B. individual destinies has been linked through
  - C. what will happen to humanity as a whole,
  - D. the centuries, with our desire to foretell
  - 6. the grand sweep of history.
  - (A) BCDA (B) BDCA (C) CBAD (D) CADE

DIRECTION (Q. 96-97):- In these questions, out of the four alternatives, choose the one which best expresses the meaning of the word given in bold.

### 96. ABNEGATION

- (A) Self-denial
- (B) Self-indulgence
- (C) Self-praise
- (D) Self-criticism

### 97. STUBBORN

- (A) Argumentative
- (B) Obstinate
- (C) Willing
- (D) Pliable

DIRECTION (98-99):- In these questions, out of the four alternatives choose the word opposite in meaning to the word given in bold.

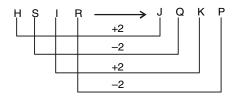
### 98. Expound

- (A) Besmirch (B) mystify (C) Refrain (D) Condemn
- 99. Idiosyncrasy
  - (A) insanity
- (B) sanity
- (C) mainstream
- (D) abstraction
- 100. In these questions, four words are given out of which only one is incorrectly spelt. Find the incorrectly spelt word.
  - (A) Hillock
- (B) Vilify
- (C) Mileage (D)Hillarious

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

### HINTS & SOLUTION

1. (A) A Z B Y  $\longrightarrow$  C X D W +2 -2 +2 -2



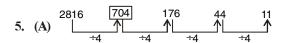
- 2. (D)
- 3. (C) 6+7=13; 13+11=24 12+7=19; 19+11=30 18+7=25; 25+9=3424+7=31; 31+11=42
- **4. (B)** Embryo



Neonate



↓ Child



- 6. **(B)**
- 7. (B) Solacement

Solacious

Solander

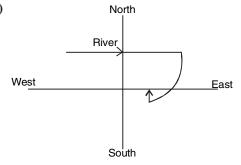
Soliferrum

soleresol

8. (B) Bengaluru is the Capital of Karnataka.

Thiruvantharampuram is the capital of kerala.

9. (C)



**10. (D)** Nisha is the aunt of Nisha's brother's son who is the brother of Rohit's wife

Thus, Nisha is the maternal aunt of Rohit's wife.

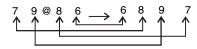
- 11. **(B)**



Mangesh From the Right = 17 + 2 = 19th

14. (C)  $7 \stackrel{?}{\cancel{\longrightarrow}} 9 \stackrel{6}{\cancel{\longrightarrow}} 9 \stackrel{2}{\cancel{\longrightarrow}} 7$ 





**15. (B)**  $12 \times 5 = 60$ 

$$60 - 10 = 50$$

$$14 \times 9 - 16$$

$$126 - 16 = 110$$

$$16 \times 6 - ? = 84$$

$$? = 96 - 84$$

$$=12$$

- 16. (B)
- 17. (C)
- 18. (A)
- **19. (D)** D+3=G

$$G+5=L$$

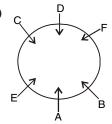
$$L + 7 = S$$

$$S + 11 = 30$$

$$(26+4) = D$$

- 20. (B)
- 21. (A) CAME
  | | | | |
  52 \$ %
  GROV
  | | | | |
  @19 #
  MORE





23. (D) W



K E



L A N





- 24. (D)
- 25. (B)
- **51. (A)** Speed of sailor in still water be x kmph Speed of current = y kmph

$$x + y = \frac{\frac{12}{48}}{60} = \frac{12}{48} \times 60$$
  
= 15 kmph

$$x - y = \frac{\frac{12}{48}}{60} = \frac{12 \times 60}{80}$$

 $=9 \, \text{kmph}$ 

Adding equations,

$$2x = 15 + 9 = 24$$

x = 12 kmph

52. (C) 
$$\frac{x^3 + \frac{1}{x}}{x^2 - x + 1} = \frac{x^2 + \frac{1}{x^2}}{x - 1 + \frac{1}{x}}$$

$$= \frac{\left(x + \frac{1}{x}\right)^2 - 2}{\left(x + \frac{1}{x}\right) - 1} = \frac{9 - 2}{3 - 1} = \frac{7}{2}$$

53. (A) Required % = 
$$\frac{a}{100 + a} \times 100$$
  
 $a = 25\%$   
=  $\frac{25}{100 + a} \times 100 = 20\%$ 

we know that S.I Remaining same for all year.

SI for 4 year = 
$$4 \times 75$$

$$=300$$

Then Principal amount = 925 - 300

$$=625$$

**55. (C)** 
$$\frac{1}{3} : \frac{1}{4} : \frac{1}{5} = \frac{1}{3} \times 60 : \frac{1}{4} \times 60 : \frac{1}{5} \times 60$$

20:15:12

$$20x + 15x + 12x = 94$$

$$47x = 94$$

$$x = \frac{94}{47} = 2$$

The smallest side = 12x

$$12 + 2$$

$$\Rightarrow$$
 24 cm

**56. (D)** Let 5 numbers be 
$$v, w, x, y, z$$

Average = 
$$\frac{v + w + x + y + z}{5} = 25$$

subtracting 1, 2, 3, 4, 5

New Average

$$=\frac{\left((v-1)+(w-2)+(x-3)+(y-4)+(z-5)\right)}{5}$$

New Average = 
$$\frac{v + w + x + y + z}{5} - \frac{15}{5}$$
  
= 25 - 3 = 22

Let the height be x cm

$$= \frac{1}{2}(50+30) \times x = 160$$

$$40x = 160$$

$$x=4$$

One Diagonal = 10 cm

Length of other Diagonal, = 
$$2 \times \sqrt{13^2 - \left(\frac{10}{2}\right)^2}$$

$$= 2 \times \sqrt{169 - 25} = 2 \times 12 = 24 \text{ cm}$$

Area of Rhombus = 
$$\frac{1}{2} \times 24 \times 10$$

= 120 sq cm

$$= -\sin(360^{\circ} - 60^{\circ}) = +\sin(60^{\circ}) = \frac{\sqrt{3}}{2}$$

**60. (D)** 
$$1250 = \frac{P \times R \times 5}{100}$$

If R is 2% less

$$SI = \frac{P(R-2)5}{100}$$

$$=\frac{P\times R\times 5}{100}-\frac{R\times 10}{100}$$

Value of P is not given so we can't find the answer.

61. (D) Let the M.P be Rs x

$$=\frac{x\times75}{100}=200\times\frac{135}{100}$$

$$x = \frac{200 \times 135}{75} = Rs. 360$$

**62. (B)** Effect on area of rectangle = 
$$(20 + 25 + 20 \times \frac{25}{100})\%$$

**63.** (A) Let the length of the train be x m.

Speed of train = 
$$\frac{x + 300}{21} = \frac{x + 240}{18}$$

$$=\frac{x+300}{7}=\frac{x+240}{6}$$

$$7x + 1680 = 6x + 1800$$

$$x = 120$$

speed of train = 
$$\frac{x + 300}{21} = \frac{420}{21} = 20 \text{ m/sec}$$

$$= \frac{20 \times 18}{5} \text{ kmph} = 72 \text{ kmph}$$

**64. (D)**  $A + B = 60 \dots (i)$ 

$$B + C = 52 ... (ii)$$

subtracting (ii) & (i)

$$A - C = 8$$
 years

**65. (B)** 20 women  $\times$  16 = 16 Men  $\times$  15 320 = 240 = 4:3

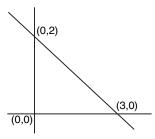
$$(66 - 67)$$

**66. (C)** Required% = 
$$\frac{4}{10} \times 100$$
 =  $40\%$ 

Central angle advertisment charges =  $\frac{360}{100} \times 18$ 

$$=64.8=0^{\circ}$$

**68. (D)** 2x + 3y = 6



Intersects each of x - axis and y - axis

**69. (D)** : OA is the Perpendicular bisector of chord LM.

$$\therefore$$
 BM = BL = 4 cm

$$LM = BL + BM = 8 cm$$

OA = OB (i.e chords PQ & LM are equidistant from the centre.

The length of the chords will be equal

$$PQ = LM = 8 cm$$

In  $\triangle$  PQR, 2 Angles measure 60°, so the triangle is equilateral

$$\therefore PQ = QR = PR$$

Length of QR = 8cm

**70. (C)** 
$$7^3 = 343$$

$$a = 7, b = 3$$

$$b^a = 3^7 = 2187$$

71. (A) 
$$\tan 55^{\circ} [\tan 35^{\circ} \sin^2 45^{\circ} + 1] / [\cot 35^{\circ} \csc^2 45^{\circ}]$$
  
=  $\tan 55^{\circ} [\cot 55^{\circ} \sin^2 45^{\circ} + 1 / (\tan 55^{\circ} \sec^2 45^{\circ})]$   
=  $\sin^2 45^{\circ} + \cos^2 45^{\circ} = 1$ 

72. (D) Initial ratio of Red & Blue Balls = 8:12=2:3

$$\frac{8+4}{12+x} = \frac{2}{3}$$
$$= 24 + 2x = 36$$

$$x=6$$

73. (C) Total Distance travelled = 200 km

Total Distance travelled by flying = x km

Total Distance travelled by Driving = 200 - x

Total cost of this trip =  $x + 10 + (200 - x) \times 2$ 

8x + 400

**74. (B)** 
$$x+x+1+x+2+x+3+x+4+x+5+x+6=26\times7$$
  
=  $7x+21=182=7x=182-21$ 

$$x = \frac{161}{1} = 23$$

$$x = \frac{161}{7} = 23$$

75. (C) original Price of 1 Egg = Rs. x

Present Price = Rs. 
$$\frac{3}{2}$$
 x

$$\frac{24}{x} - \frac{24}{\frac{3x}{2}} = 4$$

$$=\frac{24}{x}\left(1-\frac{2}{3}\right)=4=\frac{8}{x}=4=x=2$$

- ... Present Price of eggs Per Dozen =  $12 \times \frac{3}{2} \times 2$ = Rs. 36
- 76. (B) Option B is correct alternative for the improvement of the given sentence. i.e. 'as soon as' should be used in place of 'as though'.

So, **Option B** is correct answer.

So, **Option A** is correct answer.

- 77. (A) Option A is correct alternative for the improvement of the given sentence. i.e. 'acrimony' should be used in place of 'alimony'.
- **78. (D) Option D** is appropriate phrase to be filled up in the given sentence.

'went after' - 'to follow'.

**79. (B) Option B** is appropriate phrase to be filled up in the given sentence.

**However** - to whatever extent.

80. (A) Option A is incorrectly spelt word.

**Dissension** - Disagreement that leads to discord.

**81. (B) Option B** best expresses the meaning for the given phrase.

**Gall and Wormwood:** Strong feelings of bitterness and resentment.

**82. (D) Option D** best expresses the meaning of the given phrase/idiom.

Eat one's heart out - to feel great sadness.

**83. (B) Option B** best substituted for the given words/ sentence.

**Euphemism:** a mild or indirect word or expression substituted for one considered to be too harsh or blunt when referring to something unpleasant or embarrassing.

**84. (B) Option B** best substituted for the given words/ sentence.

**Agoraphobia -** extreme or irrational fear of open or public places.

85. (C) Error lies in this "are that of disposing off the surplus" part of the sentence. The Correct Sentence should be -

"One of the problems in our business is that of disposing off the surplus."

So, **Option C** is correct answer.

86. (C) Error lies in this "since one year" part of the sentence. The Correct Sentence should be – "Mrs. Sharma has not been able to meet her parents last one year."

So, **Option C** is correct answer.

87. (A) Error lies in this "Nobody have carried out" part of the sentence. The Correct Sentence should be – "Nobody has carried out this kind of trick before in the history of this circus."

So, Option A is correct answer.

- 88. (A) According to the passage, Option A is correct answer
- **89. (C)** According to the passage, **Option C** is correct answer.
- **90. (B)** According to the passage, **Option B** is correct answer
- **91. (D)** According to the passage, **Option D** is correct answer
- 92. (C) According to the passage, Option C is correct answer
- 93. (A) Option A is correct answer.
- **94. (B): Option B** is correct answer.
- 95. (B) The Correct Sequence is BDCA. So, Option B is correct answer.
- **96. (A) Option A** is best expresses the meaning of the idiom/ phrase given in bold.

**Abnegation** - he action of renouncing or rejecting something.

**Self-denial** - the denial of one's own interests and needs; self-sacrifice.

**97. (B) Option B** is best expresses the meaning of the idiom/phrase given in bold.

**Stubborn** -having or showing dogged determination not to change one's attitude or position on something, especially in spite of good reasons to do so.

**Obstinate** - stubbornly refusing to change one's opinion or chosen course of action, despite attempts to persuade one to do so.

**98. (B) Option B** is correct antonym for the idiom/phrase given in bold.

Expound - explain in detail,

Mystify - puzzle

99. (C) Option C is correct antonym for the idiom/phrase given in bold.

**Idiosyncrasy** - a mode of behaviour or way of thought peculiar to an individual or abnormal.

100. (D) Option D is incorrectly spelt word.

Hilarious - extremely amusing.



# RRB NTPC

(Practice Test Paper)

### **QUANTITATIVE APTITUDE**

- 1. A person borrows some money for 5 years. The ratio of loan amount and total amount is 2:5 Ratio of loan amount and interest is -
  - (A) 2:3
- (B) 2:25
- (C) 25:2
- (D) 5:2
- 2. A cricketer whose bowling average is 20.35 runs per wicket, takes 5 wickets for 30 runs and thereby decrease his average by 0.35. The number of wicket taken by him before the last match.
  - (A) 150
- (B)200
- (C)250

(C) 1/8

- (D) 300
- 3. Calculate  $[(3 \times 5) \div \{6 + (9 \times)\}]$ 
  - (A) 4/33
- (B) 5/32
- (D) 1/10
- 4. Find the ratio of HCF of 132, 66 to LCM of 52, 26.
  - (A) 26:33
- (B) 33:26
- (C)32:15
- (D) 15:32
- 5. Sum of first 10 digit of an AP having first term to be 10 and difference being 3 is -
  - (A) 230
- (B) 235
- (C)245
- (D) 250
- 6. P. O and R undertook a work for Rs. 48000. Together P and Q complete 5/12th part of the work. What is the share (in Rs.) of R?
  - (A) 21000
- (B) 28000
- (C) 27000
- (D) 31000
- 7. The average of 6 numbers is 18. If one number is excluded, the average becomes 17. What is the excluded number?
  - (A) 22
- (B) 23
- (C)21
- (D) 20
- 8. Two lines 2x 3y = 6 and ax 9y = 1 are parallel to each other. Find the value of a.
  - (A)2
- (B)3
- (C)4
- (D) 6
- 9. If  $\tan \theta = \frac{p}{a}$  then  $\frac{p \sin \theta q \cos \theta}{p \sin \theta + q \cos \theta}$  is equal to -
- ${\rm (A)}\; \frac{p^2-q^2}{p^2+q^2} \quad {\rm (B)}\; \frac{p^2-q^2}{2pq} \; {\rm (C)}\; \frac{2pq}{p^2-q^2} \; {\rm (D)}\; \frac{p^2+q^2}{n^2-n^2}$

- 10. If p and q are in the ratio 4:3 and their LCM is 36, find p + q = ?
  - (A) 18
- (B)21
- (C)24
- (D) 12
- 11. A person can swim at a speed of 6 km/hr downstream and at a speed of 2 km/hr upstream what is the speed of the river?
  - (A) 2 km/hr
- - (B) 4 km/hr (C) 1 km/hr (D) 5 km/hr
- 12. On a certain sum, the difference between simple interest and compound interest at 4% per annum is 2 years is Rs. 8. The sum is -
  - (A) Rs. 400
- (B) Rs. 800 (C) Rs. 4000 (D) Rs. 5000
- 13. The ratio of milk and water in 729 liter mixture is 7:2. To obtain a mixture in which the ratio of milk and water is 7:3. What will be the amount of extra water to be added in the mixture?
  - (A) 81 liter
- (B) 71 liter (C) 56 liter (D) 50 liter
- 14. Three friends distributesRs. 312 in the ratio of 1/2:1/ Pvt. Ltd 3:1/4 among themselves. What is the part of the third friend (in rupees).
  - (A)82
- (B) 96
- (C) 144
- (D) 72
- 15. 76% of 1285 = 35% of 1256 + x, find x?
  - (A) 543
- (B)537
- (C)547
- (D) -2
- 16. There would be 15% loss if a toy is sold for Rs 25.50. At what price should it be sold to earn a profit of 25%.
  - (A)33.5
- (B) 35
- (C)37.5
- (D) 36
- 17. The difference between 81% and 49% of a number is 768. What is the 48% of the number?
  - (A) 1186
- (B) 1248
- (C) 1152
- (D) 1168
- 18. A sum of Rs. 4000 amounts to Rs. 5200 in 10 yr by simple interest. What will be the total interest if the rate of interest is increased by 4%?
  - (A) Rs. 1600 (B) Rs. 2360 (C) Rs. 2800 (D) Rs. 5400
- 19. If  $(a+b)^2 2(a+b) = 80$  and ab = 16, then what can be the value of 3a - 19b?
  - (A) 16
- (B)-14
- (C)-18
- (D) 20

- 20. If 200 meters long train takes 40 seconds to cross a pole, then what is the speed (in km/h) of the train?
  - (A) 9 km/h
- (B) 18 km/h
- (C) 36 km/h
- (D) 45 km/h
- 21. Sum of two odd numbers is -
  - (A) odd
- (B) even
- (C) either of them
- (D) can't be determined
- 22. Time taken by a person to Cover 520 km with a speed of 26 km/hr is -
  - (A) 15 hours
- (B) 20 hours
- (C) 22 hours
- (D) 21 hours
- 23. After giving 20% discount on an article there is a profit of 20%. What will be the profit percentage when no discount is given?
  - (A)40
- (B)44
- (C)54
- (D) 50
- 24. 5% of 5% of 2000 is -
  - (A)5
- (B) 2.5
- (C)50
- (D) 25
- 25. The ratio of boys and girls in a school in 4:1. If 75% of the boys and 60% of the girls get scholarship then the percentage of the students. Who don't get scholarship is -
  - (A) 50
- (B) 28
- (C)75
- (D) 26
- 26. What will come in place of question Mark '?' in the following number question?

$$(756 + 62 \times ?) \div 3 = 57 \times 9 + 49$$

- (A) 15
- (B)5
- (C)22
- (D) 9
- 27. The ratio of two numbers is 5:9 and their difference is 44. What will be the smaller number among both the numbers?
  - (A) 50
- (B)65
- (C) 55(D) 70
- 28. If  $x^2 + \frac{1}{x^2} = 7$  then  $x^3 + \frac{1}{x^3} = ?$ 
  - (A) 182
- (B) 18
- (C)222
- (D) 22
- 29. Three numbers A, B and C are in the ratio of 10:12:23. If sum of these numbers is 540, ratio between the difference of B and A and the difference of C and B is-
  - (A) 33:7
- (B) 10:33 (C) 2:11
- (D) 5:11
- **30**. What will come in place of question mark (?) in the following question?

$$9^{?} = 9^{-\frac{4}{5}} \times 9^{\frac{5}{4}} \div 3^{6} \times 81^{2.5}$$

- (A) 2
- (B) 2.5
- (C) 2.45
- (D) 3

### **REASONING ABILITY**

- 31. Select the related word/number from the given alternatives.
  - CD: PQ:: GH:?
  - (A)RS
- (B) TU
- (C)UV
- (D) WX
- 32. Select the related word/number from the given alternatives
  - 24:42::18:?
  - (A) 15
- (B) 81
- (C)48
- (D) 16
- 33. Select the related word/number from the given alternatives
  - Crop: farm::ore:?
  - (A) Iron
- (B) Volcano (C) Mine
- (D) Factory
- **34**. Find out the odd word/letters/number/number pair from the given alternatives.
  - (A) VR
- (B) LH
- (C) SW
- (D) FB
- 35. Find out the odd word/letters/number/number pair from the given alternatives.
  - (A) 863
- (B) 785
- (C)791
- (D) 647
- **36**. How many triangles are there in the given figure?



- (A)4
- (B)5
- (C)6
- (D) 7
- 37. Arrange the given words in the sequence in which they occur in the dictionary.
  - i. Faculty
- ii. Faith
- iii. Faint
- iv. Familiar
- (A) iii, iv, i, ii (B) iv, iii, ii (C) i, iii, ii, iv (D) i, iv, ii, iii 38. Correct the following equation by interchanging the two signs and two numbers (taking one set of the first

$$52 \times 4 \div 2 + 6 \times 10 \div 3 = 46$$

elements from the left)

- (A) 4, 2 and  $\times$ ,  $\div$
- (B) 2, 6 and  $\div$ , +
- (C) 6, 3 and  $\times$ , +
- (D) 10, 6 and  $\times$ ,  $\div$
- 39. Select the correct combination of mathematical signs to replace "signs and to balance the given equation.

- (A) + =
- (B) + , , =
- (C) = + -
- (D) = +



40. In the following question, select the number which can be placed at the sign of question mark (?) from the given alternatives.

4	5	6
3	4	2
5	3	3
23	19	?

- (A) 14
- (B) 16
- (C)20
- (D) 24
- 41. Select the missing number/letters from the given options.

1, 4, 13, 40, 121, ?

- (A) 284
- (B) 286
- (C)364
- (D) 396
- 42. Select the missing number/letters from the given options.

TUW, ZAC, FGI, LMO, ?

- (A) POS
- (B) RSU
- (C) ORT
- (D) UVX
- **43**. In a row of buses, Panjab is at 19th position from the right end. Raftaar is 23 places to the left from Panjab and is at the exact centre of row. How many buses are between Raftaar bus and bus standing at the left end?
  - (A)44
- (B)42
- (C) 40
- (D) 43
- 44. The age of Ravi is twice the age of Prakash and three times the age of Kumar. If the age of Prakash is 24 years, then what will be the age of Kumar after 4 years?
  - (A) 16 years
- (B) 20 years
- (C) 24 years
- (D) 22 years
- 45. In a certain code language, "FRIED" is written as "EQHDC". How is "RUSTY" written in that code language?
  - (A) PAXYZ (B) QTRSX (C) PARSX (D) NQVSZ
- **46**. The calendar of 1999 is similar to which of the following years?
  - (A) 2009
- (B) 2010
- (C) 2011
- (D) 2012
- 47. In the following question, from the given alternative words, select the word which CAN be formed using the letters of the given word.

**BRYOPHYLLUM** 

- (A) Burst
- (B) Humble (C) Hours (D) Humbly
- **48**. In each question below is given one statement that is followed by two assumptions numbered I and II. Consider the statement and decide which of the given assumptions is implicit.

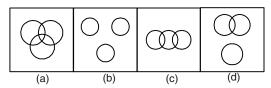
Statement: Honest people do not prefer to work in government sector unless they want to change the system.

**Assumption I:** The government system is flawed with corruption.

**Assumption II:** Given that one knows about corruption in the public sector, people who wish to work in such sector are greedy and not honest.

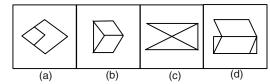
- (A) Only assumption I is implicit
- (B) Only assumption II is implicit
- (C) If both I and II are implicit
- (D) If neither I nor II is implicit
- 49. Identify the diagram that best represents the relationship among the given classes.

Sky, Continent, Ocean



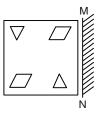
50. From the given answer figures, select the one in which the question figure is hidden/embedded?

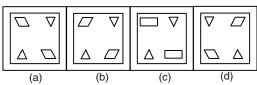






51. If a mirror is placed on the line MN, then which of the Pvt. L answer figures is the right image of the given figure?





- **52**. If 40@8 = -5, 30@3 = -10 and 20@5 = -4, then ûnd the value of 60@3 = ?
  - (A)45
- (B) 20
- (C) 5
- (D) -36
- 53. Preeti is the daughter of Rajesh and Amit is the son of Ankita. Rajesh is the only son of Rajan. Ankita is the daughter-in-law of Rajan. How is Preeti related to Amit?
  - (A) Sister
- (B) Mother (C) Cousin (D) Aunt

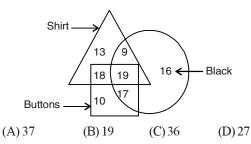
- 54. If "A" denotes "added to", "B" denotes "divided by", "C" denotes "multiplied by" and "D" denotes "subtracted from", then 87 B 3 C 4 A 4 D 50 = ?
  - (A)65
- (B)75
- (C)70
- (D) 80
- 55. Two statements are given followed by two/four conclusions I, II, III and IV. You have to consider the statements to be true even if they seem to be at variance from commonly known facts. You have to decide which of the given conclusions, if any, follow from the given statements.

### **Statements:**

- (I) All fans are cups.
- (II) All cups are pillows.

### **Conclusion:**

- (I) All fans are pillows.
- (II) All pillows are fans.
- (A) Conclusion I follows (B) Conclusion II follows
- (C) Neither I nor II follows (D) Both I and II follow
- **56**. In the given figure, how many black buttons are shirts?



57. In the question, two statements are given, followed by two conclusions, I and II. You have to consider the statements to be true even if it seems to be at variance from commonly known facts. You have to decide which of the given conclusions, if any, follows from the given statements.

**Statement I:** No rings are bangles

Statement II: All gold are rings

Conclusion I: No bangles are gold

Conclusion II: Some rings are gold

- (A) Only conclusion I follows
- (B) Only conclusion II follows
- (C) Both conclusions I and II follow
- (D) Either conclusion I nor conclusion II follows

### Direction (Q. 58-60):- Study the given information carefully and answer the question that follows.

Eleven students P. B. C. O. E. F. R. H. I. S and T are sitting in the first row of the class facing the Teacher.

1. Q who is to the immediate left of F is third to the right of C.

- 2. P is second to the right of E, who is at one of the ends.
- 3. S is the immediate neighbour of P and B and third to the left of R.
- 4. H is to the immediate left of O and third to the Left of I.
  - 58. Which of the following groups of friends is sitting to the right of R?
    - (A) CBSP
- (B) CEPT
- (C) IBPS
- (D) QHIF
- **59**. Who is sitting in the middle of the row?
  - (A)B
- (B) C
- (C)F
- (D) I
- **60**. Which of the following statements is true in the context of the above sitting arrangement?
  - (A) There are three students sitting between Q and R
  - (B) T is between P and S
  - (C) B is sitting between S and C
  - (D) R and C are neighbours sitting to the immediate right of H

### **GENERAL KNOWLDGE**

- 61. Bharatmala Project is related to
  - (A) Improving road connectivity
  - (B) Interlinking ports and railways
  - (C) Interlinking of rivers
  - (D) Interlinking major cities with gas pipelines
- **62**. Which of the following is rich source of Vitamin A?
  - (A) Carrot
- (B) Brinjal (C) Lemon (D) Rice
- 63. What is the name of their process where gas is directly converted to solids called?
  - (A) Sublimation
- (B) Deposition
- (C) Condensation
- (D) Evaporation
- 64. Who was the first Indian Badminton player to win the men's singles title at the All England Championship in 1980?
  - (A) PrakashPadukone
- (B) PullelaGopichand
- (C) Syed Modi
- (D) ChetanAnand
- 65. Name the state where density of population is the lowest -
  - (A) Meghalaya
- (B) Mizoram
- (C) Arunachal Pradesh
- (D) Sikkim
- **66**. A photocell converts light energy into
  - (A) Chemical energy
- (B) Electrical energy
- (C) Potential energy
- (D) Kinetic energy

- 67. How many articles were there originally in the Constitution of India? (A)395(B) 495 (C)448(D) 348 **68**. Dry ice is the solid form of which of the following? (A) Nitrogen (B) Oxygen (C) Carbon dioxide (D) Hydrogen 69. The World Kidney Day 2019 was observed on which of the following days? (A) 14 February (B) 14 March (C) 14 April (D) 14 May 70. As per the interim budget of 2019, a separate department for which of the following will be created? (B) Fish (C) Turtle (D) Lion (A) Buffalo 71. Which of the following leaders presided over the Congress Session at Calcutta in 1906? (A) BalGangadharTilak (B) Gopal Krishna Gokhle (C) AurobindoGhosh (D) Dadabhai Naoroji 72. Prairies is temperate grassland of -(A) USA (B) Eurasia (C) China (D) South Africa 73. Kuchipuddi, a dance drama has originated from -(A) Gujarat (B) Kerala (C) Orissa (D) Andhra Pradesh 74. "Deutsche Mark" was currency of -(A) Denmark (B) Netherlands (C) Germany (D) France 75. Fundamental duties are mentioned in which of the following part of Indian Constitution? (A) Part II (B) Part III (C) Part V (D) Part IV A **76**. The junction between two nerve cells is known as? (A) Corpus (B) Synapse (C)Tendon (D) Axon 77. Which among the following disease is caused due to deficiency of vitamin D? (A) Arthritis (B) Gout (C) Osteomalacia (D) Pellagra 78. In which year the Sirima-Shastri Pact was signed? (A) 1964 (B) 1946 (C) 1954 (D) 1963 79. Which among the following cities is known as Manchester of India?
- www.makemyexam.in & www.ibtindia.com 80. Which among the following river flows through Jim Corbett National park? (A) Ramganga (B) Gomti (C) Brahmaputra (D) Mahananda **81**. A living part of the organisms' environment is known (A) Abiotic Factor (B) Habitat (D) Nonliving factor (C) Biotic Factor 82. Which among these is the highest governing body of Hockey? (A) Hockey Federation (B) World Hockey Federation (C) International Hockey Federation (D) International Hockey Association **83**. Who is the author of Harry potter book? (A) Jeffery Archer (B) JK Rowling (C) Norton Juster (D) John Grisham 84. Which one among the following States of India is called 'Sugar Bowl'? (A) Uttar Pradesh (B) Maharashtra (C) Bihar (D) Haryana 85. As per Census 2011, the female literacy rate in India was -(A) 60.38 per cent (B) 63.35 per cent (D) 68.59 per cent (C) 65.46 per cent **86**. The definition for electric flux is (A) Number of field lines in particular volume (B) Distribution of electric field through a surface (C) Summation of electric charges on a body (D) None of the above 87. The citizenship is mentioned in which of the following part of the Indian constitution? (A) Part IV (B) Part II (C) Part VI (D) Part IX 88. Which of the following soil is also known as Omnibus soil? (A) Laterite Soil (B) Black Soil (C) Red Soil (D) Alkaline Soil **89**. Oxygen is transported in blood mainly by (A) Leucocytes (B) Erythrocytes (C) Thromobocytes (D) Blood plasma 90. Who among the following won 2018 Asian Player of the year award in hockey? (B) Harendra Singh (A) Manpreet Singh

(C) Sardar Singh

(D) Sandeep Singh

(A) Jaipur

(C) Goa

(B) Mumbai

(D) Ahmedabad

- 91. In which of the following institutes was the first Indian Railway University established in September 2018?
  - (A) Vadodara
- (B) Pune
- (C) Mysore
- (D) Kapurthala
- 92. What is the theme of the 2019 World Health Day (WHD)?
  - (A) Depression: Let's Talk
  - (B) Universal Coverage: Everyone, Everywhere
  - (C) Food Safety
  - (D) Halt the rise: beat diabetes
- 93. What does TCP stand for with respect to computer networks?
  - (A) Transmission Control Protocol
  - (B) Transfer Call Plan
  - (C) Transfer Control Process
  - (D) Transmission Call Protocol
- **94**. What is the implication of Judicial Review by the Supreme Court?
  - (A) Review of its own judgments
  - (B) Micro view of the legal system of the country
  - (C) To examine the Constitutional validity of the provisions of the concerned law
  - (D) Periodic review of the Constitution

- 95. Penicillin is derived from -
  - (A) Fungus
- (B) Algae
- (C) Protozoa
- (D) None of these
- **96**. FTP used in computer technology stands for which of the following?
  - (A) File Transfer Path
- (B) File Transfer Protocol
- (C) File Transition Path
- (D) File Transmit Protocol
- 97. In which year an amendment was made for Panchayati Raj to receive Constitutional status?
  - (A) 1991
- (B) 1992
- (C) 1990
- (D) 1888
- 98. Who among the following won the Battle of Kanauj?
  - (A) Akbar
- (B) Afghans
- (C) Shershah
- (D) Humayun
- 99. In which of the following term one-year plans were created instead of five-year plans?
  - (A) 1978-1979
- (B) 1988-1990
- (C) 1990-1992
- (D) 1992-1994
- **100**. What is the ratio of length and breadth of the Indian national flag?
  - (A) 3 : 4
- (B) 4:3
- (C) 2:3
- (D) 3:2

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Make My Exam

Q,

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

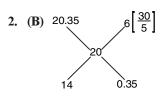
# B T

### **HINTS & SOLUTION**

1. (A) Loan amount 
$$\frac{2}{5}$$

$$\frac{\text{Loan amount}}{\text{Loan amount + Interest}} = \frac{2}{2+3}$$

$$\frac{\text{Loan amount}}{\text{Interest}} = \frac{2}{3}$$



$$0.35 \rightarrow 5$$

$$14 \rightarrow \frac{5 \times 14}{0.35}$$

$$\frac{5\times14\times100}{35}$$

= 200 weckets

3. **(B)** 
$$[15 \div [6+90]]$$

$$=\frac{15}{96}=\frac{5}{32}$$

$$LCM[52,26] = 52$$

**5. (B)** 
$$5n = \frac{n}{2} (2a + (n-1) d)$$

$$= \frac{10}{2} (2 \times 10 + (10 - 1) 3]$$
$$= 5 (20 + 27)$$

**6. (B)** P & Q Complete 
$$\frac{5\text{th}}{12}$$

=235

Part of the work.

Part of work complete by R.

$$=1-\frac{5}{12}$$

$$=\frac{7}{12}$$

The total amount for the work = Rs. 48000

share of R = 
$$\frac{7}{12} \times 48000$$
  
=  $7 \times 4000$   
=  $28000$ 

7. **(B)** Sum of 6 numbers = 
$$18 \times 6 = 108$$

Average of 5 no. 
$$= 17$$

sum of no. = 
$$17 \times 5$$

$$= 85$$

Excluded no. = Sum of 6 no. = 108 - 85

$$= 23$$

**8. (D)** 
$$2x - 3y = 6$$

$$y = \frac{2x}{3-2}$$

slope of line y = mx + C is equal to m,

slope of line = 
$$\frac{2}{3}$$

Condsidering other line ax - 9y = 1

$$y = \frac{a}{9} - \frac{1}{9}$$

Slope of line = 
$$\frac{a}{9}$$

Slope of Parellel lines is equal

$$\frac{a}{9} = \frac{2}{3}$$

$$a=9\times\frac{2}{3}$$

$$a = 6$$

9. (A) 
$$\frac{\sin\theta}{\cos\theta} = \frac{P}{q}$$

$$\cos \theta = \sin \theta \times \frac{q}{p}$$

$$? = \frac{P \sin \theta - q \cos \theta}{P \sin \theta + q \cos \theta}$$

$$? = \frac{\left(\frac{P}{q}Sin\theta - \frac{q}{p}Sin\theta\right)}{\left(\frac{P}{q}Sin\theta + \frac{q}{p}Sin\theta\right)}$$

$$? = \frac{P^2 - q^2}{p^2 + q^2}$$

**10. (B)** Let the no. p and q be 4x & 3x

$$4x = 4 \times x$$

$$3x = 3 \times x$$

LCM 
$$(4x, 3x) = 4 \times 3 \times x = 36$$

$$x = \frac{36}{12} = 3$$

The no. P & q are 12, 9

Their sum = 
$$12 + 9$$

$$=21$$

- 11. (A) U+V=6 km/hr
  - $U \rightarrow Man speed$
  - $V \rightarrow River speed$
  - U V = 2 km/hr
  - u = 4 km/hr
  - v = 2 km/hr
- **12. (D)** =  $\frac{P \times 4}{100} \times \frac{4}{100} = 8$

$$P = 5000 \text{ Rs}.$$

**13.** (A) Initially milk =  $\frac{7}{9} \times 729 = 567$  liter

Water = 
$$\frac{7}{10} \times 729$$

= 162 liter

Milk remain same = 567 liter

$$567 = \frac{7}{10} \times y$$

$$810 \text{ liters} = y$$

water mixed = 810 - 729

**14. (D)** Ratio  $\frac{1}{2} : \frac{1}{3} : \frac{1}{4}$ 

Part of 
$$3^{rd}$$
 Friend =  $\frac{312 \times 3}{13}$ 

$$=24\times3$$

$$= 72 \text{ Rs}.$$

- **15. (B)**  $\frac{76}{100} \times 1285 = \frac{35}{100} \times 1256 + x$ = 537
- **16. (C)** S.P of toy = 25.50

$$S.P = CP - (CP \times Loss\%)$$

$$25.50 = 0.85 \, \text{CP}$$

$$CP = 30$$

Profit 25%

$$SP = CP + (CP \times Profit\%)$$

$$SP = 30 + 30 \times \frac{25}{100} = \frac{75}{2}$$

$$=37.5$$

**17. (C)** Let the no be x

Difference BEtween 81% of x and 49% of x = 768

$$0.81x - 0.49x = 768$$

$$0.32x = 768$$

$$x = 2400$$

$$\frac{48}{100} \times x = 0.48 \times 2400$$

$$=1152$$

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

$$S.I = 5200 - 4000 = \frac{(4000 \times R \times 10)}{100}$$

$$R = (1200 \times 100) / (4000 \times 10)$$

$$=3\%$$

New Rate = 3 + 4 = 7%

Interest 
$$\frac{(4000\times7\times10)}{100}$$

$$=2800$$

**19. (B)**  $(a+b)^2 - 2(a+b) = 80$ 

$$(a+b)^2-2(a+b)+1=81$$

$$(a+b-1)^2 = 81$$

$$a + b - 1 = 9$$

$$a + b = 10$$

$$ab = 16$$

$$a = 8, b = 2$$

$$3a - 19b = 24 - 38 = -14$$

20. (B) Speed =  $\frac{Distance Covered}{Time required}$ 

Distance covered = 200 m

Time taken = 40 sec

$$speed = \frac{20m}{40Sec} = \frac{\frac{200}{1000}}{\frac{40}{3600}}$$

 $= 18 \,\mathrm{km/h}$ 

- 21. (B) Sum of two odd no. is always even.
- 22. (B)

20 Hours

**23. (D)**  $\frac{4}{5}$  - S.P.  $\frac{6}{5}$  - S.P.

CP: SP: MP

10:12:15

Profit% when no Discount =  $\frac{5}{10} \times 100 = 50\%$ 

- **24.** (A)  $\frac{5}{100} \times \frac{5}{100} \times 2000$
- 25. (B) Let the number of Boys = 400

& number of girls be = 100

Total students who did'nt got scholarship =

$$\frac{25}{100} \times 400 + \frac{40}{100} \times 100$$
$$= 100 + 40 = 140$$

$$\therefore \text{ req \%} = \frac{140}{(400 + 100)} \times 100 = 28\%$$

**26.** (A)  $(756+62\times?) \div 3 = 57\times9+49$ 

$$(756 + 62 \times ?) \div 3 = 562$$

 $(756 + 62 \times ?) = 562 \times 3$ 

 $(756 + 62 \times ?) = 1686$ 

$$62 \times ? = 1686 - 756$$

$$62 \times ? = 930$$

$$? = \frac{930}{62}$$

27. (C) Let two numbers be 5a and 9a

**ATO** 

Difference = 44

$$9a - 5a = 44$$

$$4a = 44$$

$$a = 11$$

Smallest number

$$=5a$$

$$=5 \times 11$$

=55

28. (B) 
$$x^2 + \frac{1}{x^2} = \left(x + \frac{1}{x}\right)^2 - 2 = 7$$
  
 $= \left(x + \frac{1}{x}\right)^2 = 9$   
 $= \left(\frac{x+1}{x}\right) = 3$   
 $= x^3 + \frac{1}{x^3}$   
 $= \left(x + \frac{1}{x}\right)\left(x^2 - 1 + \frac{1}{x^2}\right)$   
 $= 3 \times (7-1)$   
 $= 18$ 

29. (C) Sum of the no = 540  
= 
$$10x + 12x + 23x = 540$$
  
=  $45x = 540$   
=  $x = 12$   
A =  $10x = 10 \times 12$   
=  $120$   
B =  $12x = 12 \times 12 = 144$ 

$$B = 12x = 12 \times 12 = 144$$

$$C = 23x = 23 \times 12 = 276$$

=276

Difference Between B & A = 144 - 120 = 24

Difference Between C & B = 276 - 144 = 132

Required Ratio 24: 132

2:11

30. (C) Solving RHS

$$= 9^{\frac{4}{5}} \times 9^{\frac{5}{4}} \div 3^{6} \times 81^{2.5}$$

$$= 9^{\frac{4}{5}} + \frac{5}{4} \div 3^{6} \times (3^{4})^{2.5}$$

$$= 9^{\frac{9}{20}} \div 3^{6} \times 3^{10}$$

$$= (3^{2})^{\frac{9}{20}} \div 3^{6} \times 3^{10}$$

$$= 3^{\frac{9}{10}} \div 3^{6} \times 3^{10}$$

$$= 3^{\frac{9}{10}} - 6 + 10$$

$$= 3^{4.9}$$

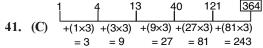
$$= 9^{2.45}$$

31. (B)

=9?

32. (B)

- 33. (C)
- **34. (C)** All are 4 Series Except SW + 4 Series
- **35. (B)** 8+6+3=17 7+8+5=20 7+9+1=17 6+4+7=17
- 36. (C)
- 37. (C) Faculty
  Faint
  Faith
  Familiar
- **38. (D)**  $52 \div 4 \times 2 + 10 \times 6 \div 3 = 46$
- **39. (B)** 19 + 20 6 = 33
- **40. (C)** 4+5+3=23  $5\times 3+4=19$  $6\times 3+2=20$



- **42. (B)** + 6 series

No. of Buses B/W Raftaar Bus and Bus Standing at the left end. = 40

**44. (B)** Ravi : Parkash : Kumar 6 : 3 : 2 ↓ ↓ 3 = 24 years 1 = 8 years

 $\therefore$  Age of Kumar After 4 years =  $2 \times 8 + 4 = 20$  years

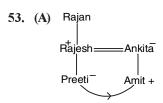
- **45. (B)** -1 Series
- 46. (B) No. of odd days in 1999 = 1 2000 = 1 + 2 = 3 odd days 2001 = 3 + 1 = 4 odd days 2002 = 4 + 1 = 5 odd days 2003 = 5 + 1 = 6 odd days 2004 = 6 + 2 = 8 odd days 2005 = 8 + 1 = 9 odd days 2006 = 9 + 1 = 10 odd days

$$2007 = 10 + 1 = 11$$
 odd days  
 $2008 = 11 + 2 = 13$  odd days  
 $2009 = 13 + 1 = 14$  odd days  
 $= 0$  odd days

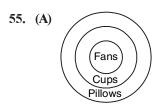
Calender of 1999 is similar to that of 2010.

- 47. **(D)**
- 48. (A)
- 49. (B)
- 50. (B)
- 51. (A)

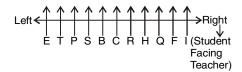
52. **(B)** 
$$\frac{40}{8} = 5 \times (-1) = -5$$
  $\frac{30}{8} = 10 \times (-1) = -10$   $\frac{20}{5} = 4 \times (-1) = -4$   $\frac{60}{3} = 20 \times (-1) = -20$ 



54. (C) 
$$87 \div 3 \times 4 + 4 - 50$$
  
=  $29 \times 4 + 4 - 50$   
=  $120 - 50$   
=  $70$ 



- 56. (B)
- 57. (C)
- (58 60)



- 58. (D)
- 59. (B)
- 60. **(C)**

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