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IMPORTANT RATES (03-08-2019)

Repo Rate	**5.75%**
Reverse Repo Rate	**5.50%**
Marginal Standing Facility Rate	**6.00%**
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Cash Reserve Ratio	**4%**
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IMPORTANT DAYS IN AUGUST

August 06	Hiroshima Day
August 09	Quit India Day, International Day of the World's Indigenous Peoples
August 11	National Daughter's Day
August 13	Organ Donation Day
August 19	Photography Day
August 21	World Senior Citizen's Day
August 29	National Sports Day

IMPORTANT DAYS IN SEPTEMBER

Sept. 05	National Teachers Day
Sept. 08	International Literacy Day
Sept. 14	Hindi Day
Sept. 15	International Day of Democracy
Sept. 16	International Day for the Preservation of the Ozone Layer
Sept. 21	International Day of Peace
Sept. 27	World Tourism Day

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Success Story

Name: Harshit Dhall

Father's Name: Ashok Kumar

Education: B.A.

Examination Name: IBPS

Final Selection: IBPS RRB Clerk/PO, PSPCL LDC

Yes ! I am
IBT'ian,

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

Harshit: Thank you, sir.

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

Harshit: I am really very glad, sir. Initially I was little scared like other students if I would be able to qualify any exam. But, finally my efforts and hard work proved to be fruitful and I experienced that being underconfident is fruitless. I succeeded in overcoming my fear and got selection. My dedication and sincerity helped me to crack the exam. I am really feeling overwhelmed.

IBT: What was your on your mind about your future before joining the Institute?

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

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

Harshit: Sir, I was determined to attend all the classes regularly so that I can clear the basics of each and every topic. I focused not only on my favorite subjects but also on the subjects which were not dear to me. In beginning, I used to have many doubts which I would clear in the separate doubt sessions provided by the Institute. After practicing all the topics, I majorly focused on my weak areas and revised the strong chapters.

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

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

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

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

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

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

IBT: Who would you attribute your success to?

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

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

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

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

Harshit: Thank you very much, sir!

PRECIOUS WORDS : *"When you feel like quitting. Think about why you started."*

CHANDRAYAAN-2

TOOK BILLION DREAMS TO MOON

Chandrayaan-2 moon mission is totally an indigenous mission which will land on Moon after 48 days. Earlier Chandryaan-2 was decided to launch on 15 July, 2019 but due to some technical problem it was delayed. Chandrayaan-2 is now ready to launch from GSLV-Mk-III rocket. No doubt the Chandrayaan-2 mission comes nearly 11 years after India's first expedition to the moon in October 2008. Therefore, space agency said it is better to be delayed rather than any complications.

It is one of the biggest project till date. The journey of Chandrayaan-2 is around 3.84 lakh km to Moon. It will be injected into an earth parking 170 x40400 km orbit. The weight of Chandrayaan-2 spacecraft is approximately 3850 kilograms. It will collect data on water, minerals and formations of rock.

Chandrayaan-2 spacecraft have three modules a Lander (Vikram), an Orbiter and Rover (Pragyan).

The primary objective of ISRO to launch Chandrayaan-2 is to demonstrate the ability to soft-land on the lunar surface and operate a robotic rover on the surface. Scientific goals are to study lunar topography, mineralogy, elemental abundance, the lunar exosphere and signatures of hydroxyl and water ice.

CHANDRAYAAN-2 LANDING NEAR THE POLE

The Lander and Rover of Chandrayaan-2 are targeted for a location of about 600 kilometres or 375 miles approx from the South Pole. Let us tell you that it would be the first time any mission touched down so far from the equator. The Orbiter and Lander modules will be mechanically interfaced and stacked together like an integrated module and accommodated inside the GSLV MK-III launch vehicle where as the Rover is housed inside the Lander.

After launching, the integrated module will reach the Moon orbit by using the Orbiter propulsion module. Then, Lander will automatically separate from the Orbiter and land at the site close to lunar South Pole.

BREAKDOWN OF ENTIRE PAYLOAD OF CHANDRAYAAN-2

1. Rover also known as Pragyan will have two instruments on board. On the surface of the Moon the instrument will test the mineral and chemical compositions and also about soil and rocks formation. Data on and around the South Pole will be collected and sent. That is it will send information from the moon to Vikram Lander. Lander will send data to Orbiter. Then the Orbiter will send it to the ISRO centre. This whole process will take about 15 minutes. So, it can be said that information sent from Pragyan Robot will take about 15 minutes to reach the ISRO centre in India.

2. Lander also known as Vikram. ISRO has named Lander after the founder of ISRO and the father of Indian Space Program Vikram Sarabhai. The five-legged lander will have three instruments onboard. They are the Radio Anatomy of Moon-Bound Hypersensitive Ionosphere and an Atmosphere Probe (Rambha) that will measure the density of the lunar sub surface and changes around it. Further, the Chandra Surface Thermophysical Experiment (ChaSTE) will be used to measure the thermal temperature around the South Pole of the moon. And thirdly, is the instrument for Lunar Seismic Activity (ILSA) which will measure the seismicity or quake or tremor-potential of the region.

   It will use scientifically for 15 days. Its initial design was made by ISRO's Space Application Centre Ahmedabad. Later, it was developed by the URSC of Bengaluru. ISRO has made an indigenous Lander on Russia's refusal.

3. Orbiter of Chandrayaan-2 will be installed at 100 km above the moon and consists of eight instruments. Specifications of these instruments are not provided that will be loaded on to the rocket. But there will be an Imaging Infra-red Spectometer (IIRS) which will try to identify minerals and indicators of hydroxyl and water molecules. It will operate on solar power. It will be circling the information from Lander and Rover to the ISRO Centre. It will also bring the command sent from ISRO to the lander and the rover. It was generated by Hindustan Aeronautics Limited and handed it to ISRO in 2015.

THE PROFILE OF THE MISSION

As discussed above Chandrayaan-2 begin its journey to Moon on 22 July, 2019. The Lander-Orbiter pair will go into an initial elliptical (180 X 24000 km altitude) Earth orbit, followed by a trans-lunar injection. Both will go into an initial elliptical lunar orbit. After orbit insertion, the Lander and the Orbiter separate. The Orbiter evolves into a 100 km circular polar orbit and the Lander breaks from orbit and lands on the surface in the high latitude areas near the South Pole. The Orbiter portion of the mission is planned to last 1 year. The rover will be deployed using a ramp shortly after the landing and is planned for 14-15 days that is one period of lunar daylight.

Note: India's first lunar probe was Chandrayaan-1 mission which was launched in October 2008. The mission included a lunar orbiter and an impactor but did not have a rover like Chandrayaan-2.

CHANDRAYAAN-2: FACTS IN BRIEF

Operator - Indian Space research Organisation

Type of Mission - Lunar orbiter, Lander and Rover

Duration of Mission - Orbiter: 1 year

Lander: >15 Days

Rover: >15 Days

Launch Mass - aprox. 3850 Kg

Mass of Payload - Orbiter: approx 2,379 Kg

Lander: approx. 1,471 Kg

Rover: approx. 27 Kg

Date of Launch - Not yet announced by ISRO

Rocket - GSLV Mk III

Launch Site - Satish Dhawan Space Centre

Ramon Magsaysay Award-2019

He is among five individuals who were declared winners of the award. The other winners of the award, dubbed 'Asia's premier prize and highest honour', include Myanmar's Ko Swe Win, also a journalist; Thailand's Angkhana Neelapajit, human rights activist; Philippines' Raymundo Pujante Cayabyab, musician; and South Korea's Kim Jong-Ki, an activist working with violence and mental health issues in youth.

About Ravish Kumar

Kumar, 44, who is NDTV India's senior executive editor is one of India's most influential TV journalists, the award citation said. Kumar's "Prime Time" programme "deals with real-life, under-reported problems of ordinary people", it added.

"If you have become the voice of the people, you are a journalist," the citation added.

About Ramon Magsaysay Award

Established in 1957, the Ramon Magsaysay Award is Asia's highest honour.It celebrates the memory and leadership example of the third Philippine president after whom the award is named, and is given every year to individuals or organisations in Asia who manifest the same selfless service and transformative influence that ruled the life of the late and beloved Filipino leader.The awards will be presented at a ceremony in Manila on September 9, 2019.

Some Important Facts about Indian Winners

- Acharya Vinoba Bhave was the first Indian to win this prestigious award.
- The only person from Political background who won this award - Arvind Kejriwal
- Famous government officials who won this award under Government Service category - CD
- Deshmukh, Kiran Bedi, T N Sheshan and J M Lyngdoh. C D Deshmukh was the first Indian Bureaucrat who won this award.
- Famous Indian Musicians and vocalist who won Ramon Magsaysay award are Pandit Ravishankar and M S Subbalakshmi.
- First Indian woman who won Ramon Magsaysay award - Mother Teresa.
- First Indian who won Ramon Magsaysay award for Journalism - Amitabh Chowdhury.
- First Indian who won this award for community leadership - Acharya Vinoba Bhave.
- First indian who won this award for Public Service - Jaya Prakash Narayan

INDIA CELEBRATES 'HIMA DAS' HISTORIC GOLD MEDAL

There is simply no stopping the golden girl of India, Hima Das as she continued her dream run by claiming her fifth gold of the month at Nove Mesto in Czech Republic. Her incredible run of form over the last month has grabbed headlines and social media is abuzz with praise.

Hima Das : She was born 9 January 2000 at Kandhulimari village near Dhing Town of Nagaon district, Assam. Her parents are rice farmers. She was the farmers. She is nicknamed 'Dhing Express' after her village in Assam

- **200m, Poznan Athletics Grand Prix, Poland :**

  Das's gold rush began on July 2 in the Poznan Athletics Grand Prix in Poland where she won her first competitive 200m race of the year. Hima, the world junior champion and national record holder in 400m, clocked 23.65 seconds on her way to the 200m gold.

- **200m, Kutno Athletics Meet, Poland**

  The 19-year-old claimed her second international gold in women's 200m at the Kutno Athletics Meet in Poland on July 7, where she clocked 23.97 seconds to clinch the gold while VK Vismaya bagged the silver in 24.06.

- **200m, Kladno Athletics Meet, Czech Republic**

  Her third international triumph in 11 days came at the Kladno Memorial Athletics Meet in Czech Republic on July 13, where the teenager clocked a much improved time of 23.43 seconds to win the gold. She has a personal best of 23.10 sec in 200m

- **200m, Tabor Athletics Meet, Czech Republic**

  Das clinched her fourth gold of the fortnight when she once again won the 200m race at the Tabor Athletics Meet in the Czech Republic on July 17. She won in 23.25 seconds, inching closer to her personal best of 23.10 secs. This was 19-year-old Hima's fourth gold since the start of July.

- **400m, Nove Mesto nad Metuji Grand Prix, Czech Republic**

  Hima Das roared to her fifth gold of the month in her 400-metre race in Czech Republic on Saturday, recording 52.09 seconds on the clock on July 20. This timing is a season-best for Hima in the 400-metre event. Her season-best performance had been 52.88 seconds before Saturday. Her personal best is 50.79 seconds, recorded at the Asian Games last year.

CHILD PROTECTION - POCSO ACT-2012

In order to effectively address the heinous crimes of sexual abuse and sexual exploitation of children through less ambiguous and more stringent legal provisions, the Ministry of Women and Child Development championed the introduction of the Protection of Children from Sexual Offences (POCSO) Act, 2012.

Punishments for Offences covered in the Act

- **Penetrative Sexual Assault (Section 3) on a child -** Not less than seven years which may extend to imprisonment for life, and fine (Section 4)
- **Aggravated Penetrative Sexual Assault (Section 5) -** Not less than ten years which may extend to imprisonment for life, and fine (Section 6)
- **Sexual Assault (Section 7) i.e. sexual contact without penetration -** Not less than three years which may extend to five years, and fine (Section 8)
- **Aggravated Sexual Assault (Section 9) by a person in authority -** Not less than five years which may extend to seven years, and fine (Section 10)
- **Sexual Harassment of the Child (Section 11) -** Three years and fine (Section 12)
- **Use of Child for Pornographic Purposes (Section 13) -** Five years and fine and in the event of subsequent conviction, seven years and fine Section 14 (1

Death penalty for child sex abuse

Women and Child Development Minister **Smriti Irani on 23 July** introduced a Bill in Rajya Sabha to amend the POCSO Act that seeks to provide death penalty for aggravated sexual assault on children and also stringent punishments for other crimes against minors.

In her introductory speech while moving the **Protection of Children from Sexual Offences (Amendment) Bill, 2019, the Minister said:** "The amendments I move today are ensuring that those who rape our children, especially cases of gang rape, will be met by death." The changes in the Act also provide for fines and imprisonment to curb child pornography.

TRIPLE TALAQ GETS LOK SABHA NOD

Narendra Modi-led NDA government registered big wins in Parliament on 25 July 2019 as it successfully pushed contentious triple talaq bill through Lok Sabha and managed to get RTI bill all the way through Rajya Sabha, despite strong vocal criticism from the Opposition.

The Muslim Women (Protection of Rights on Marriage) Bill, which criminalises instant divorce by Muslim men and seeks jail term for the guilty, was the first draft legislation tabled by the Narendra Modi government in this first session after it took the oath of office for a second term in May.Several opposition parties, like the Congress, the Trinamool Congress, the JDU and the DMK, bitterly opposed the bill during the debate in the House and demanded that it be sent to a parliamentary committee for scrutiny.

But the House rejected the demand and the bill was cleared by a division of 302 in favour and 78 against. The Congress, the JDU and the TMC had staged a walkout during the voting.

What is the RTI amendment bill 2019?

The RTI Act, which was passed by Parliament on June 15, 2005 and came into force on October 13, 2005, sets out a regime that allows citizens to secure access to information under the control of public authorities in order to promote transparency and accountability in the working of every public authority.

This Act allowed a five-year term or until the age of 65, whichever is earlier. The amendment proposes that the appointment will be for such term as may be prescribed by the central government.

In the original Act, the Chief Information Commissioner (CIC) was paid as much as the Chief Election Commissioner and the Information Commissioners were paid as much as Election Commissioners. The amendment provides for salaries to be prescribed by the Centre.

These amendments, critics said, have wide-ranging ramifications as instead of fixing salaries and tenure by law, bureaucrats will decide on a case-by-case basis. This dilutes job security and makes information commissioners vulnerable to whims and fancies of the ruling establishment.

PRITI PATEL TOOK CHARGE HOME SECRETARY

Priti Patel, an ardent Brexiteer who was among the most vocal critics of Theresa May's Brexit strategy, took charge as Britain's first Indian-origin home secretary as part of Prime Minister Boris Johnson's top team on 25 July 2019.She replaces Pakistani-origin Sajid Javid, who moves to the Treasury department as the first ethnic minority Chancellor of the Exchequer.

Patel had been a prominent member of the "Back Boris" campaign for the Conservative Party leadership and was widely tipped for the plum post in the prime minister's frontline team.Patel had been a prominent member of the "Back Boris" campaign for the Conservative Party leadership and was widely tipped for the plum post in the prime minister's frontline team.

Facts About Priti Patel, Britain's New Interior Minister

- Priti Patel, 47, resigned as International Development minister in November 2017 over undisclosed meetings with Israeli officials that breached diplomatic protocol.
- She campaigned to leave the European Union in 2016, and since leaving government has been an outspoken critic of former Prime Minister Theresa May's approach to Brexit.
- Earlier this week, Priti Patel, who also served as a junior Treasury minister, released a report on the British economy arguing for lower taxes and for a new Bank of England mandate more focused on asset price inflation and financial imbalances.
- Priti Patel is English-born to Indian parents. In the EU referendum campaign she launched an appeal to "Save the British Curry" which argued that a post-Brexit immigration system would be fairer to those from outside the EU and ease a shortage of chefs for Indian restaurants in Britain.

NATIONAL NEWS

JULY 2019

RAJASTHAN GOVT. HAS LAUNCHED STUDENT POLICE CADET SCHEME

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

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

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

FIRST EVER HIMALAYAN STATES CONCLAVE

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

RAJYA SABHA PASSED THE CENTRAL UNIVERSITIES BILL

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

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

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

KERALA INDIA'S FIRST-EVER ELEPHANT REHABILITATION

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

LOK SABHA PASSED THE NATIONAL INVESTIGATION AGENCY BILL, 2019

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

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

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

12 BEACHES SELECTED FOR BLUE FLAG CERTIFICATION

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

HRD MINISTRY LAUNCHES "PARAMARSH" FOR HIGHER EDUCATION

- Ramesh Pokhriyal 'Nishank', Union Minister for Human Resource Development (HRD) launched a Scheme called "Paramarsh" of University Grants Commission (UGC) in New Delhi.
- Aim: This scheme aims at mentoring National Accreditation and Assessment Council (NAAC) accreditation aspirant institutions to develop quality assurance in Higher Education.

CHHATTISGARH GETS INDIA'S FIRST 'GARBAGE CAFE' FOR RAGPICKERS

- The municipal officials of Chhattisgarh have launched a unique garbage cafe scheme in Ambikapur of Surguja district which has become India's first 'Garbage Cafe' for Ragpickers. The ragpickers and the homeless will collect plastic waste, and in return, the municipal corporation will offer them food.
- Ambikapur city had received 5 star rating of 'Garbage Free Cities' and under Central government's Swachh Survekshan 2019 rankings, it was declared India's second cleanest city after Indore, Madhya Pradesh.

VIVEKADEEPINI" BOOK RELEASED BY THE VICE PRESIDENT OF INDIA

- The Vice President of India, Shri M. Venkaiah Naidu has released the book 'Vivekadeepini' in ten languages.
- It is a concise book of aphorisms that contains glimpses of India's wisdom. The book will be published by Vedanta Bharati.

INDIA'S FIRST ELEPHANT REHABILITATION CENTRE AT KERALA'S KOTTOOR

- India's first elephant rehabilitation centre will be set up by the Kerala State Government in its ecotourism village of Kottoor.Rs.105 crore has been allotted to this project which was launched by Chief Minister of Kerala, Pinarayi Vijayan.Kerala's Kottoor

MADHYA PRADESH WILL SOON BE ABLE TO PRODUCE ITS OWN SEEDS

- The Madhya Pradesh State Cooperative Seed Federation will produce its own seeds in addition with distribution and marketing of certified and high-quality seeds to farmers. The brand name of seeds to be 'Sah-Beej' produced from next Rabi season.

SILICON VALLEY OF INDIA, BENGALURU TOPS "MOST DIGITISED CITIES" LIST: RAZORPAY REPORT 2019

According to the 2nd edition of payments solution company Razorpay Software Pvt Ltd's digital transactions quarterly report, 'The Era of Rising Fintech', Bengaluru got the top position in the list of "most digitised cities" in the April-June 2019 quarter accounting for highest card payments.

HARYANA LAUNCHED A 'MERI FASAL MERA BYORA' PORTAL FOR FARMERS

- The Chief Minister of Haryana Government Manohar Lal Khattar has launched online portal named "Meri Fasal Mera Byora" (https://www.fasalhry.in/)for farmers to directly avail crop related benefits of state government schemes
- Each farmer, who registered on the portal get a financial incentive of Rs 10 per acre or part thereof subject to a minimum of Rs 20 to maximum Rs 50

LAL BAHADUR SHASTRI STATUE UNVEILED BY PM

- The Prime Minister unveiled the statue of former Prime Minister Sh. Lal Bahadur Shastri at the Lal Bahadur Shastri International Airport in Varanasi.
- It is built by Northern Coalfields, a subsidiary of Coal India.

PRASAR BHARATI SIGNS MOU WITH IIT KANPUR FOR RESEARCH COLLABORATION

- India's largest public broadcasting agency, Prasar Bharati has signed an MoU(Memorandum of Understanding) with IIT,Kanpur(Indian Institute of Technology) for research collaboration in newly emerging technologies and broadcasting-related areas in New Delhi.
- This will help in boosting research activities in the broadcasting field.
- The areas of cooperation would be Direct to mobile broadcasting, Convergence of 5G, Artificial Intelligence(AI), Incubation Centre and internship for students of IIT, Kanpur at Prasar Bharati.

PHASE-II DBT IN FERTILIZER SUBSIDY LAUNCHED

- Union Minister for Chemicals and Fertilizers launched the Phase-II of the Direct Benefit Transfer of Fertilizer Subsidy.
- DBT in fertilizer subsidy is a step in the direction of bringing ease of living in the lives of farmers through use of modern technology and plugging leakages, pilferages and black marketing.

"OPERATION THIRST" LAUNCHED BY RPF

- RPF launched "Operation Thirst" to crack down selling of unauthorised Packaged Drinking Water in the railway premises.
- During the operation, 1371 persons were arrested for selling of packaged drinking water of unauthorised brands.

RAJGHAT COAL PLANT TO BE TURNED INTO SOLAR PARK

- The Delhi government has announced that the Rajghat thermal power plant will be officially shut and turned into a solar park. A 5,000 KW of solar power will be produced at the 45 acre plant site.
- The coal-based plant, whose current units were commissioned in 1989, has been lying in a shutdown mode from 2014.

UP HAS HIGHEST NUMBER OF SENIOR CITIZENS

- Rattan Lal Kataria ,the Minister of State for Social Justice and Empowerment stated that Uttar Pradesh(UP) has highest number of senior citizens with more than one crore 54 lakh followed by Maharashtra with one crore 11 lakh.Totally the country has over 10.38 crore senior citizens.

INDIA - ASEAN TROIKA TRADE MINISTERS' MEETING HELD IN NEW DELHI

India - Association of Southeast Asian Nations (ASEAN) Troika Trade Ministers' Meeting was held in New Delhi for informal consultation on the ongoing Regional Comprehensive Economic Partnership (RCEP). Union Minister of Commerce & Industry and Railways, Piyush Goyal, Acting Minister of Commerce of Thailand, Ms. Chutima Bunyapraphasara, Minister of Trade of Indonesia, Enggartiasto Lukita, Secretary General, ASEAN, Lim Jock Hoi and Trade Negotiating Committee (TNC) Chair of RCEP, Iman Pambagyo attended the meeting.

TAMIL NADU TO GET TWO NEW DISTRICTS

- The total number of districts in the state will be raised to 35.Tenkasi District would be carved out of Tirunelveli and Chengalpet District would be established by splitting Kanchipuram district.

WCD IMPLEMENTS A SCHEME "SWADHAR GREH"

- Swadhar Greh Scheme for the rehabilitation of women in difficult circumstances so that they could lead their life with dignity.Swadhar Greh.
- Support: It envisages providing shelter, food, clothing, and health as well as economic and social security for the women who are deserted and without any social and economic support, victims of domestic violence, family tension, and natural disaster.
- Helpline: The ministry also implementing Universalisation of Women Helpline Scheme to provide 24 hours emergency and non-emergency response to women affected by violence.

IN THE PERFORMANCE GRADING CHANDIGARH IS BEST PERFORMING STATE

- In the Performance Grading Index 2017-18, Chandigarh was ranked best among States and Union territories (UTs) in the field of education.
- 36 States/ UTs were ranked in the Index.

MEGHALAYA IS THE FIRST STATE TO ENSURE WATER CONSERVATION

- Meghalaya became the first state in India to ensure water conservation with its State Water Policy.
- The policy aims to recognize water resources as a common pool resource, to provide safe and hygienic water for drinking, domestic, sanitation & livelihood development to all residents of the state, ensure the protection and conservation of catchment areas of all water sources to prevent degradation of the quantity and quality of water sources.
- It will be implemented through active participation of the community by constituting a Water Sanitation Village Council at the village level.

JUNE 2019

TELANGANA HOSTS ISTA CONGRESS

- Telangana hosts 32nd edition of the International Seed Testing Association congress. This is the first edition of ISTA congress to be held in Asia.
- Scientists, policy makers, researchers and members of public and private seed industry from over 80 countries are participating in the congress.
- The eight-day congress would have the main event for three days and technical committee meetings/ sessions would be held over the next five days.

20TH MEETING OF THE FSDC HELD IN NEW DELHI

- On June 20, 2019 The 20th meeting on Financial Stability and Development Council (FSDC) was held in New Delhi. This was chaired under the Union Minister of Finance and Corporate Affairs, Nirmala Sitharaman.
- The meeting was also attended by Minister of State for Finance Anurag Thakur, RBI Governor Shaktikanta Das, and Finance Secretary Subhash Chandra Garg among others. Current global and domestic economic situation and financial stability issues including those concerning Banking and Non-Banking Financial Company were reviewed in the meeting.
- Consultations held on the progress to set up the Financial Data Management Centre (FDMC) and Computer Emergency Response Team (CERT) to strengthen cybersecurity services in the financial sector &Suggestions of Financial Regulators for Union Budget 2019-20.

MISS INDIA 2019 WINNER: SUMAN RAO

- Suman Rao, Miss India Rajasthan was crowned the winner of Femina Miss India World 2019 during a star-studded grand finale of the beauty pageant, held on June 15, 2019 at the Sardar Vallabhbhai Patel Indoor Stadium in Mumbai.
- Miss India 2019 winner Rao was crowned Miss India World 2019 by her predecessor, Miss India 2018 Anukreethy Vas from Tamil Nadu.
- While Shivani Jadhav from Chhattisgarh was crowned Femina Miss Grand India 2019, Shreya Shanker from Bihar won the Miss India United Continents 2019 title.

KERALA TOPS HEALTH RANKINGS: NITI AAYOG

- Kerala has topped in NITI Aayog's Health Index followed by Andhra Pradesh and Maharashtra.Also, Haryana, Rajasthan and Jharkhand showed the maximum improvement of health outcomes from base to reference year.
- The health index has been developed by NITI Aayog, with technical assistance from the World Bank, in consultation with the ministry of health and family welfare.
- The report ranks the states and Union territories innovatively on their year-on-year incremental change in health outcomes, as well as, their overall performance with respect to each other.

INDIAN WOMAN CROWNED MISS UNIVERSE AUSTRALIA

- India born Priya Serrao has won the Miss Universe Australia title for 2019.
- India born Priya Serrao, whose family migrated to Australia from Middle East, has won the Miss Universe Australia title for 2019. Serrao edged past 26 other women from across the country in Melbourne on Thursday night to win the title. The 26-year-old will now represent Australia in the Miss Universe competition later this year.
- Western Australia's Bella Kasimba and another Victorian Marijana Radmanovic rounded out 2019's top three, placing second and third.
- Serrao said winning the title was a huge surprise for her as it was her first beauty pageant contest.

BINNY, INDIA'S ONLY ORANGUTAN DIES IN ODISHA ZOO

- A 41-year-old orangutan at Odisha's Nandankanan Zoological Park died following a prolonged illness. The great ape was under treatment for the last one year by experts from the College of Veterinary Science and Animal Husbandry OUAT who were under constant advice of the Orangutan experts from UK and Singapore.Binny, was brought to Nandankanan Zoo from Pune's Rajiv Gandhi Zoological Park on November 20, 2003, when she was 25.
- Orangutans are one of the world''s three extant species of great apes and are native to Indonesia and Malaysia. Orangutans are currently found only in the rain forests of Borneo and Sumatra.

UNION CABINET APPROVES THE EXTENSION OF PM-KISAN SCHEME

- The newly-sworn in NDA government at the Centre has taken four major decisions related to farmers' and traders welfare in the first meeting of the Union Cabinet.
- It has approved the extension of Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) to all the farmers in the country. Earlier the benefit of the scheme was applicable to farmers having two hectares of land.
- Agriculture Minister Narendra Singh Tomar stated that nearly 14 crores 50 lakh farmers will be now covered under the revised scheme. Total burden on the exchequer will be over 87,000 crore rupees for the year 2019-20. Over three crore farmers have been benefited so far. Six thousand rupees per year is being given in three installments to the farmers, under the scheme.

MEETING OF EXPERT WORKING GROUP OF PARIS PACT INITIATIVE

- The Department of Revenue, Ministry of Finance is hosting a Meeting of Expert Working Group on Paris Pact Initiative in New Delhi.
- The meeting focuses on Illicit Financial Flows deriving from the trafficking of Opiates originating in Afghanistan.
- The Meeting is being organised with the support of United Nations Office on Drugs & Crimes.The Meeting will be attended by the representatives of the Member Countries of Paris Pact, Regional Representatives of UNODC and Senior Officers of the Indian agencies like DRI, ED and NCB.

MUMBAI IN TOP 20 MOST EXPENSIVE CITIES IN ASIA FOR EXPATRIATES

- Mercer has released 25th Annual Cost of Living Survey.The costliest city in the world for the second consecutive year is Hong Kong followed by Tokyo, Singapore and Seoul.
- Mumbai fell 12 spots and was ranked at the 67th position out of 209 cities surveyed.
- Eight out of the top ten of the world's most expensive cities for expatriates are Asian.The world's least expensive cities for expatriates are Tunis (209), Tashkent (208), and Karachi (207).

NIRMALA SITHARAMAN PRESENT FIRST UNION BUDGET

- The new Finance Minister Nirmala Sitharaman will present her first Union Budget (for FY20) on 5 July, the government decided on Friday.
- A day before the Union Budget, Sitharaman will table in Parliament the Economic Survey 2018-19 authored by chief economic adviser Krishnamurthy Subramaniam and his team.
- The date of presenting full budget for FY20 by the NDA government was finalized at a meeting of the union cabinet chaired by Prime Minister Narendra Modi on Friday, according to an official announcement.

UDHANA RAILWAY STATION-INDIA'S FIRST GREEN RAILWAY STATION

- Viral Sudhirbhai Desai, a young entrepreneur from surat launched an initiative to change Udhana railway station in Gujarat into India's first green and clean railway station like Mumbai's Chhatrapati Shivaji Terminus.
- In order to achieve the mission of 'Clean India-Green India', Desai installed oxygen bomber and over 1700 air purifying plants at the station and also painting has been made by him for environmental protection on the wall of the station.
- About 23,000 trees and 38 tree guards distributed to the people for tree plantation and environment protection by Desai and his organization, 'Hearts at Work Foundation".

PS GOLAY WAS SWORN IN AS SIKKIM CHIEF MINISTER

- Sikkim Krantikari Morcha (SKM) president Prem Singh Tamang, popularly known as PS Golay took oath as the Chief Minister of Sikkim. He was administered the oath by Governor Ganga Prasad at Paljor Stadium in Gangtok. Mr. Golay is not a member of the State Assembly at present as he did not contest the polls. The 51-year-old party chief when he was taking the oath in the Nepali language.
- Former Chief Minister Pawan Kumar Chamling and senior Sikkim Democratic Front (SDF) leaders were conspicuous by their absence at the swearing-in ceremony. The SKM won a slender majority in the 32-member Sikkim Legislative Assembly by bagging 17 seats against 15 won by the SDF.

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.

SEBI BARS NSE FROM SECURITIES MARKET

- 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.

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.

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.

LOW-COST SANITARY NAPKINS, NAMED IN FORTUNE'S WORLD LEADERS

- 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.

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 INCLUDED IN FINANCE COMMISSION'S ADVISORY

- 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.

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 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.

INTERNATIONAL NEWS

JULY 2019

WORLD BANK PLANNED TO OFFER $250 MILLION TO KERALA

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

CHINA GIFTS WARSHIP 'P625' TO SRI LANKA

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

PALAU BECOMES 76TH COUNTRY TO JOIN ISA

- Palau, an archipelago of over 500 islands in Oceania, became the 76th signatory country to join the International Solar Alliance.
- The International Solar Alliance is a group of 121 solar resource-rich countries with headquarters in Gurugram, India.

" The organisation aims to deploy over 1,000 gigawatts of solar energy and mobilise more than USD 1,000 billion into solar power by 2030, according to the United Nations Framework Convention on Climate Change (UNFCCC).

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

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

WHO DECLARES EBOLA OUTBREAK IN CONGO A GLOBAL HEALTH EMERGENCY

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

SRI LANKA SIGNS AGREEMENT WITH INDIA TO UPGRADE RAILWAY LINES

- Sri Lanka has signed an agreement with India to upgrade tracks in a key railway segment connecting the north and south at a cost of $ 91.26 million.
- The contract agreement for concessional financing was signed in Colombo between the Government of Sri Lanka and IRCON International Ltd (India).

LI NA, MARY PIERCE AND YEVGENY KAFELNIKOV INDUCTED INTO TENNIS HALL OF FAME

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

WORLD'S LARGEST BURN AND PLASTIC SURGERY INSTITUTE INAUGURATED

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

INDIA, CHINA TO CARRY OUT MAJOR MILITARY EXERCISE

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

THE US HOUSE PASSED A BILL TO REMOVE 7% CAP ON ISSUING GREEN CARD

- The United States (US) House of Representatives passed a Bill 'Fairness for High-Skilled Immigrants Act, 2019 or HR 1044' which removes the present 7% country-cap on issuing Green Cards. A Green Card allows a person to live and work permanently in the US.Green Card.
- According to the Congressional Research Service (CRS), the bill increases the per-country cap on family-based immigrant visas from 7% of the total number of such visas available that year to 15% and eliminates the 7% cap for employment-based immigrant visas.

SRI LANKA INAUGURATES MODEL VILLAGE BUILT WITH INDIAN ASSISTANCE

- Sri Lanka has inaugurated first model village built with Indian assistance. The village is a part of housing project meant for war affected people.

SAUDI ARABIA ADOPTS DIGITAL INDIA &'EQUALITY OF WOMEN' MOTTO FOR HAJ

- Indian Haj mission in Saudi Arabia adopts Digital India and 'equality of women' motto for the empowerment of Muslim women pilgrims & to reach out to a large number of pilgrims as part of the Government of India's initiative of Digital India.
- Indian Haj Information System Key points:App for Grievance redressal: An App called " Indian Haj Information System" has been introduced to receive grievances and feedback from Hajis to improve the service.

SRI LANKA ELIMINATES MEASLES

- Sri Lanka has become fifth country in the World Health Organisation (WHO) Southeast Asia region to eliminate measles.
- The other countries in the region which have achieved this feat are Bhutan, Maldives, DPR Korea and Timor-Leste.

FRANCE TO IMPOSE GREEN TAX ON PLANE TICKETS FROM 2020

- France will impose green tax up to €18 on plane tickets from 2020. The move aims to fund less-polluting transportation projects.
- A similar tax was introduced in Sweden in April 2018, which imposed an added charge of up to €40 on every ticket in a bid to lessen the impact of air travel on the climate.

UKRAINE INAUGURATES WORLD'S LARGEST METAL DOME

- Ukraine has inaugurated the world's largest movable metal dome encasing the destroyed reactor at the infamous Chernobyl plant.
- It is a 108-meter high dome which weighs 36,000 tonnes.

FRANCE BECAME THE FIRST COUNTRY TO PASS GAFA TAX ON DIGITAL GIANTS

- France became the first country to pass GAFA (Google, Apple, Facebook, Amazon) Tax on digital giants in defiance of a probe ordered by the United States (US) President Donald Trump.

USISPF SECOND ANNUAL LEADERSHIP SUMMIT HELD IN WASHINGTON

- The US India Strategic and Partnership Forum 2nd annual leadership summit held in Washington. "US India Bilateral Trade Report" was released on the occasion.

SHARJAH ISSUES 1ST PERMANENT RESIDENCY VISA TO LALU SAMUEL

- Sharjah's first Golden Card visa was issued to an Indian expat businessman Lalu Samuel. The move is a part of the permanent residency system tailored for investors.
- The Golden Card is a 10-year long-term visa eligible for investors and entrepreneurs to engage them in the renaissance and development of the UAE.
- Lalu Samuel is a Chairman and Managing Director of Kingston Holdings and Chairman of Sharjah Industry Business Group.

FIRST GLOBAL CONFERENCE FOR MEDIA FREEDOM HELD IN LONDON

- The First Global Conference for Media Freedom 2019, hosted by the United Kingdom (UK) and Canada, was in London, UK. It was co-hosted by Chrystia Freeland, Canadian Minister of Foreign Affairs, and Jeremy Hunt, the UK Foreign Secretary.
- The conference was structured around 4 themes: protection and prosecution, including impunity, national frameworks and legislation, building trust in media and countering disinformation and media sustainability.

JUNE 2019

GLOBAL PEACE INDEX 2019: INDIA RANKS 141ST, ICELAND TOPS

- India's rank has slipped five places to 141 among 163 countries on the Global Peace Index 2019, while Iceland remains the most peaceful country and Afghanistan the least peaceful nation, as per the report by Australian think tank Institute for Economics & Peace.
- In South Asia, Bhutan topped the index with 15th rank, followed by Sri Lanka 72, Nepal 76 and Bangladesh 101. The neighboring country Pakistan has been ranked 153rd on the index.

INDIA'S FIRST IRON ORE MINE DISCOVERED IN BANGLADESH

- Iron ore mine discovered at Isabpur village in Dinajpur.
- This announcement was made by the Geological Survey of Bangladesh.After the effect of extensive drilling over two months in the area. A 400-foot thick iron layer was found in Bangladesh after the result of the Geological Survey.
- Around 1,750 feet beneath the surface stretched over an area of 6-10 square kilometer.The percentage of iron in the mine around 65.
- It indicates the high quality of the ore. The other countries like Canada, China, Brazil, Sweden, and Australia have the percentage of iron ore is below the level of 50.
- Other minerals such as gold, copper, nickel, and chromium also found at various levels of the mining.The discovery of the iron mine opened up economic prospects for the country.The iron concentration in the magnetite ore is 65 percent.

INDIA WILL OVERTAKE CHINA AS WORLD'S MOST POPULOUS COUNTRY

- According to the 26th edition of the United Nations population estimates and projection report, "World Population Prospects 2019" published by the UN's Department of Economic and Social Affairs states that India is going to surpass China as the world's most populous country by 2027.
- According to the World Population Review 2019, India currently ranks second in the index out of 230 countries with over 17 per cent of the world population.
- India likely to add nearly 273 million people between 2019 and 2050.
- The report also stated that among the Southeast Asian counties, Bangladesh, Nepal and Myanmar have witnessed a large net outflow of migrants between 2010 and 2020.
- Nigeria with 733 million, the United States with 434 million, and Pakistan with 403 million are the three countries will expected to get place after India and China.

RUSSIA EXTENDS BAN ON EU FOOD IMPORTS TILL DECEMBER 31, 2020

- In 2014, Russia had imposed an official ban on a wide range of imports from the EU and other countries in retaliation for international sanctions over Moscow's role in the Ukraine crisis.
- This has affected Russian economy by pushing up food prices.

INDIA DESIGNATED AS GUEST AT GUADALAJARA INTERNATIONAL BOOK FAIR

- India designated as the Guest of Honour at the 33rd Feria Internacional del Libro de Guadalajara (Guadalajara International Book Fair) in Mexico, the National Book Trust The book fair organized from November 30 - December 8, India pavilion at the fair will showcase over 35 Indian authors and artists, along with 15 publishing houses.
- India displays a wide array of its rich and composite literary and cultural heritage through literary and academic activities comprising conferences. Ancient and rare manuscripts including "Mahabharata" and "Ramayana" will be put on exhibition, along with photo books, handicrafts, and paintings.
- The "Festival of India" will showcase folk, classical and contemporary cultural programmes.

JAPAN GIFTS MANIPUR A PEACE MUSEUM BUILT ON WORLD WAR-II MEMORIES

- Japan gifted Manipur, one of India's north eastern state a Museum of Peace built on the memories of Battle of Imphal, one of the fiercest battles of 2nd World War (WWII). The inauguration of Imphal Peace Museum marked 75th anniversary of Battle of Imphal
- The Imphal Peace Museum was inaugurated at Red Hill which lies about 20 km southwest of Imphal (Manipur capital).
- The museum is funded by Nippon Foundation, a private, non-profit grant-making organization based in Japan.

SAUDI ARABIA LIFTS EXPORT BAN ON FRUITS AND VEGETABLE FROM KERALA

- Kerala's fruits and vegetable exporters have heaved a sigh of relief following the lifting of the export ban by Saudi Arabia after the Nipah virus attack last year. With the lifting of the embargo, he said Kozhikode airport was alone handling 20 tonnes of fruits and vegetables per day valued at $50,000 to various destinations in Saudi.
- Kerala ships around 150 tonnes of fruits and vegetables on a daily basis to various gulf countries and of this, the consignment to Saudi alone was 30-40 tonnes.

COUNCIL OF EUROPE RESTORES RUSSIA'S VOTING RIGHTS

- The Parliamentary Assembly of the Council of Europe has voted in favor of restoring Russia's voting rights, five years after they were revoked over its illegal annexation of the Crimean Peninsula.
- In a statement, the Council of Europe said the assembly affirmed its members' rights "to vote, to speak and to be represented in the assembly and its bodies."
- The assembly voted 118 in favor and 62 against, with 10 abstentions.

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PM MODI TO ATTEND G-20 SUMMIT IN JAPAN FROM JUNE 27-29, SAYS MEA

- Prime Minister Narendra Modi will attend the G-20 summit in Osaka in Japan from June 27 to 29, the Ministry of External Affairs (MEA) said.
- MEA spokesperson Raveesh Kumar announced that former Union minister Suresh Prabhu would be India's Sherpa at the meet.
- "This would be the sixth time that Prime Minister Modi would be participating in the summit. He would hold bilateral (discussions) and participate in plurilateral meetings which would be announced closer to the date," Mr. Kumar said.

US-IRAN CRISIS: TRUMP LASHES OUT AT 'IGNORANT AND INSULTING' STATEMENT

- US President Trump struck at Iran by issuing "hard-hitting" financial sanctions against Supreme Leader Ayatollah Ali Khamenei and his associates. Iran's ambassador to the United Nations said actions by President Trump to impose new sanctions was "yet another indication of continued US hostility" against the country and its leaders.
- The tweets came after Iran's President Hassan Rouhani said the move proved the White House was "mentally retarded".
- The sanctions target a number of individuals, notably Iran's Supreme Leader, Ayatollah Ali Khamenei, who Mr Trump said was "ultimately responsible for the hostile conduct of the regime".

CYRIL RAMAPHOSA TAKES OATH AS SOUTH AFRICA'S PRESIDENT

- Cyril Ramaphosa was sworn in for a five-year term as South Africa's President with a delicate fight against government corruption ahead of him.
- He was elected earlier this month with a majority of 57.50%, the smallest since the party came to power 25 years ago.
- Mr. Ramaphosa initially took over from Jacob Zuma in 2018 after Mr. Zuma was accused of corruption. Mr. Ramaphosa is the country's fifth democratically elected president since apartheid ended in 1994.

FACEBOOK PLANS TO LAUNCH 'GLOBALCOIN' CRYPTOCURRENCY IN 2020

- Facebook is planning to launch its own cryptocurrency in early 2020, allowing users to make digital payments in dozen countries.
- The currency, dubbed GlobalCoin, would enable Facebook's 2.4 billion monthly users to change dollars and other international currencies into its digital coins.
- The coins could then be used to buy things on the internet and in shops and other outlets, or to transfer money without needing a bank account.

MAY 2019

VISA APPOINTS SUJATHA V KUMAR AS HEAD 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.

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.

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.

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

- 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 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.

ISRAEL'S 21ST PARLIAMENT SWORN-IN, INAUGURATING NETANYAHU'S 5TH TERM

- 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.

TIGER WOODS RECEIVES HIGHEST CIVILIAN HONOUR IN THE US

- 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.

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One Liner Questions

NATIONAL

- Rajput class destroyer was decommissioned at a solemn grand ceremony at Naval Dockyard at Visakhapatnam. ***INS Ranjit***
- According to the latest report from the Stockholm International Peace Research Institute (SIPRI), Who was the world's fourth biggest military spender in the year 2018. ***India***
- Vice President M Venkaiah Naidu released a postage stamp to commemorate the 750th birth anniversary of. ***Sri Vedanta Desikan.***
- Who has become the first operator to start optical fiber-based high-speed broadband service in Pulwama with the launch of 'Bharat Fibre'. ***Bharat Sanchar Nigam Limited (BSNL)***
- The last captive white tiger at the Sanjay Gandhi National Park in Mumbai died at the age of 18 year. ***Bajirao***
- Who signed agreement with Vodafone Idea Limited to deliver an enhanced customer experience to millions of connected consumers and businesses in India. ***IBM***
- Pakistan's all-rounder & former captain Shahid Afridi released his controversial autobiography, titled. Drug firm Merck Ltd has been renamed as. ***Procter & Gamble***
- Engineers from the Indian Institute of Technology Bombay (IIT Bombay) have developed a microprocessor called. ***AJIT***
- Vice President Venkaiah Naidu embarked on a four-day official visit to. ***Vietnam***
- Who will be the principal sponsor of the Afghanistan cricket team for the 2019 World Cup. ***Amul***
- India and China signed a protocol for the export of Indian. ***chilli meal***
- The first Apache Helicopter AH-64E (I) formally handed over to Indian Air Force (IAF) at Boeing production facility in. ***Mesa, Arizona (USA).***
- Who has signed a contract agreement with Nepal's Department of Railways to supply two 1600 HP DEMU train sets. ***Konkan Railways Corporation Ltd***
- Who has developed the world's first complete parent-wise genome assembly called "NDDB_ABRO_Murrah" of riverine buffaloes ***National Dairy Development Board (NDDB).***
- Who has conducted a successful flight test of ABHYAS - High-speed Expendable Aerial Target (HEAT) from Interim Test Range in Odisha. ***Defence Research and Development Organisation (DRDO).***
- The Young Scientist Programme was inaugurated by Indian Space Research Organisation (ISRO) Chairman Dr K Sivan, through video mode in Bengaluru. ***Yuvika 2019.***
- India has extended 1 billion- dollar Line of Credit to set up its first-ever grass-root refinery at Sainshand in Dornogobi Province ***Mongolia***
- The world's first exclusive women's cricket magazine was released with Indian team vice-captain Smriti Mandhana featuring as the cover story. ***Criczone***
- State assembly has passed state's Shops and Establishments (Regulation of Employment and Conditions of Service) Act, 2019'. ***Gujarat***
- State's Police for the first time has introduced women commandos in the District Reserve Guard in its frontline anti-Naxal force. ***Chhattisgarh police***
- The Central Board of Indirect Taxes and Customs (CBIC) organised a meeting of the Regional Heads of Customs Administration of Asia Pacific Region of the World Customs Organisation (WCO) in. ***Kochi***
- Supreme Court has refused to regularise the services of nearly four lakh contractual teachers of. ***Bihar***
- US Chief of Naval Operations Admiral held discussions with Admiral Sunil Lanba, India's Chief of the Naval Staff. ***John Michael Richardson***

- The most spectacular festival of Kerala has begun at Thekkinkadu Maidan. ***Thrissur Pooram.***
- The Indian Navy's first full-fledged Services Selection Board (SSB) has been inaugurated by Navy Chief Admiral Sunil Lanba at.

  Diamond Harbour near Kolkata
- The 11th Joint Consular Committee meeting between India and Iran took place in. ***New Delhi***
- Andhra Pradesh MedTech Zone (AMTZ) has organized a one-day workshop on Organ Bio Printing at the Kalam Convention Center, AMTZ Campus in ***Visakhapatnam***
- On 16th May 1975, Who became a part of Indian state after the 36th Constitutional Amendment ***Sikkim***
- A 41-year-old orangutan at Nandankanan Zoological Park died following a prolonged illness. "Binny", the country's lone orangutan passed away. To which state do it belongs. ***Odisha***
- Narendra Modi took oath as the PM for a second consecutive term. How many other members of the Council of Ministers, including Rajnath Singh, Amit Shah, Nitin Gadkari, and Sadananda Gowda, also took the oath. ***57***
- Prime Minister Narendra Modi has approved changes to the Prime Minister's Scholarship Scheme for wards of deceased defense personnel under the National Defence Fund. The quota of new scholarships for children of state police officials will be declared in a which year. ***500***
- Which company has toppled Indian Oil Corporation (IOC) to regain the crown of being the country's most profitable public sector company. ***ONGC***
- In an effort to raise awareness about science and environment through films, the 10th National Science Film Festival of India (NSFFI) will be organised in which state. ***Tripura***
- Which state cabinet has passed a resolution to increase reservation quota for Oter Backward Classes (OBC) from existing 14 percent to 27 percent recently. ***Madhya Pradesh***
- What is India's rank out of 129 countries in a new index that measures global gender equality looking at aspects such as poverty, health, education, literacy, political representation and equality at the workplace. ***95th***
- According to a report released by brand analytics firm TRA Research, How has emerged as the most trusted brand in India in 2019. ***Dell***
- An report "Benchmarking India's Payment Systems", recently is released by whom. ***RBI***
- Cabinet of which state approved changes in state job recruitment rules, recntly. ***Haryana***
- The second edition of World Food India to be held in which city. ***New Delhi***
- How is considered as the country's most attractive employer brand. ***Amazon India***
- At which place PM Narendra MOdi will perform Yoga on International Yoga Day 2019. ***Ranchi***
- Who is the Most expensive bowler in World Cup history ***Rashid Khan***
- Where is the first iron ore mine of Bangladesh has been recently discovered. ***Dinajpur***
- Which state topped in the the USGBC list of Top 10 States for LEED in India. ***Maharashtra***
- Which State government has decided to launch a project "Chullah" for smokeless kitchens. ***Maharashtra***
- NHA and ICICI Foundation signed a MoU to train 15,000 personnel under which scheme. ***Ayushman Bharat Scheme***
- Who is India's Sherpa at the 14th G20 Summit in Osaka. ***Suresh Prabhu***
- Jal Shakti Minister Gajendra Singh Shekhawat has launched 'Jal Shakti Abhiyan' across the country to accelerate. ***Water harvesting and conservation measures***
- A Book titled 'A Prime Minister to Remember: Memories of a Military Chief' has been written by. ***Admiral Sushil Kumar.***
- The University Grants Commission (UGC) has approved a 'Scheme for Trans-disciplinary Research for India's Developing Economy' (STRIDE) to boost. ***research culture in India***
- Union Minister Smriti Irani has launched a book at the India International Centre in New Delhi. ***Whispers of Time***
- The Union Government has decided to enhance the import limit on Tur Dal for the year 2019 - 20 from two lakh metric tonnes to. ***4 lakh metric tonnes***
- Indian Railways has set a target to install CCTV cameras in more than 7,000 coaches of mainline passenger trains by. ***March 2021***

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- The Union Cabinet Committee on Economic Affairs has approved the increase in the Minimum Support Prices (MSP) for 2019-20 Season. ***Kharif crops***
- Reliance Jio has launched a new digital literacy programme. ***Digital Udaan***
- Unique Identification Authority of India (UIDAI) has set up its first exclusive 'Aadhaar Seva Kendra' (ASK) in. ***New Delhi & Vijayawada***
- India's first Design Development Center 'Fashionova' has been launched in. ***Surat, Gujarat.***
- India will host the 3rd edition of the International Sunflower Seed and Oil Conference (ISSOC) 2019 in. ***Mumbai***
- The first ever India International Cooperatives Trade Fair (IICTF) to be held in. ***New Delhi***
- India's first highway corridors for e-vehicles expected by. ***March 2020***
- Rajasthan Chief Minister 'Ashok Gehlot' has inaugurated 5th and 6th Unit of Chabra Super Critical Thermal Power Station in. ***Baran district***
- As per recommendation of state's forest department, the state Government has declared Tamil Yeoman (Cirrochroa thais) as the state butterfly. ***Tamil Nadu***
- The state Government has announced an annual financial assistance of Rs 5 lakhs to "loktantra senanis" or their spouse for treatment at private or government hospitals. ***Haryana***
- Ministry of Railways has released its new All India Railway Timetable known as. ***Trains At A Glance***
- The Parliament has given its nod to the resolution seeking an extension of President rule for a further period of six months in. ***Jammu and Kashmir***
- The Union Government has constituted a high-powered committee of chief ministers of several states for transforming Indian agriculture and raising. ***Farmers' income***
- The Chattisgarh Government has decided to increase the retirement age of industrial labourers working in private sectors to 60 years from the current. ***58 years.***
- The annual Jagannath Rath Yatra has begun at Puri in. ***Odisha***
- The state Government has decided to set up Ganga Committees in all 25 districts situated on the banks of river Ganga. ***Uttar Pradesh***
- The Uttar Pradesh government has launched a toll-free Chief Minister helpline. ***1076***
- According to Railway Minister Piyush Goyal, the Union government is eyeing investment of 50 lakh crore in railways by the year. ***2030***
- The city in Rajasthan made its entry into the 39th UNESCO World Heritage Site list. ***The Walled City of Jaipur.***
- Who partners with National Skill Development Corporation to organize 'World Skills India's International Cloud Computing Challenge 2019'. ***NASSCOM***
- Border Security Force (BSF) has launched massive exercise code to fortify the 'anti-infiltration grid' along the Pakistan border in Punjab and Jammu. ***Sudarshan***
- The Union Government has decided to extend the ESI Act to the entire country by. ***2022***
- Two new heavy-lift Chinook helicopters for IAF arrive in. ***Gujarat***
- Vice President M. Venkaiah Naidu has released a book titled ***Land Registration, Global Practices and Lessons for India.***
- Who has launched an All India Drive "Operation Thirst" to crack down selling of unauthorized Packaged Drinking Water. ***RPF (Railway Protection Force)***
- The Union Minister for Chemical and Fertilizers Shri D. Sadananda Gowda has launched the Phase-2 of the. ***Direct Benefit Transfer of Fertilizer Subsidy (DBT 2.0).***
- Union Minister Narendra Singh Tomar launched Coffee Table Book to Commemorate 50 years of Partnership with ***UNWFP***
- Army Chief has released a 'Kargil Tribute Song' to honour, salute and pay homage to the 'Kargil martyrs' and war veterans. ***General Bipin Rawat***
- Vice President Shri M. Venkaiah Naidu has released a book titled. ***Vivekadeepini***
- Who has signed an MoU with the central government-promoted National Investment and Infrastructure Fund (NIIF) to secure funding for large-sized projects, including highways. ***National Highways Authority of India (NHAI).***
- Parliament (The Lok Sabha & Rajya Sabha) has adopted a statutory resolution for levying 200% duty on all goods originating in or exported from. ***Pakistan***

- According to MPI 2019 released by the United Nations Development Programme (UNDP) & the Oxford Poverty and Human Development Initiative, India lifted how many people out of poverty between 2006 and 2016. ***271 million***
- The Union Government issued a fresh bid document for strategic disinvestment in. ***Pawan Hans***
- Who has rolled out an initiative in the form of a Unique Document Identification Number (UDIN) in to pursue a heightened sense of self-governance and strengthen the practising side of company secretaries. ***The Institute of Company Secretaries of India (ICSI).***
- The book named "War over Words: Censorship in India, 1930-1960" has been authored by. ***Devika Sethi***
- The Union Government will set up a secretary-level task force to figure out how to create a USD 110-billion mobile phone export business from. ***India***
- Asia's first Six Sigma Institute of Mountain Medicines and High-Altitude Rescue will be established at. ***Rudraprayag, Uttarakhand***
- The 5th India-EU High-Level Dialogue on Migration and Mobility was held in. ***New Delhi***
- India and US trade negotiators will hold talks to discuss bilateral and economic issues ***New Delhi***
- India - ASEAN Troika Trade Ministers' meeting was held in. ***New Delhi***
- According to Minister of State for Social Justice and Empowerment Rattan Lal Kataria, how many senior citizens in the country. ***Over 10.38 crore***
- The state Govt. will develop over three hundred tourist spots. ***Assam***
- The annual Bonalu festival kicked off in the city at the historic Golconda Fort of. ***Hyderabad***
- The Union government is going to set-up three Sports Centre of Excellence (for Martial Arts, Weightlifting and Boxing) in. ***Itanagar (Arunachal Pradesh)***
- The Madhya Pradesh State Cooperative Seed Federation will produce. ***Seeds***
- Delhi Police reunited 333 children with their families this year under . ***Operation Milap***
- The Delhi government has announced that the Rajghat thermal power plant will be officially shut and turned into. ***Solar park***
- Who has been selected for the prestigious two-month internship at the International Court of Justice (ICJ) based at The Hague. ***Isha Kanth***

INTERNATIONAL

- Which nation has extended ban on selling arms to Myanmar ***European Union (EU)***
- Who has emerged as the third largest foreign direct investor in India during 2017-18, with investments pegged at about USD 2.67 billion across sectors. ***The Netherlands.***
- Who has become the first national government to declare an environmental and climate emergency. ***UK***
- A Japanese aerospace startup funded by a former internet maverick successfully launched a small unmanned rocket into space. ***'MOMO-3'***
- According to ISRO (Indian Space Research Organization), India's second lunar mission Chandrayaan-2 will be launched on between which dates. ***9 and 16 July 2019***
- Common Service Centre's (CSC) e-Governance Services India Limited has tied up with Indian Institute of Technology (IIT)-Kanpur to upscale ***Unnat Bharat Abhiyan***
- Microsoft has launched a software named to help countries ensure secure and verifiable voting. ***Election Guard***
- The country has passed laws to combat fake news to order the removal of content despite fierce criticism from tech giants, the media and rights groups. ***Singapore***
- The Australian flight carrier has operated the world's first zero-waste commercial flight from Sydney to Adelaide. ***Qantas***
- The World Trade Organization (WTO) ministerial meeting of developing countries held in. ***New Delhi***
- The U.S. Food and Drug Administration (FDA) has announced to approve the first vaccine for dengue. ***Dengvaxia***
- Developing countries have stressed on working collectively to strengthen the World Trade Organization (WTO) to promote development and inclusivity for the benefits of all members ***Seventeen***
- India has been unanimously chosen as co-chair of the Consultative Group (CG) of Global Facility for Disaster Reduction and Recovery (GFDRR) for the fiscal year ***2020***
- The Union Government has extended the ban on the Liberation Tigers of Tamil Eelam (LTTE) for another ***five years***

- The three-day 'Taiwan Expo 2019' held in ***New Delhi***
- US President Donald Trump has declared a national emergency to protect American computer networks from ***Foreign adversaries***
- The Chinese Ministry of Education organized the 'Conference on Asian Civilizations Dialogue (CDAC)' in collaboration with ***UNESCO***
- Who has broadened its block of online encyclopedia Wikipedia to include all language editions ***China***
- Who has become the first country in Asia to legalize same-sex marriage ***Tiwan***
- Israel proposes India to be the focus country in Jerusalem Film Festival, 2020 at ***Cannes Film Festival***
- Which country has announced tariffs on all goods coming from Mexico in a bid to curb illegal immigration recently. ***USA***
- Who has been sworn-in as the President of El Salvador recently. ***Nayib Bukele***
- The US will end preferential trade status for next week, President Donald Trump has confirmed amid a deepening row over protectionism. ***India***
- The World Health Organization has selected which government's Medical & Health Department for its award this year in recognition of its achievements in the field of tobacco control. ***Rajasthan***
- Who has been named the world's first billionaire rapper by Forbes. ***Jay-Z***
- UAE's Federal Authority for Identity and Citizenship (ICA) has issued the which Golden Residence Permit in Abu Dhabi, as part of the Investors Permanent Residence System aimed to attract investors, entrepreneurs and qualified individuals who meet its criteria. ***First***
- Which summit of the Organisation of Islamic Cooperation (OIC) held in Mecca, Saudi Arabia was hosted by Saudi King Salman bin Abdul Aziz Al Saud. ***14th***
- The Sustainable Development Goals Gender Index has been developed by which based Equal Measures 2030, a joint effort of regional and global organizations. ***UK***
- Which country has topped among 163 countries in the recently released Global Peace Index 2019. ***Iceland***
- Who was elected as Prime Minister of Thailand. ***Prayuth Chan-ocha***
- As per Forbes Magazine what is named as the World's 1st Billionaire Rapper. ***Jay-Z***
- Which nation's researchers have developed a new type of cooling vest for sports athletes. ***Japan***
- Who has been appointed as India's representative in the council of International Civil Aviation Organisation (ICAO). ***Shefali Juneja***
- Where was the 3rd Asian Leadership Summit held . ***Thimphu, Bhutan***
- Ashleigh Barty becomes world No.1 women tennis player after winning the Birmingham Classic. She belongs to which country. ***Australia***
- The US space agency has announced to launch a spacecraft in 2026 to explore the richly organic world of Titan. ***NASA***
- India has signed a deal with Russia for acquiring the anti-tank missiles. ***Strum Ataka***
- Representatives of 50 law enforcement agencies of the International Security Alliance are taking part in the first joint security exercise in Abu Dhabi. ***ISALEX19***
- The United States has designated the Balochistan Liberation Army (BLA), which is fighting Pakistani rule in. ***Balochistan province***
- India has pledged to contribute USD 5 Million in 2019 to the. ***UN Palestine refugee agency***
- Indian Rupee will now be an accepted currency at all the retail outlets of the. ***Dubai airport***
- International Monetary Fund (IMF) approves USD 6 billion loans to Cash-Strapped. ***Pakistan***
- Who has approved a small, pioneering tax on internet giants like Google, Amazon and Facebook. ***France***
- Italy's north-eastern Conegliano and Valdobbiadene hills (home to the world-famous sparkling wine prosecco) have been added to the ***UNESCO World Heritage list.***
- According to the latest Henley Passport Index 2019, who have ranked on top ***Japan and Singapore***
- Who has become the fifth country in the World Health Organisation (WHO) Southeast Asia region to eliminate measles. ***Sri Lanka***

- The second India-Russia Strategic Economic Dialogue has been started in. ***New Delhi***
- The annual festival at historic Kataragama temple attracts devotees from all faiths in ***Sri Lanka***
- South Korean tech giant announced its partnership with Paisabazaar.com for financial products in India. ***Samsung***
- The fifth edition of International Army Scout Masters Competition is being held at. ***Jaisalmer Military Station***
- Who will host the 14th Conference of the Parties (COP) ***India***
- Indian delegation attends Global Conference on Media Freedom in. ***London***
- World's Largest Movable Metal Dome Unveiled in. ***Ukraine***
- Who will impose a tax of up to €18 on plane tickets for all flights from airports in France from 2020 to fund less-polluting transportation projects. ***French***
- Who has breached a uranium enrichment cap set by a troubled 2015 nuclear deal and warned Europe against taking retaliatory measures ***Iran***
- The Russian space agency 'Roscosmos' has successfully launched into space an all-sky-survey satellite, Spektrum-Rontgen-Gamma. ***Spektr-RG***
- Google India's 'Internet Saathi' programme aimed to empower rural women on how to use the Internet has now added two more states. ***Punjab & Odisha***
- The World Health Organization (WHO) has declared the 'Ebola crisis' in the. ***D Republic of Congo.***

BANKING & FINANCE

- Who has signed an agreement with Goods and Services Tax Network (GSTN) to facilitate the exchange of data to nab tax evaders and reduce black money generation. ***Income tax department***
- India Ratings & Research (A Fitch Group Company) has lowered the country's growth forecast for the current fiscal to. ***7.3%***
- Markets regulator directed National Stock Exchange (NSE) to pay more than Rs 625 crore in the case of misuse of its co-location facility. ***SEBI***
- Who has moved to a new interest rate regime on large savings account deposits as well as short-term loans. ***State Bank of India (SBI).***
- Who has launched 'Udyam', a skilling centre in Bengaluru to empower youths of the country. ***LIC Housing Finance (LIC HFL)***
- The Reserve Bank of India (RBI) has imposed penalties on prepaid payment instrument (PPI) issuers for violation of regulatory norms ***five***
- Chief Economic Advisor has been included in the Advisory Council of the 15th Finance Commission as its member. ***Krishnamurthy Subramanian***
- Who has launched a recurring payment (auto pay) service for merchants that are working on a digital subscription model. ***Paytm***
- Who raised 700 crores rupees from several financial institutions including its parent State Bank of India (SBI) in the second half of FY19. ***SBI Card***
- Who has acquired British toy retailer Hamleys, the energy-to-telecoms conglomerate from Hong Kong-listed C Banner International Holdings. ***Reliance Industries (Mukesh Ambani)***
- India's IT conglomerate has become most valued firm in India in terms of market capitalization (market-cap). ***Tata Consultancy Services***
- Max Life Insurance Co. Ltd will dedicate the 6th day of every calendar month as. ***Protection Day.***
- Who downgraded Yes Bank's long-term issuer rating to 'IND AA-' from 'IND AA+' with a negative outlook citing "quick credit migration in the bank's certain group exposures" ***India Ratings & Research(Ind-Ra).***
- India's first Fintech start-up has announced its foray into merchant services with a new app. ***BharatPe.***
- According to the Ministry of Statistics and Programme Implementation data, Retail inflation rose marginally in April this year. ***2.92%***
- Who has announced the launch of a co-branded multi-currency card with online travel booking portal Goibibo. ***ICICI Bank***
- Who has announced Rs 700-crore venture capital fund for equity investments in agriculture and rural-focused startups. ***NABARD***
- Reserve Bank of India (RBI) has released a vision document for ensuring a safe, secure, convenient, quick and affordable ***e-payment system.***
- The Bombay Stock Exchange (BSE) has launched the app to enable more participation and help mutual fund distributors process transactions faster ***BSE StAR MF.***

- Reserve Bank of India has imposed a monetary penalty of Rs 1 crore on ***Nainital Bank***
- The public sector Indian Bank has registered a loss in the last quarter. ***189.77 crore rupees***
- Indian digital wallet company Paytm has tied up with American card company Citibank to launch a credit card called. ***Paytm First Card***
- HDFC ERGO General Insurance Company has announced to launch the ***Mosquito Disease Protection Policy***
- Merchant service and UPI payments app has roped in Bollywood actor Salman Khan as its brand ambassador. ***BharatPe***
- Who has launched a new initiative called 'HDFC Affordable Real Estate and Technology Program (HeART) to mentor, partner and invest in real estate technology companies. ***HDFC Capital Advisors***
- According to FICCI's survey, country's median GDP is forecast at what percent for Financial Year 2020 and what percent for Financial Year 2021 by FICCI. ***7.10% and 7.20%***
- Centre has approved the Pradhan Mantri Kisan Pension Yojana under which small and marginal farmers will get a minimum fixed pension of how much rupees per month on attaining the age of 60 years. ***Rs 3,000***
- What is the name of Small Finance Bank which has appointed Flipkart founder Sachin Bansal as its independent director recently. ***Ujjivan Small Finance Bank***
- Who has been appointed as the chairman of Reserve Bank of India as stated by Axis Bank. ***Rakesh Makhij***
- Financial Literacy Week 2019 to be observed from June 3-7 on the theme of and how they benefit by being a part of the formal banking system. ***Farmers***
- L&T Financial Services' (LTFS) 'Digital Sakhi', an educational programme aimed at digital financial inclusion of rural women, was launched in two villages of Villupuram district of which State. ***Tamil Nadu***
- RBI's second Bi-Monthly Monetary Policy Rates for 2019-20 was held in which state. ***Mumbai***
- Which Bank has launched centre for MSMEs in Bengaluru. ***Axis Bank***
- Who launched 'Selfie Wala KYC' feature for first-time mutual fund investors, recently. ***FundzBazar***
- Which Committee was set up by RBI to review the entire gamut of security of treasure in transit in 2016. ***Committee on Currency Movement***
- RBI imposes Rs.1 crore penalty for this bank for violating its KYC, AML norms. ***HDFC Bank***
- SEBI sets up panel to review margins on derivatives. It was headed by. ***NSE Clearing Ltd***
- Flipkart's co-founder Binny Bansal sold his equity shares valued at USD 76 million to. ***Walmart***
- World Bank commits what amount of loan for Uttarakhand Public Financial Management Strengthening Project. ***$31.58***
- Karnataka Bank Ltd. MD & CEO M S Mahabaleshwara has launched the web tool to digitalize the NPA recovery process of the bank. ***Vasool So-Ft.***
- Who has set up the Centralized MSME & Retail Group (CenMARG) for credit facilities at its head office in New Delhi. ***Punjab & Sind Bank***
- The Reserve Bank of India (RBI) decided not to impose any charges on Fund transfer through systems. ***RTGS and NEFT***
- According to data released by the government, Goods and Services Tax (GST) collections narrowly missed crossing the Rs. in June 2019 ***1 lakh-crore***
- The Reserve Bank of India has constituted a Working Group of six members to Review Regulatory and Supervisory Framework for Core Investment Companies. ***Tapan Ray***
- The union finance minister has presented the maiden union budget for 2019-20 in Lok Sabh ***Ms Nirmala Sitharaman***
- The Reserve Bank of India has appointed additional director on the board of Jammu and Kashmir Bank ***A K Misra***
- The Director of Institute of Banking Personnel Selection (IBPS) for a period of three years. ***B Harideesh Kumar***
- Airtel Payments Bank to sell term insurance of. ***Bharti AXA Life***
- The union government has inked pact with IBM India for undertaking a pilot study to utilize . ***Artificial Intelligence (AI)***
- The Reserve Bank of India (RBI) board has finalized a three- year roadmap named. ***Utkarsh 2022***
- The Sovereign Gold Bond Scheme 2019-20 Series-II is now open for the issue from 8th July to. ***12th July 2019***

- According to Swiss brokerage firm UBS, India's GDP growth rate for FY20 (2019-20) predicted at. ***6.7%***
- PAN not linked to Aadhaar card will become invalid from. ***1st September 2019***
- RBI's Working Group recommends extension of market hours from. ***9 am to 9 pm.***
- The state Government has set up Non-Resident Keralites Investment company. ***Kerala Govt.***
- Who has signed a memorandum of understanding (MoU) with BRICS of Commerce and Industry for promoting trade and investments between BRICS countries and eastern part of India. **Bharat Chamber of Commerce (BCC).**
- As per the Ministry of Statistics and Programme Implementation data, Retail inflation increased marginally to. ***3.18% in June***
- Who has penalized State Bank of India (SBI) and Union Bank of India for violating certain regulatory guidelines. ***Reserve Bank of India (RBI).***
- The Union government has lowered the interest rate on the General Provident Fund (GPF) by 10 basis points at the rate of . ***7.9%***
- Andhra Bank MD & CE0 J Packirisamy has launched an Artificial Intelligence interactive assistant chatbot named . ***ABHi***
- According to the latest weekly RBI data, India's foreign currency assets, which are a major component of the overall reserves, slipped by USD 1.11 billion to. ***USD 399.697 billion***
- Who will raise long-term funds of Rs 60,000 crore through nonconvertible debentures in the current financial year 2019-20. ***NABARD***
- US-based software firm has announced acquisition of travel portal Yatra Online for USD 337.8 million. ***Ebix.***
- HDFC Bank and Common Services Centres launched a co-branded 'Small Business Money-Back Credit Card' for small traders and. ***village-level entrepreneurs (VLEs).***
- Larsen & Toubro Infotech Ltd acquires AI firm Lymbyc for. ***Rs 38 crore***
- According to the Asian Development Bank (ADB), India's projected GDP growth rate for the current fiscal year from 7.2% to. ***7%***

NEW APPOINTMENT

- Japan's new emperor has formally ascended the Chrysanthemum Throne (replacing his father) Akihito to whom. ***Naruhito***
- Who has sworn-in as Israel's new Prime Minister. ***Benjamin Netanyahu***
- Which Senior IAS officer has been appointed as the Officer on Special Duty (OSD) in the office of Lokpal. ***Dilip Kumar***
- Who will head the Union Environment Ministries committee to implement the National Clean Air Programme (NCAP). ***Secretary, Union Environment Ministry***
- Justice Shripathi Ravindra Bhat was sworn in as 36th Chief Justice of which High Court. ***Rajasthan High Court***
- What is the name of Paytm President who has recently quit the company. ***Bhushan Patil***
- Pakistani economist has been appointed as the governor of the State Bank of Pakistan (SBP) . ***Dr Reza Baqir***
- Who has been appointed as the first independent woman director of Bombay Stock Exchange (BSE). ***M Jayshree Vyas.***
- E-commerce platform 'Myntra' has appointed celebrity couple as its first brand ambassadors. ***Virat Kohli & Anushka Sharma***
- Who has been re-elected to the International Narcotics Control Board (INCB) for another five-year term. ***Jagjit Pavadia***
- Who has won the 2019 Macedonian presidential elections. ***Stevo Pendarovski***
- India and Bangladesh will jointly produce a movie based on the life of. ***Bangabandhu Sheikh Mujibur Rahman***
- The five-member Supreme Court Collegium headed by Chief Justice Ranjan Gogoi has recommended the names of Justices to the center for their elevation as apex court judges. ***Justice B R Gavai and Justice Surya Kant***
- Who was sworn in as the new chief justice of the Chhattisgarh High Court ***Justice P R Ramachandra Menon***
- The Bill & Melinda Gates Foundation has appointed as the Country Director in India. ***M Hari Menon.***
- Indian actress has been named as one of the 17 advocates for the ambitious Sustainable Development Goals (SDGs) by United Nations. ***Dia Mirza***

- Who has been appointed as the next Ambassador of India to the northeast African country Eritrea. ***Shri Subhash Chand***
- ITC Ltd. has appointed Managing Director (MD) and Chairman of the company. ***Sanjiv Puri***
- Mr. Dinesh Pangtey has been appointed as Chief Executive Officer (CEO) of. ***LIC Mutual Fund.***
- The Reserve Bank of India (RBI) has appointed (former Deputy Governor of RBI) as Additional Director on the board of private sector lender YES Bank. ***R Gandhi***
- Who has been appointed as the first head of India's first tri-services Special Operations Division. ***Major General AK Dhingra***
- Who has been appointed Chairperson of the News Broadcasting Standards Authority (NBSA). ***Justice Arjan Kumar Sikri***
- Who has been appointed to the Supreme Court of Fiji as a judge of its non-resident panel. ***Justice Madan B Lokur***
- Who has won the 2019 Australian federal election. ***Scott Morrison***
- Who has been re-elected as Indonesia's president. ***Joko Widodo***
- Pakistan has appointed career diplomat as the High Commissioner to India. ***Mueenul Haq***
- Volodymyr Zelenskiy (41-years) took oath as the country's new President. ***Ukraine***
- Who has been retained as the Vice Chairman of NITI Aayog. ***A.Amitabh Kant***
- Who has been appointed as the next Managing Director (MD) and Chief Executive Officer (CEO) of Ujjivan Small Finance Bank Limited. ***Nitin Chugh***
- Who has not been included in the NITI Aayog as an ex-officio member. ***Piyush Goyal***
- Indian Government has appointed Padmaja as the next High Commissioner of India to which nation. ***Republic of Tuvalu***
- Which country has appointed Faiz Hameed as the new Director General of the Inter-Services Intelligence (ISI). ***Pakistan***
- Who has been appointed as the brand ambassador of Hero MotoCorp Ltd, recently. ***Yerry Mina***
- Who has been sworn-in as the second Chief Justice of Telangana High Court. ***Raghvendra Singh Chauhan***
- Who is the the chair person of SBI (State Bank of India). ***Rajnish Kumar***
- Who has been appointed as the interim Chairman-Managing Director (CMD) of the government-owned BSNL (Bharat Sanchar Nigam Ltd.) for a period of three months. ***Pravin Kumar Purwar***
- Who has been appointed as the chairman and managing director (CMD) of Bharat Heavy Electricals Limited (BHEL). ***Dr. Nalin Shinghal***
- Who was taken over the charge as new Managing Director (MD) and CEO (Chief Executive Officer) of Indian Overseas Bank. ***Karnam Sekar***
- Who has been reappointed as deputy governor of the Reserve Bank of India. ***N.S. Vishwanathan***
- American economist will serve as interim leader of the International Monetary Fund (IMF) ***David Lipton***
- Who has been elected Chairman of Microfinance Institutions Network (MFIN). ***Manoj Kumar Nambiar***
- Rahul Gandhi officially resigned as. ***Congress President***
- IMF Chief nominated as president of European Central Bank. ***Christine Lagarde***
- Who sworn in as the Prime Minister of Greece. ***Kyriakos Mitsotakis***
- Who has been appointed as the Country Manager for India of LinkedIn . ***Ashutosh Gupta***
- Senior IAS officer has been appointed full-time head of aviation regulator Directorate General of Civil Aviation (DGCA) . ***Mr. Arun Kumar***
- The Union government has appointed chairman of Airports Economic Regulatory Authority (AERA) for five years. ***B S Bhullar***
- Who has been appointed as the Director General (DG) of Fire Services, Civil Defence and Home Guard till 31st July 2020. ***M Nageswar Rao***
- Fitness brand has announced Bollywood actor Katrina Kaif as its new brand ambassador in India. ***Reebok***
- Who has been appointed as Secretary, (consular, passport, visa and Overseas Indian Affairs) in the External Affairs Ministry. ***Vikas Swarup***

OBITUARIES

- Recently the former Ethiopian president passed away in Germany. ***Dr Negasso Gidada***
- Noted Kannada theatre personality TV actor passed away in Bengaluru. ***Master Hirannaiah***
- English American actor passed away at his North Texas home. ***Peter Mayhew***
- What was the name of Prominent writer and academician passed away at a hospital. ***Maramraju Satyanarayana Rao***
- Former billiards player, coach and administrator passed away in Mumbai. ***Derek Sippy***
- The first chronicler of Partition passed away in Chandigarh. ***Prof. Kirpal Singh***
- Father of Modern Legal Education has passed away. ***Prof N.R. Madhava Menon***
- Noted novelist and Sahitya Akademi awardee passed away at his residence. ***Thoppil Mohamed Meeran***
- Renowned Economist passed away due to old-age related problems. ***Baidyanath Mishra***
- The Veteran film and TV actor of Bengali Cinema passed away due to cancer and liver problems. ***Mrinal Mukherjee***
- 'Pioneer of method acting' in India passed away in Mumbai. ***Roshan Taneja.***
- ITC's longest-serving corporate chief passed away at a private hospital in Gurugram. ***YC Deveshwar***
- The veteran Bhojpuri vocal artist passed away in Varanasi, Uttar Prades. ***Hiralal Yadav***
- Renowned American actress and model passed away. ***Peggy Lipton***
- Former Prime Minister of Australia passed away. ***Bob Hawke***
- Former Swimming Champion passed away in road accident in Chennai. ***MB Balakrishnan***
- Veteran Telugu actor passed away in Hyderabad. ***Rallapalli Venkata Narasimha Rao***
- Austrians former Formula One driver passed away. ***Niki Lauda***
- American architecture who designed the Louvre's crystal pyramid passed away. ***I M Pei***
- Which Actor-singer who featured in films such as Jwar Bhata, Ganga and 36 Chowringhee Lane while straddling an equally successful playback career, died aged 84. ***Ruma Guha Thakurta***
- What was the name of noted actor, filmmaker and playwright who passed away recently. ***Girish Karnad***
- Name of the Grammy-Winning Musician who passed away recently. ***Malcolm John Rebennack***
- Legendary 'Romeo and Juliet' Director Franco Zeffirelli passed away recently. He belongs to which country. ***Italy***
- Telugu story writer passed away in Kondapur, Hyderabad. ***Abburi Chaya Devi***
- Malayalam director passes away at Thrissur in Kerala. ***Babu Narayanan***
- Professional motorcycle racer passes away during Ducati Streetfighter V4 prototype run at Pikes Peak Hill Climb. ***Carlin Dunne***
- Legendary American automobile executive has passed away. ***Lee Iacocca***
- Veteran industrialist passed away in Mumbai. ***Basant Kumar Birla***
- Brazilian singer, guitarist and songwriter passed away. ***Joao Gilberto***
- Former Goa minister passed away at a hospital in Mumbai after a brief illness ***Wilfred Mesquita***
- Former Indian football team goalkeeper has passed away after a brief illness. ***A. U. Celestine***
- Former Bengal leg-spin great passed away. ***Soumendranath Kundu***
- Former Olympic boxing gold medalist and four-weight World Champion passed away after he was hit by a vehicle in Virginia. ***Pernell Whitaker***
- Bangladesh's former military dictator passed away due to complications from old age in Dhaka. ***Hussain Muhammad Ershad***
- Lok Janshakti Party MP passed away at the Ram Manohar Lohia Hospital in New Delhi ***Ram Chandra Paswan***

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AWARDS

- At the Biswa Bangla Convention Centre he has been honoured with the 27th Lifetime PC Chandra Puraskaar 2019.
  Dr Devi ShettyPrasad
- He was the Former ISRO Chairman and was awarded with France's highest civilian honour.
  A S Kiran Kumar
- This Former Sri Lanka batsman has been appointed as the first non-British president of Marylebone Cricket Club (MCC)
  Kumar Sangakkara
- Thailand's King has been crowned with a golden-tiered headpiece, the highlight of an elaborate three-day coronation ceremony two years after he ascended the throne.
  Maha Vajiralongkorn
- Nepali danced dances continuously for 126 hours to set a Guinness World Records on "Longest Dancing Marathon by an Individual" at a function in Kathmandu.
  Bandana Nepal.
- US President Donald Trump recently presented the Presidential 'Medal of Freedom' to which Golfer
  Tiger Woods
- Who has been honored as Lt. Gen. (retd) Jack Farj Rafael (JFR) Jacob, with a plaque on the Wall of Honour at the Ammunition Hill. ***Israel***
- International event from the world of cinema Cannes Film Festival (72nd edition) has begun in.
  France
- US President Donald Trump has declared a national emergency to protect American computer networks from
  foreign adversaries
- The Chinese Ministry of Education organized the 'Conference on Asian Civilizations Dialogue (CDAC)' in collaboration with ***UNESCO***
- Who has broadened its block of online encyclopedia Wikipedia to include all language editions ***China***
- Who has become the first country in Asia to legalize same-sex marriage ***Tiwan***
- Israel proposes India to be the focus country in Jerusalem Film Festival, 2020 at
  Cannes Film Festival
- IPS officer has been awarded the 2019 McCain Institute Award for Courage and Leadership
  Chhaya Sharma
- Bollywood Actor will be felicitated by the Council of European Chambers of Commerce (CEUCC) in India and European Union delegation as part of the Europe Day celebrations in Mumbai
  Anil Kapoor
- The second edition of the United Nations Ocean Conference will be held in June 2020 at
  Lisbon, Portugal
- United Nations Office for Disaster Risk Reduction (UNDRR) has conferred Sasakawa Award 2019 for Disaster Risk No Reduction to
  Dr Pramod Kumar Mishra
- Which university will confer the distinguished alumni award to Union Ministers Nirmala Sitharaman and Subrahmanyam Jaishankar.
  Jawaharlal Nehru University
- Who conferrs Prime Minister Narendra Modi with 'Nishan Izzuddin' ***Maldives***
- Who won the inaugural George H. W. Bush Award for Statesmanship.
  Jimmy Carter
- 'Save Water Hero Award' in Maharashtra is Won By whom .
  Makarand Tilloo
- Suman Rao won Femina Miss India World 2019 Title. She hails from which Indian state. ***Rajasthan***
- Which country has topped in the FIFA World Rankings. ***Belgium***
- 44th Matri Shree Media Awards was held at which place.
  New Delhi
- ITBP Deputy Inspector General (DIG) has become the first civil servant to scale Mount Denali in North America. ***Aparna Kumar***
- India's chief national badminton coach was bestowed upon an honorary doctorate by IIT Kanpur
  Pullela Gopichand
- Who conferred with posthumously 'Narad Samman-2019'.
  Achyutanand Sahu
  (DD News cameraman)
- Odisha-based Navaratna Company has been selected for President's award for utilization of Corporate Social Responsibility (CSR) fund in social development.
  National Aluminium Company (NALCO)
- As per the BrandZ Report, who has topped in the 100 Most Valuable Global Brand for 2019. ***Amazon***
- The iconic tennis championships 'Wimbledon 2019' (133rd-edition) started in. ***London, UK.***
- Indian pro boxer has become the World Boxing Council (WBC) Asia silver welterweight champion in Pattaya Thailand. ***Vaibhav Yadav***

- India's Veer Chotrani has won a gold medal in Under-19 Squash title at the Asian Junior Championship in. ***Macau, China***
- Who has won the 2019 Austrian Grand Prix for the second year in a row. ***Max Verstappen***
- Odisha Government will host the 21st Commonwealth Table Tennis Championship at the Jawaharlal Indoor Stadium in. ***Cuttack***
- Indian middle-order batsman retired from all forms of cricket. ***Ambati Rayudu***
- Dutch winger has announced his retirement from football after a 10-year spell with German giants Bayern Munich. ***Arjen Robben***
- Indian sprinter has won the women's 200m gold in the Poznan Athletics Grand Prix, Poland. ***Hima Das***
- Pakistan batsman confirmed his retirement from one-day cricket. ***Shoaib Malik.***
- The Sportsperson of the Year in the annual Indian Oil Sports Conclave. ***Sharath Kamal***
- Who won the Copa America 2019 Title. ***Brazil.***
- Who has won the silver medal in the World Youth Cup, in the under-12 age group category. ***Arinjeeta Dey***
- Women's soccer team successfully claimed the 2019 FIFA Women's World Cup. ***United States.***
- Indian movie has been honored with the NETPAC (The Network for the Promotion of Asian Cinema) Award for Best Asian Film in South Korea . ***Gully Boy.***
- Singer has emerged as the highest-paid celebrity with her 2019 estimated earnings to be over USD 185 million. ***Taylor Swift.***
- Director Kaushik Ganguly's Bengali outing was honoured with 'Best Feature Film', 'Best Director', 'Best Actor' and 'Best Original Score' awards at the 9th edition of the SAARC fest in Colombo. ***Nagarkirtan***
- Sports and Youth Affairs Minister conferred Arjuna Awards to. ***Rohan Bopanna & Smriti Mandhana***
- Who honored wIth an honorary doctorate degree from La Trobe University. ***Shah Rukh Khan***
- Who has won the Pacific Asia Travel Association (PATA) Gold Award, 2019. ***"Find the Incredible You" campaign.***
- Indian bodybuilder has clinched Mr. South Asia title. ***Ravinder Kumar Malik***
- Indian batting icon and South African pace legend have been inducted into the International Cricket Council's (ICC) Hall of Fame 2019. ***Sachin Tendulkar & Allan Donald***
- The Supreme Court of India has constituted a three-member high powered committee to urgently frame and implement an emergency response plan for the protection of two Indian bird species namely. ***Great Indian Bustard & Lesser Florican.***
- Who has become the 76th signatory country to join the International Solar Alliance (ISA). ***Palau***

BOOKS & AUTHORS

- What is the name of Omani writer wins Man Booker literature prize. ***Jokha Alharthi***
- What is the name of the author of the book Upon A Burning Throne. ***Ashok K. Banker***
- Cricket World Cup: The Indian Challenge" -a book on the history of the tournament from an Indian perspective by veteran broadcaster and writer who has been formally unveiled by the chief executive of the Englandand Wales Cricket Board, Tom Harrison. ***Ashis Ray***
- The book "My Life, My Mission" is the autobiography of. ***Baba Ramdev***
- Lessons Life Taught Me, Unknowingly is the Auto-Biography of hich Veteran Actor. ***Anupam Kher***

SPORTS

- Indian golfer has 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 Bhullar***
- Manchester City star has been named the 2019 footballer of the year award ***Raheem Sterling***
- Austrian tennis player Dominic Thiem has won the Barcelona Open 2019. ***Dominic Thiem***
- Romania's player has been appointed as the new technical director for the Indian football team. ***Isac Doru***

- Rajasthan Royals leg-spinner had claimed the hat-trick in the Indian Premier League (IPL)- 2019. ***Shreyas Gopal***
- Pink city Jaipur will host the 8th Asian Youth Women Handball Championship from which date. ***21 to 30 August 2019***
- Barcelona legend has announced his retirement from professional football at the end of the current season. ***Xavi Hernandez (39 years)***
- Bajrang Punia has become the first Indian to win the gold medal in the 65 kg freestyle at the Ali Aliev wrestling tournament. ***Kapiisk***
- Who has decided to bid for the 2024 edition (take part-32 teams) of the biennial World Team Championship. ***Table Tennis Federation of India (TTFI)***
- Ace Indian squash players won their respective Asian Individual Squash Championship titles in Kuala Lumpur, Malaysia. Saurav Ghoshal and Joshna Chinappa.
- Who became IPL champions2019 after defeating Chennai Super Kings (CSK) in Hyderabad . ***Mumbai Indians (MI).***
- Who has won the 2019 Madrid Open title at the Park Manzanares in Madrid, Spain ***Novak Djokovic***
- Pakistan's off-spinner has become the highest wicket-taking spinner in women's One-day International (ODI) history. ***Sana Mir***
- Indian racer has won the inaugural round of the FIA Formula 3 Championship, one of the support events to Formula One in Barcelona. ***Jehan Daruvala***
- Who clinched their fourth Premier League title (football) after winning the 2018-19 season. ***Manchester City***
- Indian captain bagged the International Cricketer and Batsman of the Year award during the CEAT Cricket Rating (CCR) International awards 2019. ***Virat Kohli***
- Who has won the Asia-Pacific Diamond Golf Cup 2019 by one shot at the Sobu Country Club ***Yosuke Asaji***
- Who has become the first woman to be appointed to ICC's international panel of match referees ***G.S. Lakshmi(India)***
- British racing driver has won the Spanish Grand Prix for a third consecutive year ***Lewis Hamilton.***
- Croatian World Cupper has been appointed Indian football team head coach for a two-year term ***Igor Stimac***
- Veteran Nepali Sherpa scaled Mount Everest for the 23rd time ***Kami Rita***
- Who has abandoned its bid to stage Asian Cup Football tournament 2023 ***South Korea***
- Who has clinched the Italian Open 2019 men's Tennis title ***Rafael Nadal***
- The India Open International Boxing Tournament (2nd edition) was held in ***Guwahati, Assam***
- The world body governing Badminton (BFA) has launched two new formats of the game ***'Air Badminton' and 'Triples'***
- Germany's double Olympic biathlon champion announced her retirement after struggling with health issues ***Laura Dahlmeier***
- India's wrestler Vinesh Phogat (in 53 Kg category) and Divya Kakran (in 68 kg category) have won Gold Medal at the Grand Prix of. ***Spain***
- India's Badminton player has lost to Li Shi Feng (China) in the men's singles title clash of the Canada Open___ Parupalli Kashyap.
- Norwegian chess grandmaster defeated Maxime Vachier-Lagrave (France) to reach 8/11 and win the Croatia Grand Chess Tour ***Magnus Carlsen***
- Board of Control for Cricket in India (BCCI) has appointed former cricketer as the head of National Cricket Academy (NCA) ***Rahul Dravid***
- Indian captain has won the AIFF Men's footballer of the year 2018-19 award. ***Sunil Chhetri***
- India midfielder was named the AIFF Emerging Men's Player of the Year. ***Abdul Samad***
- Ace Indian Women's footballer has won the Women's footballer of the year award. ***Ashalata Devi***
- Total number of two thousand 437 sporting talents identified for support under. ***Khelo India Scheme***
- India's sprinter has clinched a Gold medal in the 100-metre dash event at the World Universiade at Napoli in Italy. ***Dutee Chand***
- British racing driver has won his sixth British Grand Prix. ***Lewis Hamilton***
- Who has created new Commonwealth record in the clean & jerk category. ***Pardeep Singh***

- India's top wrestler has won gold in the 53kg category at Yasar Dogu International in Istanbul. ***Vinesh Phogat***
- India's Boxer clinched a Technical Knockout over Mike Snider on his debut in the US professional circuit at Newark in the US. ***Vijender Singh***
- Olympic silver medalist clinched the WBC international welterweight title. ***Amir Khan***
- Former India wicketkeeper-batsman has been appointed the interim coach of the senior USA cricket team. ***Kiran More***
- Odisha Governor Ganeshi Lal opened the 21st edition of Commonwealth Table Tennis Championship at the Jawaharlal Indoor Stadium in. ***Cuttack***
- Indian men & women teams have won the Commonwealth Table Tennis Championships in. ***Cuttack***
- India's Asian Games silver medal in mixed relay event to be upgraded to. ***Gold medal***
- India's sprinter has won a gold medal in the 400-meter race at Nove Mesto in the Czech Republic. ***Hima Das***
- Japan's Akane Yamaguchi has won the Indonesia Open BWF Tour Super 1000 tournament held in. ***Jakarta***
- Who has won the 2019 Intercontinental Cup football tournament (2nd Edition) beating Tajikistan by a solitary goal in the final in. ***Ahmedabad, India***
- Who has launched the All India Football Federation's Golden Baby Leagues handbook 2019-20 on the sidelines of the Intercontinental Cup in Ahmadabad. ***Kiren Rijiju (Sports Minister)***
- Former Indian athlete has been nominated for the International Association of Athletics Federations (IAAF) Veteran Pin. ***P T Usha***
- International Shooting Sport Federation (ISSF) has approved India's application to host the. ***ISSF World Cup stages***
- India's Sarabjot Singh has won the 10 metres men's air pistol gold medal in ISSF Junior World Cup in. ***Suhl, Germany***
- Former Pakistan skipper has decided to step down as Pakistan chief selector. ***Inzamam-ul-Haq***
- The International Cricket Council (ICC) has suspended Cricket team with immediate effect over violation of global body's constitution. ***Zimbabwe Cricket***
- Indian shooters claimed the gold medal in 25m rapid fire pistol competition at ISSF Junior World Cup in Suhl, Germany. ***Anish Bhanwala***
- Serbian Tennis Player has won 2019 Wimbledon title. ***Novak Djokovic***

SCIENCE & TECH

- The Union Government has asked state transport departments to ensure that all battery-operated vehicles (both existing and new) have number plates ***Green***
- The Govt of India has signed a MoU with IIT for setting up a Centre of Excellence for Waste to Wealth Technologies, to commemorate the 150th birth anniversary of Mahatma Gandhi. ***IIT Delhi***
- 'NASA' revealed its plan to hit a small moonlet target in a double asteroid system with a spacecraft in. ***2022***
- The Hypersonic Technology Demonstrator Vehicle (HSTDV) is an unmanned scramjet (allowing supersonic combustion) demonstration vehicle that can cruise up to a speed of mach 6 (or six times the speed of sound) and rise up to an altitude of how much km in 20 seconds. ***32 km***
- Social networking giant Facebook has picked up a minority stake in which social-commerce company in its first startup investment in India. ***Meeshi***
- What is the name of metro that has became India's 1st Project to Receive Power From Waste-To-Energy. ***Delhi Metro***
- As per announcement by ISRO chief K Sivan, in which year India is planning to launch its own Space Station. ***2030***
- Which department has partnered with Cisco & Accenture for skilling programme. ***Directorate General of Training***
- At which mountain, Scientists from National Geographic Society and Tribhuvan University have installed two highest weather stations in the world. ***Mount Everest***
- The World Elder Abuse Awareness day is observed on 15 June every year. The theme of 2019 World Elder Abuse Awareness is. ***Lifting Up Voices***
- The Centre is demanding for fingerprinting of messages to trace the origin of all content shared through it. ***WhatsApp***
- Which country will host the COP-14 of UNCCD. ***India***
- India's first fully electric motorbik was unveiled recently. It was named as. ***Revolt RV 400***

- NASA plans to shut down which telescope in January 30, 2020. ***Spitzer Space Telescope***
- How many incubators are set for startups in the information and communications technology space across India. ***51***
- This state cabinet sanctioned Rs 11.68 crore for preparation of a Detailed Project Report (DPR) for construction of a multi-purpose 130-MW Dagmara hydel power project. ***Bihar***
- Indian institutions tops in the QS World University Ranking 2020. ***IIT-Bombay***
- AWaRe" a new tool to reduce the spread of antimicrobial resistance (AMR) was launched by. ***WHO***
- Which state government makes mandatory for trekkers to carry a GPS device. ***Himachal Pradesh***
- Which is the first satellite launched by Sri Lanka from the International Space Station (ISS) along with two other BIRDS 3 satellites from Japan and Nepal. ***Ravana-1***
- NASA's First Astrobee Robot starts flying in the space, recently. It was named as. ***Bumble***
- Indias first solar cruise vessel will debut in which state. ***Kerala***
- Which entity launched India's first drone "Patang", with the NP-NT (No permission - No take-off) protocol under the Digital Sky regulatory framework for drones. ***Skylark Drones***
- The scientists of CSIR institute has developed a Cancer cell detection 'dots' from coal. ***NEIST***
- What is the name of administrator of American space agency 'NASA'. ***Jim Bridenstine***
- DRDO successfully tests armour-piercing Nag missiles at. ***Pokhran range***
- India has successfully tested the vertical steep dive version of the Brahmos supersonic cruise missile that changes the dynamics of conventional. ***warfare***
- Who has been Award in UK for neonatal breathing device. ***Nitesh Kumar Jangir***
- Which country has became the low cost solar energy producer in the world as per International Renewable Energy Agency (IRENA)'s report "Renewable Power Generation Costs in 2018". ***India***

DEFENCE

- The first part of the Indo-French joint naval exercise has begun at Goa coast ____ ***Varuna 19.1***
- Kolkata-based defence shipyard signed an Rs. 6,311-crore contract with the Defence Ministry to build eight anti-submarine warfare shallow watercraft for the Indian Navy. ***Garden Reach Shipbuilders & Engineers.***
- Indian Navy's fourth stealth Scorpene class Submarine Vela of Project 75 has been launched in which State. ***Mumbai, Maharashtra***
- Who has successfully conducted the test of a laser weapons system called the Self-Protect High Energy LasSer Demonstrator (SHiELD) in New Mexico. ***United States Air Force (USAF)***
- Which armed force co-hosts 12th ReCAAP ISC capacity building workshop. ***Indian Coast Guard***
- 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***
- 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***
- India is to celebrate the anniversary of victory in 'Operation VIJAY'. ***20th***
- Indian Navy launches Operation Sankalp is held at which place. ***Gulf of Oman***
- ACC appoints whom as the as Director of Research and Analysis Wing. ***Samant Goel***
- The collaborative initiative launched by Bhagwan Mahaveer Viklang Sahayata Samiti (BMVSS) and South Korea recently held at. ***Jaipur Foot Korea***
- Which countries is not a member country of BIMSTEC. ***Pakistan***
- Who is the new IB(Intelligence Bureau), Indian chief. ***Arvind Kumar***
- The military drill was conducted to showcase joint operations capability of the armed forces. ***Exercise Bull strike a Combat Free Fall and Static Line mode.***
- The Union government has planned to introduce artificial intelligence system in the ***MCA 21 portal***
- The Navies of India and Singapore are participating in the annual maritime bilateral exercise in the South China Sea ***'SIMBEX-19'***

- Who has achieved a significant milestone in enhancing its Anti-Air Warfare Capability with the maiden cooperative engagement firing of the Medium Range Surface to Air Missile (MRSAM). ***Indian Navy***
- Memorandum of Understanding (MoU) was signed between National Mission for Clean Ganga, HCL Foundation and INTACH for taking up a project of Plantation of Rudraksha Trees in ***Uttarakhand***
- Which city hosts the ISALEX19, the International Security Alliance (ISAs) first joint security exercise. ***Abu Dhabi***
- Which Indian government department is taking trails of Tri-NETRA technology. ***Indian Railways***

IMPORTANT DAYS

- The 'International Labour Day' is being celebrated every year on. ***1st May***
- Two states are celebrating 60th foundation day on 1st May 2019. ***Gujarat &Maharashtra***
- The 'World Press Freedom Day' is being observed every year across the world on. ***3rd May***
- The World Laughter Day is being observed worldwide every year on the first of which Month. ***Sunday of May***
- The World Asthma Day is being celebrated every year on the which Tuesday of May. ***first Tuesday of May***
- The 'World Red Cross Day' is observed annually on. ***8th May***
- The birth anniversary of Gurudev Rabindra Nath Tagore is being celebrated all over West Bengal ***158th***
- Fifth United Nations (UN) Global Road Safety Week is being held from. ***6 to 12 May 2019***
- The 'National Technology Day' is observed every year in India on. ***11th May***
- The World Migratory Bird Day (WMBD) is being observed across the world on the. ***11th May (2nd weekend in May)***
- The International Nurses Day (IND) is an international day celebrated around the world on. ***12th May***
- Mother's Day is celebrated on 12th May 2019. ***2nd Sunday of May.***
- The International Day of Families is observed every year on. ***15th May***
- The Government of India (GoI) has declared National Dengue Day to mark the toll from the deadly disease 'Dengue'. ***16th May***
- The World Telecommunication and Information Society Day (WTISD) is observed every year on. ***17th May***
- Anti-Terrorism Day being observed on. ***21st May***
- The World Day for Cultural Diversity for Dialogue and Development is observed on. ***21st May***
- As the World Environment Day is approaching, Ministry of Environment, Forest and Climate Change launched a theme song on air pollution. ***Hawa Aane De***
- World Health Organization (WHO) and global partners celebrate World No Tobacco Day (WNTD) is observed on. ***31st May***
- Oceans Day takes place every year on. ***08th June***
- Telangana Formation Day is celebrated on the formation of Telangana State on which June every year since 2014. ***02nd***
- The Food and Agriculture Organisation of the United Nations (FAO) selected June 1st as World Milk Day, which celebrates the important contributions of the dairy sector to sustainability, economic development, livelihoods, and nutrition. The theme for World Milk Day 2019 i_. ***Drink Milk: Today & Everyday***
- The United Nations General Assembly declared which as International World Bicycle Day. ***03rd June***
- Since its inception in 1974, World Environment Day is celebrated every year on. ***05th June***
- What is the theme of World Environment Day 2019. ***Beat Air Pollution***
- The International Day of Innocent Children Victims of Aggression is a United Nations observance each on. ***04th June***
- What is the theme of World Oceans Day 2019. ***Gender and the Ocean***
- What is the theme of World Blood Donor Day for year 2019. ***Ans.Safe Blood For All***
- What day is celebrated as "World Blood Donor Day" by World Health Organization. ***14th June***
- What is the theme for World Day Against Child Labour 2019 ***Children shouldn't work in fields, but on dreams!***
- Which month is celebrated as LGBTQ Pride month. ***June***
- Sustainable Gastronomy Day is observed on . ***18th June***

GS SPECIAL

INDIAN POLITY

- Who can remove the Vice-President from his office ***Parliament***
- Which tax is imposed and collected by the state government ***Land revnue***
- Which article deals with the grants in aid by the Union government to the states ***Article 275***
- The idea of 'concurrent list' in the Indian constitution is taken from the Constitution ***Australia***
- What is not taken from British Constitution in the Constitution of India ***Fundamental Rights***
- Which articles cannot be null during the National Emergency? ***Article 20,21***
- What is another name of the Council of States? ***Rajya Sabha***

HISTORY& CULTURE OF INDIA

- Under an agreement with which country,did Subhas Chandra Bose organize the Indian soldiers, taken as prisoners by the Axis Powers, into the Azad Hind Fauj ***Japan***
- The famous "Ganga Sagar Mela", an annual fair is held in which state of India? ***West Bengal***
- Ramman is a religious festival and ritual theatre of ____. ***Uttarkhand***
- Berana is a wedding ceremony of ***Sindhis***
- How many asanas are in surya namaskar process ***12***
- With which of the following states of Indian is the Garba dance associated ***Gujarat***

ECONMICS

- If all the banks in an economy are nationalized and converted into a monopoly bank, the total deposits will ***will neither increase nor decrease***
- The association of the rupee with pound sterling as the intervention currency was broken in ***1992***
- If the cash reserve ratio is lowered by the RBI, its impact on credit creation will be to ***increase it***
- The currency convertibility concept in its original form originated in ***Bretton Woods Agreement***
- Debenture holders of a company are its ***Creditors***
- Deficit financing means that the government borrows money from the ***RBI***

GEOGRAPHY

- The higher the wind speed and the longer the fetch or distance of open water across which the wind blows and waves travel, the ____ waves and the ____ energy they process. ***larger, more***
- The temperature increases rapidly after ***Ionosphere***
- The groundwater can become confined between two impermeable layers. This type of enclosed water is called ***Artesian***
- The highest degree of concentration of mineral deposits are found in ***northeastern zone***
- The leading state in producing paper is ***West Bengal***
- The least explosive type of volcano is called ***Basalt plateau***

AGRICULTURE

- Which Indian state produces the largest quantity of pulses? ***Madhya Pradesh***
- Which agency is responsible for procurement, distribution and storage of food grain production in India? ***Food Corporation of India***
- Who regulates the markets in agricultural products in India? ***Agricultural Produce Market Committee Act enacted by States***
- Extensive areas of grape cultivation in France are especially called ***Vineyards***
- To which group does the black cotton soil of India belong? ***Chernozem***
- Golden rice variety has been developed to combat the deficiency of - ***Vitamin A***

ENVIRONMENT

- World Environment Day is celebrated at: ***5th June***
- World Meteorological Day is celebrated at: ***23rd March***
- In which among the following places of the world all species of ' Lemur' are endemic ***Madagascar***
- Largest share in global mangrove areas are found in ***Indonesia***
- The 'thickness' of Stratospheric Ozone layer is measured in ***Donson Units***
- What percentage of land area shouldk remain covered by forest to maintain Ecological balance ***33%***
- What is the full forn of BOD ***Biological Oxygen Demand***

AWARDS

JULY 2019

TOURISM MINISTRY WINS PATA GOLD AWARD 2019

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

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

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

NALCO TO GET PRESIDENT'S AWARD FOR EXCELLENT CSR

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

SANGITA KALANIDHI AWARD: CARNATIC VOCALIST S. SOWMYA WINS.

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

MARK TULLY PRESENTED THE LIFETIME ACHIEVEMENT AWARD

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

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

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

TIFF 2019: MERYL STREEP WINS TRIBUTE ACTOR WARD.

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

USTAD BISMILLAH KHAN YUVA PURASKARS FOR 2018 ANNOUNCED

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

  Music : 8 recepints

  Dance : 8 recepints

  Theatre :7 recepints

  Traditional/Folk/Tribal Music and Puppetry : 8 recepints

IBT
Institute Pvt. Ltd

JUNE 2019

MAHINDRA WINS GOLD AWARD IN SOUTH AFRICA

- The automobile Giant Mahindra Group won the Gold Award in South Africa. It clinches the top spot among 29 vehicle brands for the award.
- Mahindra Group received the Gold award from National Automobile Dealers Association (NADA).
- Satisfaction among its dealers and being fair and responsive in the way allocated vehicles to its dealers gave the Mahindra group at the top honor.
- It has 60 dealers in South Africa.

PRIYANKA CHOPRA AWARDED DANNY KAYE HUMANITARIAN AWARD BY UNICEF

- Indian actress Priyanka Chopra was selected for "Danny Kaye Humanitarian Award" by United Nations International Children's Fund's (UNICEF) American chapter.
- She will be presented with this award at UNICEF American chapter's Snowflake Ball which is to be held in December 2019 in New York.
- She is the National and Global UNICEF Goodwill Ambassador for Child Rights in 2010 and 2016, respectively.
- She was part of United Nation's global "Girl Up" Campaign.In India, she is also associated with several NGOs (Non-governmental organizations) to raise awareness about ways to improve the education, health and safety of girl child in India.

FOUR INDIAN MOVIES SELECTED TO BE SCREENED AT SOUTH KOREA'S FILM FESTIVAL 2019

- Among 288 movies from over 29 countries, four Indian movies to be screened at the Bucheon International Fantastic Film Festival 2019.
- The Bollywood movies which will be screened include Gully Boy, Andhadhun and Manikarnika: The Queen of Jhansi and one Tamil movie which will be screened is Super Deluxe.
- Gully Boy, Andhadhun, Manikarnika & Super Deluxe selected for Bucheon International Fantastic Film Festival

DR GAURAV NIGAM CONFERRED WITH THE 'INNOVATIVE RESEARCH EXCELLENCE AWARD 2019'

- A well-known educationist, pediatrician and author, Dr Gaurav Nigam was conferred with the 'Innovative Research Excellence Award 2019' by Lyonpo Ugyen Dorji, Minister for Labour and Human Resources of Bhutan at the Asian Leadership Summit held at Thimphu, Bhutan.
- He was conferred this award for his excellence in school education on the basis of his excellent performance, splendid achievement and outstanding contribution towards the innovative development and research activities in the field of school education in South Asian Region. He is the author of the book titled 'Devil Inside My Mind'.
- The event was organized by Global Leaders Foundation.

LEWIS HAMILTON WINS MONACO GRAND PRIX

- Lewis Hamilton won the Monaco Grand Prix to extend his championship lead over Mercedes teammate Valtteri Bottas. Hamilton struggled with grip in the latter stages and was under constant pressure from Red Bull's Max Verstappen.
- But Verstappen had earlier picked up a five-second time penalty. So even though he finished just behind Hamilton, Verstappen was fourth overall behind Bottas in third and Ferrari's Sebastian Vettel in second.

MALDIVES TO CONFER ITS HIGHEST AWARD NISHAN IZZUDDIN ON PRIME MINISTER NARENDRA MODI

- Shri Narendra Modi is conferred with Maldives highest award 'Nishan Izzuddin'.
- The main aim of the visit is to further cement ties with the Indian Ocean archipelago.
- Earlier, Prime Minister Modi and President Solih held delegation-level talks as the two countries signed a slew of agreements to strengthen bilateral ties in a number of key areas including defence.
- His last was in November 2018 to attend President Solih's swearing-in, this visit is the first by an Indian prime minister at a bilateral level in eight years.

MAY 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.

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.

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 posthu-mously 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.

THE TRIBUNE'S REPORTER WINS THE 'JOURNALIST OF THE YEAR' REDINK AWARD

- The RedInk Awards for Excellence in Journalism are conferred to encourage good quality reporting and analysis, fair play and high ethical standards in Indian journalism.
- The following are the winners of awards in different categories :Rachna Khaira of The Tribune has bagged the prestigious RedInk Award for 'Journalist of the Year'. She won it for exposing the functioning of the UIDAI and its Aadhaar data cache.
- Two retired senior journalists Dinu Ranadive from the Maharashtra Times, and Sebastian D'Souza, from the Mumbai Mirror, have jointly received the Lifetime Achievement Award for this year.

SUNNY PAWAR WON THE BEST CHILD ACTOR AWARD

- 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

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.

NEW APPOINTMENTS

JULY 2019

KALRAJ MISHRA APPOINTED THE GOVERNOR OF HIMACHAL PRADESH

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

CHANDRAKANT KAVLEKAR SWORN IN AS THE NEW DEPUTY CM OF GOA

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

SHAH RUKH KHAN WILL BE FELICITATED WITH AN HONORARY DOCTORATE

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

JUSTICE AK SIKRI APPOINTED AS THE JUDGE OF SICC

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

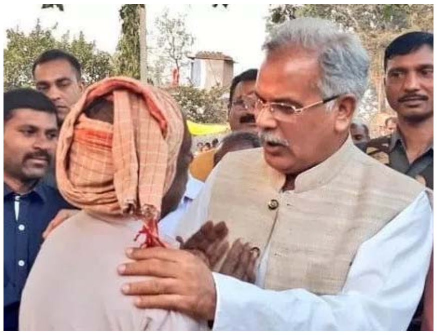
KRISHNA SAKSENA IS THE AUTHOR OF THE BOOK 'WHISPERS OF TIME'

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

SHAILESH TINAIKAR ASSUMES CHARGE AS FORCE COMMANDER OF UN MISSION

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

BHUPESH BAGHEL THE INDIAN CM INAUGURATED 'JAN CHOUPAL' PROGRAM



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

ZAIRA RECENTLY DECIDED TO QUIT BOLLYWOOD

- Zaira Wasim, Dangal fame actress, announced her decision of quitting Bollywood and acting career. Zaira Wasim released a statement on Twitter and Facebook that reads she no longer wants to be a part of the bollywood as it drove her away from her 'imaan' and her relation from religion.
- It's been more than 24 hours since Zaira Wasim announced her decision to quit films.
- She revealed that her profession was threatening her relationship with her religion.

N S VISHWANATHAN GETS EXTENSION BY ONE YEAR AS RBI DEPUTY GOVERNOR

- The government and the RBI started looking for a replacement of Vishwanathan and a few internal candidates were identified.
- The portfolios got reshuffled based on the availability and seniority of deputy governors for the past 15 years. Acharya's resignation complicated the matter because two deputy governors would be leaving the central bank in a month's interval
- Acharya set to leave on July 23. The central bank refused for power sector loans .The Supreme Court turned down the RBI's objections.

APARNA KUMAR BECOMES FIRST IPS OFFICER TO COMPLETE SEVEN SUMMIT CHALLENGE

- After hoisting India's tricolour on Everest, IndianPolice Service (IPS) Officer and DIG Frontier in Indo-Tibetan Border Police (ITBP) Aparna Kumar summitted Mount Denali in Alaska, USA becoming the first civil servant to climb the rare mountain.
- She started her final climb on June 15 and had planned to finish it around July 10. However, owing to the clear weather conditions on the mountain, Kumar managed to finish her climb 10 days before her estimated date.
- The IPS Association congratulated the officer for her "unflinching spirit & unflappable mind" that has made India a proud nation inspiring many people.

PADMA SHRI AWARDEE RAGHU RAM RECEIVES FRCS OF THAILAND

- Popular breast surgeon and Padma Shri awardee P.Raghu Ram has been conferred the Honorary Fellowship of the Royal College of Surgeons (FRCS) of Thailand at the 44th annual congress of the Royal College in Pattaya themed "ASEAN collaboration in value-based surgery".Raghu Ram receives FRCS of Thailand.

K. NATARAJAN HAS SWORN IN AS THE 23RD CHIEF OF ICG

- K. Natarajan took over as the Director-General of the Indian Coast Guard (ICG).
- He is the 23rd chief of India's coastal security force.
- He took over form Rajendra Singh, who was the first Director-General to be appointed from within the force. Prior to taking over as D-G, Mr. Natarajan was the Coast Guard Commander, Western Seaboard.

SARADA KUMAR HOTA HAS TAKEN CHARGE AS THE MANAGING DIRECTOR OF NATIONAL HOUSING BANK

- Government of India, Canara Bank General Manager (GM)Sarada Kumar Hota assumed charge as the National Housing Bank (NHB) Managing Director.
- It lasted for a period of three years.
- He succeeds Sriram Kalyanaraman. He served as the managing director of Can Fin Homes. A subsidiary of Canara Bank. NHB wholly owned by the Government.

NS VISWANATHAN, RECENTLY RE-APPOINTED AS RBI'S DEPUTY DIRECTOR

- The Appointment Commitments of the Cabinet has approved the re-appointment of NS Viswanathan as Deputy Governor of RBI for a period of one year with effect from 4 July.
- Earlier on June 24, RBI Deputy Governor Viral Acharya resigned six months before the scheduled end of his term to return to New York University.

MANOJ KUMAR NAMBIAR ELECTED CHAIRMAN OF MFIN

- Microfinance Institutions Network has elected Manoj Kumar Nambiar as its chairman.
- MFIN comprises 56 NBFC-MFIs and 40 associates including banks, small finance banks and NBFCs.

JUNE 2019

JUSTICE RAGHVENDRA SINGH APPOINTED AS THE SECOND CHIEF JUSTICE

- Raghvendra Singh Chauhan appointed as the second Chief Justice of Telangana High Court in Hyderabad. He succeeded Chief Justice T.B. Radhakrishnan in April, 2019
- He belongs to Rajasthan and took oath before Governor E.S.L. Narasimhan.
- Chief Secretary S.K. Joshi initiated swearing-in ceremony.The Registrar General of Telangana High Court A. Venkateswar Reddy read out the warrant.

QU DONGYU THE FIRST CHINESE TO HEAD THE UNITED NATION'S

- China's agricultural deputy minister, Qu Dongyu (55) elected as the new director general of the United Nation's Food and Agriculture Organization (FAO) at Rome, Italy for a period of 4 years w.e.f. August 2019. He will succeed Brazil's Jose Graziano da Silva.
- He won 108 votes, followed by Catherine Geslain-Laneelle of France (the first woman to run for the post, a former head of the European Food Safety Authority) with 71 votes and Georgia's Davit Kirvalidze(a former agriculture minister) with 12 votes in the first round of voting.
- The election held as the fight to eradicate world hunger is threatened by global warming and wars, as FAO has sounded the alarm over rising food insecurity and high levels of malnutrition.

VINIT GOENKA PENS NEW BOOK "DATA SOVEREIGNTY - THE PURSUIT OF SUPREMACY'

- The book, "Function of Data Sovereignty - The Pursuit of Supremacy. It is written by Vinit Goenka, Author, Secretary.He is a member of the Governing Council-CRIS (Centre for Railway Information Systems) and Ministry of Railways.
- The book focuses on steps and concrete actions required to build highly capable data centers to ensure data security.
- The book tells aspect of data generation and consumption.It encourages policymakers on data localization and creates awareness among the people on the potential of data and implications of data.

NUSRAT JAHAN, MIMI CHAKRABORTY TAKE OATH AS LOK SABHA MEMBERS

- The first-time parliamentarians, TMC MPs Nusrat Jahan Ruhi Jain and Mimi Chakraborty took oath as members of the 17th Lok Sabha on June 25, 2019. Both the actresses were not present on the day that the oath of the office was administered to all the Lok Sabha MPs, due to Nusrat Jahan' s wedding.
- So, as soon as the Lok Sabha convened for the day, the two actresses took oath as first-time MPs in Bangla. Both of them ended their oath by saying "Jai Hind, Vande Mataram and Jai Bangla". The two later touched Lok Speaker Om Birla's feet before taking their seat.

PADMANABHA SWORN IN AS GOVERNOR OF MANIPUR

- Padmanabha Balakrishna Acharya sworn in as Governor of Manipur.
- Nagaland Governor PB Acharya taking oath during the swearing-in ceremony as the Governor of Manipur at Raj Bhavan.
- He will serve as Governor of Manipur as an additional charge during the absence, on leave, of Dr Najma Heptulla, Governor of Manipur.

NIRMALA SITHARAMAN AMONG 100 MOST INFLUENTIAL WOMEN

- Finance Minister Nirmala Sitharaman is among the 100 most influential women driving the UK-India relationship forward alongside one of Britain's senior-most Cabinet ministers Penny Mordaunt.
- The '100 Most Influential in UK-India Relations: Celebrating Women' list was launched by UK Home Secretary Sajid Javid to mark India Day in the Houses of Parliament in London.
- It credited Sitharaman, also the Minister of Corporate Affairs, as one of India's most "powerful women" who plays a "pivotal" role in the bilateral relationship - as India's former defence minister and now finance minister.

'BINNY BANSAL SELLS FLIPKART SHARES WORTH RS 530 CRORE TO WALMART'

- Binny Bansal, the co-founder of India's leading e-tailer Flipkart, sold around 54 lakh of his equity shares valued at $76 million (?531 crore) to world's retail giant Walmart's Luxembourg entity FIT Holdings SARL, business intelligence platform Paper.

MAY 2019

MYNTRA APPOINTS VIRAT, ANUSHKA 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.

RBI HAS PUBLISHED 'PAYMENT AND SETTLEMENT SYSTEMS IN INDIA

- 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.

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.

STOCK EXCHANGE APPOINTS FIRST INDEPENDENT WOMAN DIRECTOR

- 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.

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

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.

SPORTS

JULY 2019

KIRAN MORE APPOINTED AS USA CRICKET TEAM'S INTERIM COACH

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

ARCHER DEEPIKA KUMARI WON SILVER IN TOKYO OLYMPIC TEST EVENT

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

PV SINDHU TO SPEARHEAD INDIAN CAMPAIGN OPEN BADMINTON

- PV Sindhu won the Indian campaign at the Indonesia Open Badminton tournament beginning.The tournament took place at Jakarta.
- Sindhu will play her opening game against Japan's Aya Ohori. Saina Nehwal will not take part in the tournament.Kidambi Srikanth is placed at 8th position.
- B. Sai Praneeth and HS Prannoy are other Indians seen in action in the Singles.Srikanth face Japan's Kenta Nishimoto, Praneeth take on Wong Wing Ki of Hong Kong. Prannoy meet second-seeded Chinese Shi Yuqi.Ashwini Ponnappa, N. Sikki Reddy, Satwiksairaj Rankireddy and Chirag Shetty are among those will figure in the Doubles.

DJOKOVIC BEATS FEDERER TO WIN FIFTH WIMBLEDON TITLE 2019

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

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

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

INDIANS BAGGED 6 GOLD, 3 SILVER AND 1 BRONZE AT KLADNO MEMORIAL ATHLETICS MEET AT KLADNO

- Indian athlete Mohammad Anas won gold in men's 400m and Hima Das won gold in women's 200m event at Kladno Memorial Athletics Meet at Kladno in Czech Republic.
- Indians bagged 6 gold, 3 silver and 1 bronze.

INDIA TO HOST ISSF WORLD CUP FROM MARCH 15 TO 26, 2020 IN NEW DELHI

- On July 15, 2019, International Shooting Sport Federation (ISSF) approved India's application to host the ISSF World Cup stages. ISSF World Cup in rifle/pistol/shotgun events to be held at the Dr. Karni Singh Range, Tughlakabad, New Delhi from March 15 to 26, 2020.

VIRAT KOHLI, JASPRIT BUMRAH MAINTAINS TOP SPOTS IN ICC ODI RANKING

- As per the ODI (One Day International)rankings 2019 released by the ICC(International Cricket Council), right-handed top-order batsman, Virat Kohli and pacer Jasprit Bumrah have retained their top numbered position following the conclusion of the World Cup.Virat Kohli and pacer Jasprit Bumrah.

VIJAYVEER WINS HIS 3RD GOLD AT ISSF JUNIOR SHOOTING WORLD CUP

- Vijayveer Sidhu picked up his third gold medal of the ongoing ISSF Junior World Cup in Suhl, Germany, combining with Rajkanwar Singh Sandhu and Adarsh Singh to clinch the men's 25m pistol.

BOXING LEGEND 'SWEET PEA' PERNELL WHITAKER PASSED AWAY IN VIRGINIA

- On July 14, 2019, Pernell Whitaker, former Olympic boxing gold medallist and four-weight world champion, passed away after he was hit by a vehicle in Virginia, United States. He was 55 years old. The American professional boxer who competed from 1984 to 2001 was nicknamed as 'Sweet Pea'.
- He was named as the fighter of the year by Ring magazine in 1989 and was also regarded as the best pound for pound boxer in the world during the early to mid 1990s.

SACHIN TENDULKAR 6TH INDIAN TO BE INDUCTED INTO ICC HALL OF FAME

- International Cricket Council has inducted India's batting icon Sachin Tendulkar, South African pace legend Allan Donald and two-times World Cup-winning Australian woman cricketer Cathryn Fitzpatrick into the ICC's Hall of Fame.
- Other Indians on the list are Bishan Singh Bedi, Sunil Gavaskar, Kapil Dev, Anil Kumble, Rahul Dravid.
- Sachin Tendulkar has 34,357 runs across formats and is the only batsman to have 100 internationals hundreds under his belt.

WORLD YOUTH CUP: ARINJEETA DEY WINS SILVER

- Arinjeeta Dey, a 10-year-old girl, has won a silver medal in the World Youth Cup held in Umag, Croatia.
- The tournament was organised by World Karate Federation affiliated to the International Olympic Association.

PRITHU GUPTA DELHI 64TH GRANDMASTER

- Prithu Gupta of Delhi, aged 15 years, became India's 64th Grandmaster (GM). He achieved the rating stipulation of 2500 points by beating Germany's Lev Yankelevich in the fifth round of the Portuguese League 2019.
- D Gukesh is the youngest GM of India at 12 years, 7 months and 17 days.

GOLD MEDALS FOR INDIA IN KUTNO ATHLETICS MEET

- Indian athletes have won 4 gold medals in the Kutno Athletics Meet held in Poland.
- Following is the list of winners in the different categories:
- Hima Das won the gold while V.K. Vismaya bagged the silver in the women's 200m race.
- Muhammed Anas won the gold , M P Jabir won the gold while Jithin Paul bagged the bronze medal in the men's 400m hurdles.P Saritaben (gold), Sonia Baishya (silver) and R Vithya (bronze) won the women's 400 m race.

RBI BOARD FINALISES 'UTKARSH 2022'

- The Reserve Bank of India (RBI) board, which met in New Delhi, finalised a three- year roadmap to improve regulation and supervision, among other functions of the central bank.
- "It is a three-year road map for medium term objective to be achieved for improving regulation, supervision of the central bank," said a source.

JUNE 2019

ICC LAUNCHES CRIIIO CAMPAIGN ON EVE OF WORLD CUP

- The ICC has launched the criiio campaign on the eve of the men's World Cup, bringing together 460 million people playing cricket globally to celebrate the magnificent diversity of cricket.
- The ICC asked the fans to join the social cricket tribe by sharing pictures and videos of where and how they play cricket across the world using the newly launched #criiio and visiting criiio.com.
- This builds on the success of the recent user-generated social media initiative #WorldWideWickets and is the first of a series of programs that will be launched by the ICC over the next 12 months.

THE INTERNATIONAL OLYMPIC COMMITTEE HAS FORMALLY OPENED NEW HEADQUARTERS

- The International Olympic Committee has formally opened its 145 million Swiss francs ($145 million) new headquarters exactly 125 years after the Olympic Games was revived.
- The International Olympic Committee was founded by Pierre de Coubertin, who was a great visionary and brought together entire world together in one peaceful competition.The Olympic Games are a symbol of hope and peace for all humankind, to signify this rooftop of headquarters takes the shape of a dove which is another universal symbol of peace.
- The new headquarters costs 145 million US Dollars.

ICC ASK DHONI TO REMOVE ARMY INSIGNIA FROM KEEPING GLOVES

- India's opening game in the ongoing World Cup saw former skipper M.S. Dhoni once again profess his love for the security forces after he was spotted with regimental dagger insignia of the Indian Para Special Forces on his wicket-keeping gloves. But the International Cricket Council (ICC) has asked the Board of Control for Cricket in India (BCCI) to get the symbol removed from Dhoni's gloves.
- Speaking to IANS, Claire Furlong, ICC General Manager, Strategic Communications, said that the BCCI has been asked to get the symbol removed from Dhoni's gloves. "We have requested the BCCI to get it removed," she said.
- The "Balidaan Badge" or the Army insignia was spotted on Dhoni's gloves as television replays showed him stumping Phehlukwayo in the 40th over of the innings bowled by Yuzvendra Chahal.

IOC LIFTS SANCTIONS AGAINST INDIA TO HOST INTERNATIONAL SPORTING EVENTS

- On June 20, 2019, A non-governmental sports organization based in Lausanne, Switzerland, IOC (International Olympic Committee) lifted its sanctions imposed on Indian Olympic Association (IOA) hosting international sports events.
- The decision was taken after finally receiving a letter of guarantee from the Government that it will allow all eligible athletes, sportspersons, and officials in events held in the country. The restriction imposed under points 2 and 3 of the IOC EB decision in relation to giving permission to host sports events, lifted by the IOC.
- Background: Pakistan shooters were denied visa by the Indian government for participation in the International Shooting Sport Federation Shooting World Cup 2019 that was held in New Delhi in the wake of the terror attack in Pulwama, Kashmir.

IOC SUSPENDS OLYMPIC STATUS FROM AIBA

- International Olympic Committee (IOC) suspended the Olympic status from the International Boxing Association (AIBA) and took over the responsibilities of the qualifying and final tournaments for the 2020 Tokyo Games. In May 2019, IOC members had voted to support the executive board's recommendation to suspend AIBA's Olympic status.
- AIBA had created "very serious reputational, legal and financial risks" for the IOC and its American stakeholders.
- AIBA has debts of about $17 million and it may be bankrupt in the near future. It is cut off from future income from Tokyo revenues.
- In 2018, IOC had started to investigate AIBA's governance, debts and integrity of Olympic bouts after the election of AIBA president Gafur Rakhimov, who is under United States federal sanctions for suspected links to eastern European organized crime.

PANKAJ ADVANI CLINCHES MEN'S ASIAN SNOOKER CHAMPIONSHIP

- India's ace cueist Pankaj Advani has clinched the 35th men's Asian Snooker Championship in Doha to complete a career grand slam in cue sports.
- Advani defeated Thanawat Tirapongpaiboon 6-3 in the final on Friday to become the only one to win the Asian and World championships in all formats.
- He conquered the ACBS Asian Snooker events - 6-red (short format) and 15-red (long format) - along with the IBSF World Championships in both formats too.Pankaj will now take part in IBSF World Cup next week in Doha.

ICC MEN'S CRICKET WORLD CUP 2019 BEGINS ON 30 MAY

- The ICC Men's Cricket World Cup 2019 has started on 30th May 2019.England has open the tournament at The Oval in London when they will take on South Africa.
- The World Cup will span 48 matches in all, of which 45 will make up the group stage. Each team will play nine group stage matches, and the top four will progress to the semifinals, similar to how the 1992 World Cup was held.

IAAF TO BE RENAMED WORLD ATHLETICS

- The IAAF Council approved the global governing body's new name and logo at the 217th IAAF Council Meeting in Monaco.
- The athletics body's new name, 'World Athletics', builds upon the organization's restructuring and governance reform agenda of the past four years to represent a modern, more creative and positive face for the sport.

MAY 2019

BADMINTON FEDERATION LAUNCHED 2 NEW FORMATS

- 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.

AUSTRALIA'S CLAIRE POLOSAK BECAME FIRST FEMALE UMPIRE

- 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.

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.

BAJRANG PUNIA TO BECOME FIRST INDIAN WRESTLER

- 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.

BANKING & FINANCIAL AWARENESS

BIMAL JALAN PANEL REPORT ON SURPLUS RBI RESERVES 'FINALISED'

- Bimal Jalan led six-member panel on Economic Capital Framework (ECF), formed by RBI has finalised its report on surplus RBI reserves.
- The panel has recommended that surplus reserves held by the central bank should be transferred to the government in tranches over three to five years.

ABIPBL TO SHUT DOWN WITHIN 18 MONTHS

- Aditya Birla Idea Payments Bank (ABIPBL) which had started its operation on February 22, 2018, will shut down its operations within 18 months of launch due to "unanticipated developments in the business landscape that have made the economic model unviable". ABIPBL is a joint venture by Aditya Birla Nuvo Ltd (51% stake) and Idea Cellular (49%).
- The bank has made full and complete arrangements for the return of deposits to the customers. It will restrict further credit to the accounts from July 26, 2019.
- It will be the first payments bank to close down after this set of niche banks were started by former Reserve Bank of India governor Raghuram Rajan in 2015.

HDFC BANK GDRS TERMINATED, DELISTED FROM LUXEMBOURG STOCK EXCHANGE

- India's leading private sector bank, HDFC Bank(Housing Development Finance Corporation) has terminated and de-listed its 22 outstanding global depository receipts (GDRs) from the Luxembourg Stock Exchange citing low trading volume of GDRs.
- The listing and admission to trading of the HDFC Bank GDRs on the Luxembourg Stock Exchange will be cancelled .HDFC board has approved the proposal for termination of the GDR program and delisting of 22 GDRs, which are outstanding and listed on the Luxembourg Stock Exchange in April 2019.

RBI PANEL MOOTS CHANGES IN TIMINGS FOR FOREIGN EXCHANGE MARKET

- Internal committee of the RBI has suggested that the foreign exchange market could function from 9 am to 9 pm. At present, the currency market works from 9 am to 5 pm. The panel suggested call money market timings could be extended till 6 pm instead of the 5 pm now.
- The extension of market timings is expected to provide benefits such as better pricing of post market hours information/data, improved onshore price discovery and a possible shift of offshore volumes to onshore.

ANDRA BANK ROLLS-OUT AL CHATBOT "ABHI" IN TELANGANA

- A medium-sized public sector bank in India, Andra Bank launched its AI(Artificial Intelligence) interactive assistant called "ABHi" at a function in Hyderabad, Telangana.Al chatbot "ABHi"Key points:
- ABHi: It uses new-age technologies include to understand the customer query and fetch the relevant information from possible knowledge base in a matter of milliseconds.

ADB CUTS INDIA'S GDP GROWTH RATE FROM 7.2% TO 7% FOR FY20

- Asian Development Bank lowered India's GDP growth rate from 7.2% to 7% for the current fiscal year.
- India is expected to grow by 7% in 2019 and 7.2% in 2020, slightly slower than projected in April, ADB said in its supplement to the Asian Development Outlook 2019.

EXIM BANK SIGNS LOAN PACT WORTH $124 MN FOR INFRA

- The Export-Import Bank of India (Exim Bank) has signed a loan agreement of providing $124 million (over Rs 850 crore) to Papua New Guinea and Senegal governments to finance infrastructure and health care projects.
- Exim bank has extended Line of Credit(LoC) of USD 100 million to the Government of Independent State of Papua New Guinea for the purpose of financing infrastructure related projects($60 million is to go for Bayer-Madang road project and $40 million for Hoskins-Kimbe road project).

MONEY IN SWISS BANKS: INDIA SLIPS TO 74TH PLACE

- India has moved down one place to 74th rank in terms of money parked by its citizens and enterprises with Swiss banks, while the UK has retained its top position, as per data released by the central banking authority of the Alpine nation. India was ranked 73rd last year, after jumping 15 places from its 88th position a year ago.
- An analysis of the latest annual banking statistics released by the Swiss National Bank (SNB) shows that India remains ranked very low when it comes to money parked by Indian individuals and enterprises in Swiss banks, including through their India-based branches, while accounting for just about 0.07 per cent of the aggregate funds parked by all foreign clients of Switzerland-based banks.

NO CHARGES ON NEFT, RTGS MONEY TRANSFERS FROM 1 JULY

- As per Second Bi-monthly Monetary Policy Statement for 2019-20, the Reserve Bank of India will stop imposing additional charges on Fund transfer through RTGS and NEFT systems from 1st July, 2019.
- This has been done to provide an impetus to digital funds movement.
- The real time gross settlement (RTGS) system is meant for large value instantaneous fund transfers and the national electronic funds transfer (NEFT) system is used for fund transfers of up to Rs 2 lakh.

MEITY HAS PROPOSED THE NATIONAL MISSION ON NATURAL LANGUAGE

- The Ministry of Electronics and Information Technology (MeitY) will put forward the proposal of National Mission on Natural Language Translation with an outlay Rs 450 crore for next 3 years before the Union Cabinet.
- It is one of the key missions identified by the Prime Minister's Science, Technology and Innovation Advisory Council (PM-STIAC).

SBI, NIIF IN PACT FOR FUNDING INFRASTRUCTURE PROJECTS

- The State Bank of India has signed a memorandum of understanding with National Investment and Infrastructure Fund to boost availability of capital for infrastructure projects.
- The scope of the agreement includes equity investments, project funding, bond financing, renewable energy support and take-out finance for operating assets.

SBI'S ANSHULA KANT APPOINTED AS MD AND CFO OF WORLD BANK

- Anshula Kant, the managing director(MD) of the State Bank Of India(SBI) has been appointed as managing director (MD) and chief financial officer(CFO) of the World Bank(WB). Since September 2018 she has been a Managing Director and member of the World Bank Board.
- Kant has more than 35 years of expertise in finance, banking will be responsible for financial and risk management of the World Bank Group. She will also have to work closely with the World Bank CEO on the mobilization of the International Development Association (IDA) of WB and other financial resources.

UAE LAUNCHES UNDEVELOPED ANTI MONEY LAUNDERING PLATFORM 'GOAML'

- The UAE has become the first country in the Gulf to launch 'goAML', a new anti money laundering reporting platform developed by the United Nations Office on Drugs and Crime to curb organised crimes.
- All financial entities and Designated Non Financial Businesses or Professions have to register on 'goAML'.
- The platform will help the Financial Intelligence Unit of UAE to prevent money laundering, financing of terrorism and other illicit financial activities.

MARUTI SUZUKI INKS PARTNERSHIP WITH BOB FOR DEALER FINANCING

- Maruti Suzuki, an Automobile manufacturer in India signed 'Preferred Financier' MoU (Memorandum of understanding) with Indian multinational with Bank of Baroda(BOB) in order to improve credit for dealership inventory financing.
- The partnership with Bank of Baroda allows Maruti Suzuki to finance opportunities to dealers as well as customers. The financing will work in line with the Bank of Baroda's product program of Supply Chain Finance.
- The tight liquidity situation in the financial system of the IL&FS crisis and rising bad loans prompted the banks.Lenders introduced strict credit norms for automobile dealers due to the rising cases of bad loans in this segment of the automobile industry. The dealers were asked to provide collateral extended by banks.

DEFENCE & TECH.

ISRO CALLS OFF CHANDRAYAAN 2 LAUNCH DUE TO TECHNICAL GLITCH

- India's ambitious moon mission, Chandrayaan-2 has been called off due to a technical snag in just 56 minutes and 24 seconds before its scheduled launch. Indian Space Research Organisation (ISRO) confirmed that the launch had been cancelled after a technical snag was detected in one of the launch systems of the GSLVMkIII-M1 (Geosynchronous Satellite Launch Vehicle Mark III).

CHAIRPERSON: KAILASAVADIVOO SIVAN

- Russia launches space telescope Spektr-RG
- Russia launched a space telescope from the cosmodrome in Baikonur, Kazakhstan. It was a joint project with Germany. The Russian space agency, showed a Proton-M rocketcarrying the Spektr-RG taking off from the launch pad.
- The Spektr-RG, is a space observatory intended to replace the Spektr-R, known as the "Russian Hubble", Spektr-R was launched in 2011 to observe black holes, neutron stars and magnetic fields. Its successor will take up similar duties.

INDIAN SPACE RESEARCH ORGANISATION (ISRO) HAS GIVEN A NEW DATE FOR THE RE-LAUNCH OF CHANDRAYAAN 2.

- The rescheduled take-off of India's ambitious Lunar Mission will now take place on July 22 at 2.43 PM from Satish Dhawan Space Centre, SHAR, Sriharikota. Earlier, Chandrayaan 2's launch on July 15 was called off in the final hour of the countdown.
- ISRO informed that there was a technical snag that developed in the launch vehicle system and a "measure of abundant precaution" it called off that day. Revealing Chandrayaan 2? new launch date and time, ISRO tweeted: "Chandrayaan-2 launch, which was earlier called off due to a technical snag on July 15, 2019, is now rescheduled at 2:43 pm IST on Monday, July 22, 2019. " This was not the first time when a mission involving India's powerful GSLV was postponed by ISRO.
- GSLV has a dozen successful missions to its credit out of 16 so far, four missions failed as well

DRDO SUCCESSFULLY TESTED NAG MISSILES IN POKHRAN

- DRDO successfully tested Nag missiles in Pokhran ranges.
- The system includes a third generation Anti-Tank Guided Missile, the NAG, along with the Missile Carrier Vehicle (NAMICA).
- The Nag Missile has top attack capabilities that can effectively engage and destroy all known enemy tanks.

BERYLLIUM-7,NEW METHOD HAS BEEN IDENTIFIED FOR PREDICTING MONSOON

- Lucrezia Terzi, a researcher at the Belgian Nuclear Research Centre (SCKCEN), has come up with a new way of predicting the monsoon at a science and technology conference organised in Vienna by the Comprehensive Nuclear-Test-Ban Treaty Organisation (CTBTO).
- The new method measures how much Beryllium-7 (an isotope of the element Beryllium) is present in the air. The Be-7 is chosen because it is created only in the stratosphere, when cosmic rays hit and break the nuclei of nitrogen and oxygen.

INDIAN NAVAL SHIP TARKASH ARRIVES IN MOROCCO

- Then Indian Naval Ship Tarkash arrived at Tangier, Morocco today for a three-day visit. The visit is part of an ongoing Overseas Deployment by the Indian Navy to the Mediterranean Sea, Africa and Europe. The visit seeks to strengthen the bonds of friendship between India and Morocco.
- INS Tarkash, commanded by Captain Sathish Vasudev, is a state-of-the-art stealth frigate of the Indian Navy, equipped with a versatile range of weapons and sensors capable of addressing threats in all three dimensions.
- The ship is a part of the Indian Navy's Western Fleet and is under the operational Command of Flag Officer Commanding-in-Chief, Western Naval Command.

INDIA SUCCESSFULLY TESTS A NEW VERSION OF BRAHMOS MISSILE

- India has successfully tested the vertical steep dive version of the Brahmos supersonic cruise missile.
- Made in India 'Brahmos Aerospace' is also ready with a longer 500 km range version of the Brahmos missile that can be fired from Sukhoi 30 fighter jets.
- BrahMos Aerospace is a joint venture company owned by the governments of India and Russia and its missiles are produced in India.

OPERATION 'SUDARSHAN' LAUNCHED ALONG THE PAKISTAN BORDER

- BSF has launched the operation 'Sudarshan' to fortify the 'anti-infiltration grid' along the Pakistan border in Punjab and Jammu.
- It was launched on July 1 and will cover the entire 1,000-kms length of the India-Pakistan International Border.
- The Border Security Force is the primary force guarding this frontier as the 'first line of defence'.

ARCTIC MISSION WILL TRAP SCIENTISTS IN ICE TO STUDY CLIMATE

- In a couple of months, the German icebreaker RV Polarstern, a hulking ship will set out for the Arctic packed with supplies and scientific equipment for a year-long mission to explore the planet's frigid far north.
- The icebreaker will be the base for scientists from 17 nations studying the impact of climate change on the Arctic and how it could affect the rest of the world.

RUSSIA SUCCESSFULLY LAUNCHED ITS SOYUZ-2.1A CARRIER ROCKET

- On July 5, 2019, The Russian space agency Roscosmos has successfully launched its Soyuz-2.1a carrier rocket with a hydrometeorological satellite and 32 small satellites. It was launched from the Vostochny spaceport in the Far Eastern Amur Region aimed at solving problems of space weather research and monitoring the movement of civil aircraft.Russia successfully launched its Soyuz-2.1aKey points:

KALYANI JV GETS MISSILE KITS ORDER

- A joint venture of a Kalyani group firm and Israel's Rafael Advanced Systems has secured a $100 million contract for manufacturing 1,000 Barak-8 MRSAM missile kits.
- Kalyani Rafael Advanced Systems will manufacture the kits at its production facility near Hyderabad and supply them to Bharat Dynamics for further integration.
- The product will be used by the Indian Army and the Air Force.

INDIAN ARMY PLACES AN ORDER FOR PROCURING ISRAELI ANTI-TANK SPIKE MISSILES

- Indian Army has placed an order for procuring anti-tank Spike missiles from Israel under emergency purchases powers to meet operational preparedness. The deal was approved by Army in April 2019 after emergency purchase powers granted to three armed forces after February 14, 2019, Pulwama terror attack in which 40 CRPF personnel were killed followed by Balakot airstrike.

RUSSIA LAUNCHED SPEKTR-RG, A POWERFUL X-RAY OBSERVATORY, INTO SPACE

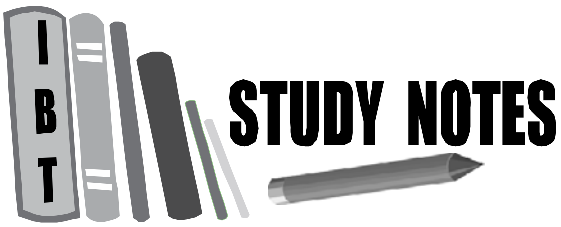
- The Russian space agency has successfully launched Proton-M rocket carrying the Spektr-RG(Spectrum Roentgen Gamma) space telescope from the Baikonur Cosmodrome in Kazakhstan.
- Joint Project: The Spektr-RG, developed together with Germany(German space agency, DLR) create a three-dimensional (3D) X-ray map of the universe and expected to detect 100,000 galaxy clusters, 3 million black holes, tens of thousands neutron stars, and magnetic fields.

INDO-FRENCH JOINT AIR EXERCISE GARUDA-VI BEGINS

- The Indian and French Air Force has started Garuda VI exercise at Mont de Marsan in France.
- The exercise is scheduled to take place from 1 July to July 12, 2019, in France.
- The Indian Air Force (IAF) contingent comprises of 120 air-warriors and four Sukhoi 30 MKI along with an IL-78 flight refuelling aircraft.

ODISHA TO HOST THE 21ST COMMONWEALTH TABLE TENNIS CHAMPIONSHIP 2019

- Department of Sports and Youth Service of the Odisha government signed a Memorandum of Understanding (MoU) with Table Tennis Federation of India (TTFI) and Odissi Tennis Association (OSTTA).
- They decided to host the 21st Commonwealth Championship for the year 2019. from July 17-22, 2019 at the Jawaharlal Indoor Stadium in Cuttack, Odisha.



Quantitative Aptitude

PARTNERSHIP

INTRODUCTION:-

To start a business there is always a requirement of an adequate amount of money in business called "investment" or "capital". If person do not has enough money to start the business, he tries to get partners who are interested in his business.

While two or more partners would have invested money, it is not necessary that all of them should be involved in the day to day running of the business. The partners involved in the day-to-day activities are called ***"working partners"*** and the others are called ***"sleeping partners"*** or ***"dormant partners"***. Working partners earn more money as compared to that of sleeping partners.

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Sometimes, the partners also take interest in their investment and only the remaining profits are shared by the partners.

Sharing of profits among the partners also depends on the understanding between the partners. However, if no special scheme of sharing the profits is specified (in a problem), then the profits are shared based on the investments of the partners.

Concept of partnership can be categorized into two parts:-

1. **Simple Partnership:** In simple partnership, capitals of partners are invested for the same period of time.
2. **Compound Partnership:** In compound partnership, capitals of partners are invested for the different period of time.

Basic Formulas:-

(i) If two partners A and B are investing their money to run a business then

$$\frac{\text{Capital of A}}{\text{Capital of B}} = \frac{\text{Profit of A}}{\text{Profit of B}}$$

(ii) If two partners A and B are investing their money for different period of time to run a business then

$$\frac{\text{Capital of A} \times \text{Time period of A}}{\text{Capital of B} \times \text{Time period of B}} = \frac{\text{Profit of A}}{\text{Profit of B}}$$

Ratio of Division of Gains

(i) If the amount invested by all the partners for the same time period, the gain or loss amount is distributed among the partners in the ratio of their investments amounts.

(ii) Suppose, A and B invest some money Rs. R1 and R2 respectively for a year in a business. At the end of year profit will be distributed among them (A share of profit): (B share of profit) = $R_1 : R_2$

(iii) When investments are made for different time periods, then equivalent capital are calculated by taking the product of capital and time.

(iv) Suppose, A invest Rs. R1 for T_1 months and B invest Rs. R2 for t2 months, then (A share of profit): (B share of profit) = $R_1T_1 : R_2T_2$

There can be problems that are modeled along with the sharing of profits in partnerships.

EXAMPLES

Now let's take some examples to understand the concept better.

1. Prince and Mantu entered into a partnership investing Rs.10000 and Rs.8000 respectively. After 3 months Balwinder joined them with an investment of Rs.12000. What is the share of Mantu in a half yearly profit of Rs.6000?

(A) 2000 (B)4000 (C) 3000 (D)1500
(E) 4500

Sol. **(A)** Prince = 10000 × 6 = 60000

Mantu = 8000 × 6 = 48000

Balwinder = 12000 × 3 = 36000

Prince		Mantu		Balwinder
60000	:	48000	:	36000
5	:	4	:	3

Mantu's share = 6000 × 4/12 = 2000

2. Rony and Om enter into a partnership with Rs 50000 and Rs 60000 respectively. Jai joins them after x months contributing Rs 70000 and Om leaves x months before the end of the year. If they share the profit in the ratio of 20 : 18 : 21, then the value of x is ?

(A) 2 (B)4 (C) 3 (D)1.5
(E) 1

Sol. **(C)** Rony there for whole time = 12 months

Invested = 50000

Om's investment = 60000

Time = 12 – x months

Jai's investment = 70000

Time = 12 – x months

Ratio of profits = 60 : 6 × (12 – x) : x × 7

= 20 : 18 : 21

9 = 12 – x

x = 3

3. Manbir started a business with 25, 000 and after 4 months Shnoy joined him with 60, 000. Manbir received 58, 000 including 10% of the profits as a commission for managing the business. What amount did Shnoy receive?

(A) 72000 (B)74000 (C) 39000 (D)10500

(D) 45000

Sol. **(A)** Ratio of shares of profit is : (25, 000 × 12) : (60, 000 × 8) = 5: 8

Let the total profit be P, as Manbir receives 10% of this as commission, the remaining 90% of P is shared in the ratio of 5: 8.

Hence Manbir's receipts will be 5/13th of 90% of total profit plus his commission.

0.1P + 5/1/3 (0.9P) = 58, 000

⇒ 5.8P/13 = 58,000

⇒ P = 1, 30, 000

Therefore, Shnoy share will be 8/13 × 0.9 × 1,30, 000 = 72, 000

4. A started a business with 40, 000. After 2 months B joined him with 60, 000. C joined them after some more time with 1, 20,000. At the end of the year, out of a total profit of 3, 75, 000, C gets 1,50, 000 as his share. How many months after B joined the business did C join?

(A) 2 (B)4 (C) 3 (D)1.5

(D) 1

Sol. **(B)** The ratio of the shares of profits is : (40, 000 ×12) : (60, 000 × 10) : (1,20, 000 × T), here T is the number of months for which C invested the money.

= 24: 30 : 6T = 4 : 5 : T

T/ (T + 9) = 150/375 = 0.4

This is equivalent to 1,50, 000 out of 3,75,000

⇒ T/ (T + 9) = 0.4

⇒ T = 6

So, C was with the business for 6 months. Hence C joined the business 4 months after, B joined the business.

5. Peter started a business with 20, 000. John joined him 4 months later with 30, 000. After 2 months Peter withdrew 5,000 of his capital and 2 more months later, John brought in 20, 000 more. At the end of the year what should be the ratio in which they should share the profits?

(A) 21 : 32 (B) 42 : 32 (C) 23 : 32 (D) 21 : 31

(D) 21 : 38

Sol. **(A)** Here, even for each individual, the capital was not the same for the entire period his money was in the business. So, the term of the ratio for a person will be the sum of products of investment multiplied by time period for different parts of the year.

Peter has 20, 000 for 6 months and then since he withdrew 5,000, he had only 15, 000 for the rest of the 6 months. His term of the ratio will be

(20, 000 × 6) + (15, 000 × 6) = 2,10,000

John joined with 30,000 which remained unchanged for 4 months and then he brought in 20, 000 more. So he had 50, 000 for 4 months only as he joined 4 months after the business began. His term of the ratio will be

(30, 000 × 4) + (50, 000 × 4) = 3, 20, 000

Hence, the ratio of shares of the profit will be

2,10, 000 : 3, 20, 000 = 21 : 32.

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Reasoning Ability

CODING-DECODING

INTRODUCTION:

Coding - Decoding deals with the concept of understanding the logic that converts a particular message into code according to the given logic.

Coding - Coding is a process in which we convert of certain words or numbers or a series of words or numbers into some other form by following certain logic or rule. The resultant is known as code.

For E.g.:

In a certain code, "MICROSOFT" is written as "DPEJOH". How will "DOCUMENT" be written in that code?

Sol. EPDVNFOU

MICROSOFT	**DOCUMENT**
NJDSPTPGU	EPDVNFOU

Decoding - Decoding is the process in which we decode the coded pattern and change back to its original form from the given codes.

For E.g.:

If CKBCF is the code for BLADE, what is the code for PROCESS?

Sol. QQPBFRT

BLADE	**PROCESS**
CKBCF	QQPBFRT

IMPORTANT RULES ABOUT CODING-DECODING:

- In these questions code values are given to a word in terms of letters. We have to analyse the pattern of the example and follow that pattern to find the answer.
- Take the given pair.
- Write the position of all letters in the given pair.
- Try to find the relation between the letters of both part of pair.
- Relation may be related in forward or backward order.
- Implement the same relation on the given word for required answer.
- Positions of Alphabets in English Alphabetical Series.

(a) Position/Place value of Alphabets Left to Right:

A	B	C	D	E	F	G	H
1	2	3	4	5	6	7	8
I	J	K	L	M	N	O	P
9	10	11	12	13	14	15	16
Q	R	S	T	U	V	W	X
17	18	19	20	21	22	23	24
Y	Z						
25	26						

(b) Position/Place value of Alphabets Right to Left:

Z	Y	X	W	V	U	T	S	R	Q	P
26	25	24	23	22	21	20	19	18	17	16
O	N	M	L	K	J	I	H	G	F	E
15	14	13	12	11	10	9	8	7	6	5
D	C	B	A							
4	3	2	1							

VIII. A to M letters are called First Half of English Alphabets.

IX. N to Z letters are called Second Half of English Alphabets.

X. OPPOPSITE LETTER

A	B	C	D	E	F	G	H	I	J	K	L	M
Z	Y	X	W	V	U	T	S	R	Q	P	O	N

TYPES OF CODING:

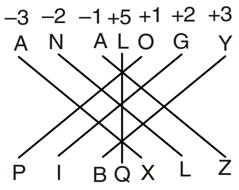
1. Letter coding
2. Number coding
3. Substitutional Coding
4. Mixed Letter Coding
5. Mixed Number Coding
6. Conditional Coding
7. Binary Coding
8. Time Based Coding

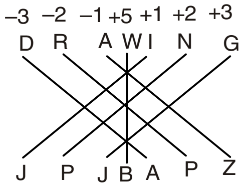
TYPE 1. LETTER CODING -

letters are assigned codes according to a set pattern or rule concerning the movement or reordering / rearranging of letters and you need to detect this rule to decode a massage.

1. **If ANALOGY is coded as PIBQXLZ. How is DRAWING written in that code?**

Sol. JPJBAPZ





TYPE 2. NUMBER CODING -

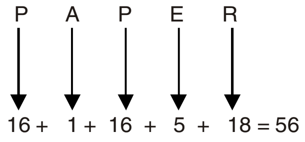
Numerical code is given or value is assigned to a word. Here the only way to relate the alphabets & numbers is by associating the place value of the letters in the English alphabet. Sometimes any mathematical operation like addition or subtraction can be performed using the place value of the letters.

1. **If GOOGLE is coded as 744728 and GOAT is coded as 7456, then how would you encode TOGGLE?**

Sol. TOGGLE = 647728

2. If BETTER is coded as 70 and CELLO is coded as 47, then how would you encode "PAPER"?

Sol. PAPER = 56.



TYPE 3. SUBSTITUTIONAL CODING:

1. **In a certain code language some words are written in coded forms which are given below:**

Sol. 'four seven complex huge' is written as 'zq zm zk lp'
'huge seven rude luck' is written as 'vt zq zh zm'
'rude complex nose fatal' is written as 'ua zk uv vt'
'fatal fire seven rude' is written as 'zq ol ua vt'

2. **How will 'fatal' be written in that code language?**

Sol. ua

3. How will 'complex' be written in that code language?

Sol. zk

4. If 'car' is called 'peach', 'bike' is called 'black', 'cycle' is called 'brown' and 'aeroplane' is called 'grey', what would fly in sky?

Sol. Grey

TYPE 4. Mixed letter coding -

Some messages are given in the coded language and the code for a particular word or message is asked. To analyze such codes, any two messages bearing a common word are picked up. The common code number are picked up.

1. If 'tee see pee' means 'drink fruit juice'; 'see kee lee' means 'juice is sweet' and 'lee ree mee' means 'he is intelligent', which word in that language means 'sweet'?

Sol. Sweet = kee.

E.g.2. In a certain code language,
'pod na joc' means 'marry light toy';
'tam nu pod' means 'the toy comes';
'nu per ton' means 'keep the roll';
'joc ton su' means 'marry food roll'.

2. Which of the following means 'light' in the same code language?

Sol. na

3. Which of the following means 'roll' in the same code language?

Sol. ton.

TYPE 5. Mixed Number Coding -

Some messages are given in the coded language and the code for a particular number or message is asked. To analyze such codes, any two messages bearing a common number are picked up. The common code number are picked up.

1. **In a certain code, '968' means 'study very hard', '736' means 'hard work pays' and '853' means 'study and work'. Which of the following is the code for 'very'?**

Sol. very = 9

TYPE 6. CONDITIONAL CODING -

In conditional coding, the coding of the given characters is based upon the conditions given in the questions.

For E.g.: Given below are the codes for the digits/symbols. Study the conditions given below and answer the questions that follow.

Digit/Symbol	$	7	&	6	^	9	%	4	!	7	#	6	~	5	@
Code	V	R	L	B	Y	N	P	O	E	Z	D	J	C	I	T

Conditions:

1. If both the first and last elements are prime number, then interchange their codes.
2. If the second element is an even digit and the fourth element is a symbol, then code both of them with the code of the fourth element.
3. If the first element is a perfect square and the last element is a symbol, then code both of them as A.
4. If the third element is an even prime and the fifth element is an odd prime, then code both of them as H.

1. **!6@^74**

Sol. EYTYZO.
It satisfies the condition number 2.
Hence, the code is EYTYZO.

2. @7%5$

Sol. BTZPIV

It does not satisfy any of the given conditions.

Hence, the code is BTZPIV.

TYPE 7. BINARY CODING -

For E. g.: In a certain code, the symbol for zero is o and for 1 is *. There are no other symbols for the numbers and the numbers greater than 1 are to be written only by using the two symbols given above. The value of the symbol for 1 doubles itself every time it shifs one place to the left.

Study the following examples:

0 is written as o

1 is written as *

2 is written as* o

3 is written as ** and so on

1. If *** multiply by ** then what will be product?

Sol. *** (4+2+1) = 7

** (2+1) = 3

(***)× (**) = 7 × 3 = 21

21 = (16+0+4+0+1)

=*o*o*

2. Which of the following will represent 20% of 45 in that code?

Sol. 9 = (8+0+0+1) *oo*

TYPE 8. Time Based Coding -

In a coded language Z, ^, K, #, %, C and * are represented by 5, 8, 10, 4, 2, 9, 11 respectively.

When any two symbols used together then one of them represent hour hand and another represent minute hand in a clock.

^Z represents 8: 25 pm in clock.

KC represents 10: 45 pm in clock.

Note - Consider all time at am.

1. Kanika likes to walk in the morning. Usually, she walk from Z^ till ^%. After completing his morning walk, she met an old friend after 10 minutes. She spent an hour talking to her friend. At what time she met her old friend?

Sol. ^#

Z^ = 5:40 am

^% = 8:10 am

At 8:20 am she met an old friend. i.e. ^#.

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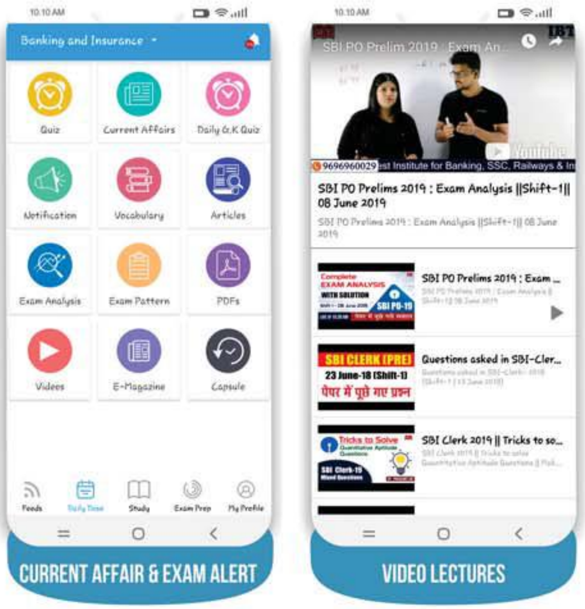

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ENGLISH LANGUAGE

READING COMPREHENSION APPROACH AND PRACTICE SET

As we all know, that SBI Mains exam is going to be held and we are left with a limited time for the preparation of exam. We have to prepare well for each section equally. Earlier many a student used to concentrate more on Quantitative Aptitude and reasoning ability sections in order to avoid inaccuracy in English section. But, English has become the most important sections in the present scenario as it can fetch you more marks in lesser time if you have a good accuracy. Reading Comprehension in the English section is one such topic from which maximum questions are being asked and you can excel in this topic only by following the appropriate strategy which is given below:

1. **Secret** – Choose the right strategy according to passage.
   - Don't read the same question again and again.
   - Don't re-read the passage.
   - Ask yourself, what you read in the paragraph and only then move further.
   - Firstly solve vocabulary based questions.
   - Spend 6 –7 minutes for reading (maximum).
   - Firstly read the questions and then read the passage.
2. **Purpose of RC**
   - To check your understanding.
   - To check your retention ability.
   - To check your vocabulary.
   - To check your grammar.
3. **Nature of Questions Asked**

   In reading comprehension passage, you usually encounter the questions based on —
   - Inference
   - Structure
   - Vocabulary — Antonym/Synonym/Phrase
   - Title/Theme
4. **SKILL**

   They don't want you to cram the passage but to understand it as 'Comprehension' itself means 'understanding'.
5. **STRATEGY**

   (a) Only read those questions first which are based on data.

   Example: If the question is like "How much increase in GDP took place in 1977?"

   SCAN — Read only that part of the passage which contains the information about the year 1977. You can easily find the answer by reading one previous sentence and one following sentence of the paragraph which contains the information about the year "1977".

   (b) Otherwise, if the passage is not data based, then firstly read the passage, summarize it and then move to the questions.

   EXAMPLE: Every person of India, who is 18 years old and whose nationality is Indian, is eligible for participating in voting. Once your age has crossed 18 years, you are eligible to enroll your name for voting process and however it's not mandatory that you need to have your election ID card. In recent days you can go to voting with any of your valid proof like passport, license, college ID card etc. but your name should be enrolled in the list.

   If you find this type of passage, you should not read the questions first as the paragraph is not based on the data rather you must read and summarize it. You can even note it down initially to remember it. It will help you in **two ways**:
   - You will understand the passage completely and it will increase your retention power.
   - Even if you need to reconsider the passage for a typical question then you will know which paragraph of the passage will contain the answer.

   SUMMARY: The summary for the above passage will be "Eligibility for voting in India".

   NOTE: You may find difficulty in answering the questions if you did not completely understand the passage. Thus, it is better to write summary of each paragraph initially and then eventually you will start remembering whatsoever you have read and you will be able to answer the questions accurately in one go.
6. **Practice** – The key to success is always your PRACTICE. So, try to solve as many passages as you can. Also, try to read the newspaper daily, that will also help to increase the comprehension as well as your vocabulary.
7. **Vocabulary Based Questions:**

   You can find 3 – 4 questions of vocabulary in the exam. If you have good knowledge of vocabulary, then you can easily solve the questions. But if you don't know the exact answers, you can estimate it with some logics and strategy.
   - **ELIMINATION:** Firstly, eliminate those options which you know that they cannot appropriately fit the context.

- **USE:** This will help to come closer to the accurate answer and the probability of finding the accurate answer increases.
- **CONTEXT:** Try to find the meaning in the context of the sentence.
- **CONNOTATION:** Try to identify the tone of the word (whether it is positive or negative) and try to find out the word with the similar connotation in the options.

KEY POINTS:

1. Ignore everything between brackets, because it either gives example or explains the sentence given before it.
2. Ignore all the relative clauses —What, Who, Whom, Whose, Which,That.
3. Information given after "THAT" will always be very important.
4. Always take care of "structural words" because they always provide fact "revealing information."

PRACTICE EXERCISE

Direction: ***Read the passage carefully and answer the questions given below. Certain words/phrase(s) are printed in bold to help you locate them easily while answering the questions.***

Pollution contributes to the harmful environment that results in adverse effect on living beings. It is one of the major concern areas for the whole world. It is a global issue involving the United Nations, governments, voluntary institutions and the media. Pollution is a process of making the environment dirty, unhealthy and unsuitable for humans and animals to live. It is caused due to the release of both tangible and intangible contaminants. These can be released naturally or by humans themselves accidentally or **deliberately**. More than 200 million people are affected due to toxic pollutants. Due to pollution, there are few countries that have faced defected child birth and increase in mortality rate. Humans are regularly exposed to pollution when they inhale toxic air inside them.

Inhaling poisonous air is as hazardous as smoking. It is not only the humans who are affected from this polluted environment but also the animals. Air is filled with highly **toxic** gases. These dangerous gases in environment are ________ by the power industries that burn fossil fuels, industries that dispose wastes in the water, farmers using pesticides, etc. Each of these leads to generation of the life threatening cause – pollution. Any use of natural resources at a rate higher than the nature's capacity to restore itself can result in pollution of air, water, and land. Other than human activities, there are a few periodic natural cycles that also result in release of dangerous stuff. Natural activities other than the human activities like volcanic eruption, dust wildfires, etc also result in creation of pollution. Globalization is another major cause of pollution. Globalization has become an effective facilitator of environmental degradation.

Pollution can be controlled, if not eliminated. *Efforts such as promoting green environment, proper disposal of waste, etc. are simple steps that lead to great emphasis in maintaining the order of environment.* Students need to be made fully aware of the adverse effects of rising pollution. Also, being the future generation, they can play a vital role in controlling pollution if they are familiar with this threat to the survival of mankind.

The Government has launched various pollution prevention policies and Acts that focus on preventing and controlling pollution by random means such as the following:

Adoption of clean and low waste technology, reusing and recycling, environment audit and pollution monitoring activities, reducing hazardous materials at source wherever feasible, promoting recycling of waste, etc.

There has also been a concept called "Pollution prevention approach" that seeks to increase the efficiency of a process reducing the amount of pollution generated at its source.

The policy statement for reduction of pollution lays emphasis on preventive aspects of pollution decline and promotion of technologies that help to reduce pollution.

Every individual owns certain responsibility of maintaining few points such as not throwing garbage all around, growing trees, using public transport instead of their own, etc. We must shun excessive consumption and avoid careless and deliberate disposal of post-consumption waste resources which could otherwise be recycled and would led to pollution control. Pollution cannot be reduced or controlled if a sense of responsibility towards our Mother Earth is not felt by all concerned.

1. What are the effects of pollution?
   (1) Both tangible and intangible contaminants supplement pollution.
   (2) People have faced defected child birth.
   (3) Humans are regularly inhaling toxic air.
   (4) Both (2) and (3)
   (5) None of the above
2. What causes pollution?
   (1) Use of compost by farmers can cause pollution.
   (2) Toxic air causes pollution.
   (3) Some natural activities result in creation of pollution.
   (4) Both (1) and (3)
   (5) None of the above

3. What is pollution?

(1) It is released naturally or by humans themselves accidentally or deliberately.

(2) It contributes to the harmful environment that results in adverse effect on living beings

(3) It is a global issue involving the United Nations, governments, voluntary institutions and the media.

(4) It is a process of making the environment dirty, unhealthy and suitable for humans and animals to live.

(5) None of the above

4. How can the pollution be controlled?

(1) It can be controlled by spreading awareness of the effects of increasing pollution.

(2) It can be controlled by exposing humans to the pollution.

(3) It can be controlled by proper disposal of waste.

(4) Both (1) and (3)

(5) All of the above

5. What is the central idea of the passage?

(1) All of us can contribute to maintaining green environment.

(2) By reducing globalization, environmental degradation can be stopped.

(3) Pollution can be reduced if responsibility towards our Mother Earth is not felt.

(4) All of the above

(5) None of the above

6. What is the tone of the passage?

(1) Positive (2) Negative

(3) Neutral (4) Both (1) and (2)

(5) Can't be identified

7. Identify the segment of the following sentence which contains error:-

Efforts such as promoting green (a)/ environment, proper disposal of waste, etc. are (b) / simple steps that lead to great emphasis (c) / in maintaining the order of environment.(d)

(1) d (2) b (3) c (4) a

(5) No error

8. Which of the following words can be filled in the **blank**?

(1) launched (2) identified (3) carried (4) released

(5) None of the above

9. Which of the following words is **most similar** to the word **deliberately**?

(1) preferably (2) ideally

(3) intentionally (4) forcefully

(5) None of the above

10. Which of the following words is **opposite** to the word **toxic**?

(1) noxious (2) pernicious

(3) benign (4) inimical

(5) None of the above

ANSWERS

1. **(2)** is the correct alternative as it clear from – "Due to pollution, there are few countries that have faced defected child birth and increase in mortality rate."

(1) presents the cause of pollution – "It is caused due to the release of both tangible and intangible contaminants." Therefore, it isn't the correct answer.

(3) is not the correct alternative as "Inhaling toxic air" is not the effect of pollution. Conversely, the consequences of "inhaling toxic air" will be the effect of pollution.

2. **(3)** is the correct alternative.

(1) is not correct because "compost" means "decayed organic material used as a fertilizer **for** growing plants" which cannot cause pollution.

(2) is also not correct because "the factor" making air toxic causes pollution and it is not the "toxic air" which causes pollution.

3. **(5)** is the correct alternative as it is clear from – "Pollution is a process of making the environment dirty, unhealthy and **unsuitable** for humans and animals to live."

4. **(4)** is the correct alternative as it is clear from – "Students need to be made fully aware of the adverse effects of rising pollution ……………… they can play a vital role in controlling pollution." and "Efforts such as …………… proper disposal of waste, etc. are simple steps that lead to great emphasis on maintaining the order of environment."

(2) is not the correct alternative as "expose" means "cause someone to be at risk".

5. **(1)** is the correct alternative as it is clear from – "Every individual owns certain responsibility of maintaining few points such as not throwing garbage all around, growing trees, using public transport instead of their own, etc."

6. **(3)**

7. **(1)** is the correct alternative as "in" should be replaced with "on".

8. **(4)** is the correct alternative.

9. **(3)** is the correct answer.

10. **(3)** is the correct alternative.

BANKING AWARENESS

MASALA BONDS

Masala bond is a bond which is used to refer to a financial instrument through which Indian entities can raise money from overseas markets in the rupee, not foreign currency. These are Indian rupee denominated bonds issued in offshore capital markets.

The International Finance Corporation (IFC), an arm of the World Bank, issued the first masala bonds in October 2013 as part of its $2 billion dollar offshore rupee programme.

In July 2016 HDFC raised 3,000 crore rupees from Masala bonds and thereby became the first Indian company to issue masala bonds

Other such bonds are:

- Samurai bond - Japan
- Uridashi bonds - Japan
- Panda bond - China
- Dim sum bonds- Chinaa

Why the bonds are named as masala bond?

IFC named them 'masala' bonds to reflect the Indian angle to it and to give an flavour by calling to minds of Indian culture and cuisine.

Purpose of Masala Bond?

The purpose of the issue was to fund infrastructure projects in India.For eg. With a masala bond, a corporate could issue Rs. 10 billion worth of bonds with the promise of paying back Rs. 11 billion in one year. But as the Indian rupee has limited convertibility, the investors will lend the dollar equivalent of the Rs. 10 billion.

Who can issue rupee denominated bonds?

Any corporate (registered as a company under the Companies Act) or body corporate created out of a specific act of the Parliament is eligible to issue Rupee denominated bonds overseas. Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs) coming under the regulatory jurisdiction of the SEBI are also eligible (September 2015 regulation).

Maturity period of Masala Bond?

Amount and average maturity period of rupee denominated bonds should be as per the extant ECB guidelines

Latest policy on Masala Bond?

The RBI has modified its policy on the issue of masala bonds by Indian entities in August 2016. Earlier, the RBI has issued an initial and detailed guideline for the issue of rupee denominated bonds in September 2015.In the latest regulation, banks are also allowed to issue such bonds to finance their tier 1, tier 2 capital and infrastructure financing (August 2016 regulation).

Success of Masala bond:

The critical factors for the success of such bond are two: (a) coupon rate and (b) liquidity of Indian currency. India is rated BBB- by global ratings agencies-a notch above junk rating.Sucessful issue of masala bond by corporate would imply faith on country's macroeconomic fundamentals and the central bank's role in currency management.The success of masala bonds would demonstrate overseas investors' confidence on Indian currency.

QUESTIONS

1. What are masala bonds?

A. Rupee denominated domestic bonds

B. Rupee denominated overseas bonds

C. Dollar denominated overseas bonds

D. Dollar denominated domestic bonds

2. Who can issue Rupee Denominated Bonds Overseas?

A. REITs B. Indian Banks

C. InvITs D. All of these

E. None of these

3. Who among the following is not eligible to issue Rupee denominated bonds overseas?

A. Corporate

B. Limited Liability Partnerships

C. Partnership firms

D. Both (A) and (B)

E. Both (C) and (B)

4. In REITs, "I" stands for ______

A. Infrastructure B. Initial

C. Investment D. Internal

E. None of these

5. In FATF, "T" stands for?

A. Trade B. Tax

C. Trust D. Task

E. All of these

ANSWER KEY

1. (B) 2. (D) 3. (E) 4. (C) 5. (D)

TRICKY QUESTIONS

Quantitative Aptitude

Directions (1-5) :-Study the following table carefully and give the answer of following questions accordingly.

Given table shows the ratio of English to Hindi books in different shops.

Shops	Total Books	English : Hindi
A	2,56,000	9:7
B	1,25,000	13:12
C	84,000	10:11
D	1,17,000	7:6
E	5,40,000	5:4
F	9,30,000	17:14

1. what is the approximately average number of English books in shops A,C and E together?

(a) 1,60,000 (b) 1,55,000
(c) 1,70,000 (d) 1,50,000
(e) 1,40,000

2. what is the difference between English and hindi books from the shop D ?

(a) 8,000 (b) 90,000 (c) 8,500 (d) 10,000
(e) 11,000

3. what is the ratio of english books from shop E to the hindi books from the shop B ?

(a) 4 : 3 (b) 3 : 4 (c) 5 : 1 (d) 1 : 5
(e) 1: 3

4. Total number of english books from all the shop together ?

(a) 11,60,000 (b) 11,55,000
(c) 11,70,000 (d) 11,22,000
(e) 11,40,000

5. Number of hindi books from shop B is what percent of number of english books from shop C ?

(a) 80% (b) 120% (c) 90% (d) 130%
(e) 150%

Directions (Q. 6-10):- Table given below shows number of students [boy + girl] under one mentor, percentage of girls out of total students and number of boys out of total students. Study the data carefully and answer the following questions

Institute	Number of students under one mentor (boy+girl)	Percentage of girls (out of total students)	Total number of boys in the institutions
A	10	30	140
B	20	40	180
C	12	25	144
D	25	12	220
E	15	20	144

6. Total number of girls in institute "A? is what percent of the total number of students in institute 'B'?

(a) 15% (b) 20% (c) 25% (d) 30%
(e) 50%

7. Total number of students in institute 'C' increases by 25% then how many more mentors required if number of students under one mentor will be same as before?

(a) 1 (b) 2 (c) 3 (d) 4
(e) 5

8. Number of mentors in institute 'E' is what percent of the number of mentors in institute 'A'?

(a) 50% (b) 80% (c) 20% (d) 40%
(e) 60%

9. Total number of girl in institute 'D' is how much less than total number of girls in institute 'C'?

(a) 18 (b) 24 (c) 30 (d) 60
(e) 15

10. If number of boys and number of girls in institute 'F' is 40% and 65% more than number of boys and number of girls in institute 'B' respectively. Find the number of mentors required in institute 'F' if number of students under one mentor is 25?

(a) 12 (b) 15 (c) 18 (d) 20
(e) 25

11. A and B started a business by investing 33,000 and Rs.44,000. Find the share of each, out of the annual profit ofRs. 9100.

(a)2000, 3500 (b) 2500, 3500
(c) 3900, 5200 (d)2600,5200
(e) None of these

12. A starts some business with Rs. 50,000. After 3 months B joins him with Rs. 70,000. At the end of the year, in what ratio should they share the profit .

(a) 21 : 31 (b) 31 : 21 (c) 20 : 21 (d) 21 : 20
(e) None of these

13. A started a business by investing Rs. 18,000. After 4month B joined him with some investment. At the end of the year, the total profit was divided between then in the ratio of 9 : 7 How much capital was invested by B in the business?

(a) 10,000 (b) 10,500 (c) 11,000 (d) 12,500

(e) None of these

14. A started some business with Rs. 12,000 After 3 monthsB joined him with Rs. 8,000. After some more time C joined them with Rs. 24,000. At the end of the year, cost of total profit of 20000, C gets 5000 as his share. How many months after B joined the Business did c Join?

(a)3 (b) 4 (c) 5 (d) NOD

(e) 6

15. A, B and C started a business with their investments in the ratio 2 : 6 : 8. After 6 month A invested the half amount more as before and B invested same the amounts before. While C withdrew 1/4th of the their investments. Find the ratio of their profits at the end of the year?

(a) 5: 12: 14 (b) 5 : 1: 14 (c) 5: 13: 14 (d)14: 12: 15

(e) none of these

Directions (16 -20): Study the following information carefully and answer the questions given below:

There are total 900 students in a GK class. Each likes one or more among the three news channels viz. Sky News, NDTV India and CNN. 40% of the total number of students like Sky News. 18% of the total number of students like only CNN. 5% of the total number of students like all the three news channels. Respective ratio of number of students who like only CNN and total number of students who like CNN is 9:29. 15% of the total number of students like Sky News and CNN both but not NDTV India. 42% of the total number of students like NDTV India but not Sky News. 30% of the total number of students like NDTV India but not CNN.

16. Number of students who like Sky News and NDTV India both but not CNN is what percent of the number of students who like NDTV India and CNN both but not Sky News?

(a) 30% (b) 40% (c) 35% (d) 25%

(e) None of these

17. Out of the total number of students who like only Sky News, respective ratio of boys and girls is 5:4 and out of the total number of students who like only NDTV India, respective ratio of boys and girls is 6:5. Number of boys who like only Sky News is approximately what percent of the number of boys who like only NDTV India?

(a) 52% (b) 48% (c) 62% (d) 56%

(e) 39%

18. Find the respective ratio of total number of students who like Sky News but not CNN and total number of students who like CNN but not Sky News.

(a) 11: 17 (b) 13: 21 (c) 15: 23 (d) 10: 19

(e) None of these

19. Find the difference between total number of students who like only one news channel and total number of students who like only two news channels.

(a) 105 (b) 61 (c) 81 (d) 97

(e) None of these

20. Find the average of the total number of students who like NDTV India and CNN both but not Sky News and total number of students who like Sky News and NDTV India both but not CNN.

(a) 144 (b) 78 (c) 126 (d) 88

(e) None of these

SOLUTIONS

1. (c) 1,44,000 + 40,000 + 3,00,000 = 4,84,000/3
= 160000

2. (b) 63,000 – 54,000 = 9,000

3. (c) Required ratio = 3,00,000 : 60,000 = 5:1

4. (d) 1,44,000 + 65,000 + 40,000 + 63,000 + 3,00,000 + 5,10,000 = 11,22,000

5. (e) Required ratio = 60,000/40,000 × 100 = 150%

6. (b) Total no of students in institute A
= 140 × 100/70 = 200
= Total no of girls institute A
= 30/100 × 200 = 60
Total no of students institute B
= 180 × 100/60 = 300
Required % = 60/300× 100 = 20%

7. (d) Total no of students in institute C = 144 ×100/75
192
New no of students in institute C = 192 ×125/100 = 240
Students Per mentor = 12
Initial Total no of mentors =192/12 = 16
New Total no of mentors =240/12 = 20
More mentors required = 20 –16 = 4

8. (e) Total no. of students in Institute A = 140 ×100/72
= 200
Total no. of mentors in Institute A =200/100 ×100
= 200

Total no. of students in Institute E = 144×100/88
= 180

Total no. of mentors in institute E = 180/ 15= 12

Required % = 12/20×100 = 60%

9. (a) Total no of students in institute C = 144 ×75/100
= 192

Total no. of Girls in institute C = 25/100 × 192 = 48

Total no. of Students in institute D = 220 × 88/100
= 250

Total no. of Girls in institute D = 12/100×250=30

Required Difference = 48 – 30 = 18

10. (c) Total no. of students in institute B = 180 ×100/60
= 300

Total no. of Boys in institute B = 180

Total no. of Girls in institute B = 120

Total no. of Boys in institute F = 120 ×165/100
= 198

Total no. of students in institute F = 252 + 198
= 450

No. of mentors required = 450/25 = 18

11. (c) Ratio of their investments=33000 ×12:4400 ×12
= 3 : 4

Share of A = (3)/7 × 9100 = 3900

Share of B = 4/7 × 9100 = 5200

12. (c) Ratio of their investments = 50000 × 12 : 70000 × 9
= 20 : 21

13. (e) (18000 × 12)/(x × 8) = 9/7

x = 21000

14. (e) Ratio of their investments = 12000 × 12 : 8000 × 9 : 24000 × x

x/(9 + x) = 5000/20000

x = 3

So C join business after 6 months of B.

15. (a) Ratio of their investments A : B : C = 2 × 6 + 3 × 6 : 4 × 6 + 8 × 6 : 8 × 6 + 6 × 6

Ratio of their profit = 5 : 12 : 14

(16 - 20):- a + b + c + d + e + f + g = 900 ---- (i)

a + d + e + g = 40/100 x 900 = 360 ------ (ii)

c = 18/100 x 900 = 162 ------ (iii)

g = 5/100 x 900 = 45 ---- (iv)

c + d + f + g = 29/9 x 162 = 522 ---- (v)

d = 15/100 x 900 = 135 ---- (vi)

From (iii), (iv), (v) and (vi)

162 + 135 + f + 45 = 522

=> f = 522 - 342

=> f = 180 ----- (vii)

b + f = 42/100 x 900 = 378 ---- (viii)

From (vii) and (viii)

b + 180 = 378

=> b = 378 – 180

=> b = 198 ---- (ix)

b + e = 30/100 x 900 = 270 --- (x)

From (ix) and (x)

198 + e = 270

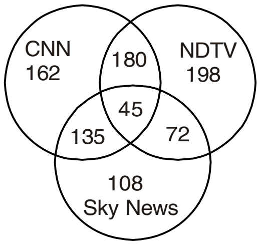
=> e = 270 – 198 = 72

From (ii)

a + 135 + 72 + 45 = 360

=> a = 360 – 252

=> a = 108



16. (b) Required percentage = 72/180 x 100 = 40%

17. (d) Number of boys who like only Sky News = 5/9 x 108 = 60

Number of boys who like only NDTV India = 6/11 x 198 = 108

Required percentage = 60/108 x 100 = 55.56% = 56% approx.

18. (d) Required ratio = (108 + 72) : (162 + 180)
= 180 : 342
= 10 : 19

19. (c) Total number of students who like only one news channel
= 108 + 198 + 162 = 468

Total number of students who like only two news channels
= 135 + 72 + 180 = 387

Required difference = 468 – 387 = 81

20. (c) Required average = (180 + 72)/2
= 252/2 = 126

Reasoning Ability

Direction (1-3): Read the following information carefully. And answer the following questions given below.

Janhvi starts from point P, Walks 21km towards the west, turn towards left and walks 10 km. She then takes right turn, walks 12 km and stops.

Siya starts from the same point P, walks 20 km towards the North, takes a left turn and walks 25 km before stopping. After that Siya takes left turn and walks 20 km and reach point Q.

Janhvi walks 4 km from the point where she stopped in a straight line in the same direction which she faced when she stopped and reaches point R.

1. How far and in which direction is Siya with respect to Jahnvi?(approx…)

(a) 16 km towards North-east

(b) 15.6 km towards North-east

(c) 14.6 km towards North-west

(d) 15.6 km towards South-east

(e)15.6 km towards North

2. If Janhvi takes a right turn from the point where she stopped, walks 10 km and again stops, how far would she be from the position where Siya stopped?

(a) 4 km (b) 2 km (c) 12 km (d) 18 km

(e) 14 km

3. What is total distance covered by Siya?

(a) 60 km (b) 65 km (c) 55 km (d) 75km

(e) None of these

Direction (4-5): Read the following information carefully. And answer the following questions given below.

On a playing ground Panchi, Pakhi, Preeti, Peehu and Pihul are standing as described below facing the North.

(i) Pakhi is 100 km to the left of Peehu.

(ii) Panchi is 60 km to the North of Pakhi.

(iii) Preeti is 40 km to the East of Peehu.

(iv) Pihul is 80 km to the South of Panchi.

4. If Sneha walks from Preeti, meets Peehu followed by Pakhi, Panchi and then Pihul, how many km has she walked if she has travelled the straight distance through the given points?

(a) 220 (b) 250 (c) 280 (d) 230

(e) None of these

5. What is the distance (in km approximately) between Preeti and Pihul if travelled straight distance through the given points?

(a) 130 (b) 220 (c) 150 (d) 140

(e) 160

Direction (6-10): Read the following information carefully. And answer the following questions given below.

Eight employees having different professions as Pilot, Director, Accountant, Manager, Doctor, Radiologist, Scientist and Professor are sitting around a circular table, not necessarily in the same order. Some of them are facing outside and some of them are facing towards the center. Each of them have different born year.

Scientist sits second to the right of Accountant. There are only two people sit in between Doctor and Accountant. Pilot sits just right of Doctor. Doctor faces outside and he is the oldest guy having born year in 1984.

Only one person sits in between Writer and Pilot. The immediate neighbors of Pilot have faces opposite to each other and they have age gap of 6 years. Writer sits third to the left of Director and he is the youngest among all having born year in 1998. Director and Pilot are not neighbors. Radiologist faces towards direction opposite to Scientist. Radiologist is not a neighbor of either Pilot or Scientist. Pilot was born in 1992 and Scientist is 4 years younger than him. Immediate neighbors of Manager and Doctor face in same direction. Pilot faces towards center.

Director and Accountant face the direction just opposite to Manager. Director is 8 years older than Radiologist. The person sitting opposite to Pilot was born in 1988.

6. Which one is odd among the following?

(a) Scientist (b) Accountant

(c) Pilot (d) Manager

(d) Professor

7. In which year did Scientist born?

(a) 1994 (b) 1996 (c) 1998 (d) 1988

(e) Cannot be determined

8. Which of the following statement is true in relation with Scientist?

(a) Third to right of Accountant

(b) Born in 1992

(c) Neighbor of Pilot

(d) Third to the right of Manager

(e) None of these

9. What is the age difference between Scientist and Director?

(a) 4 (b) 2 (c) 6 (d) 8

(e) Cannot be determined

10. Who is sitting in front of Professor?

(a) Accountant (b) Director (c) Scientist (d) Doctor

(e) None of these

Direction (11-13): Read the following information carefully. And answer the following questions given below.

Naresh and his wife Nikita have a family of three generations comprising thirteen members of whom six are female members. Some of Naresh's children are married and none of his grandchildren are married. Nikita has a daughter-in-law named Niya and two sons-in-law, one being Naman. Nitish's brother is Nakkul, who has two nephews and two nieces-one being Nitin. Neha, Nakkul's sister has two children. Niya, who is sister-in-law to Nakkul has four nephews and nieces. Ninja, who is the husband of Nishi in the family has a daughter Nannu and a son. Nikhil has a sister and two cousins, Nimmy and Nannu.

11. Nitin is the niece of?

(a) Neha (b) Naman (c) Nitish (d) Nikita

(e) None of these

12. Which of the following pairs is a brother and sisters?

(a) Ninja and Niya (b) Nakkul and Nishi

(c) Nishi and Nannu (d) Nitish and Naman

(d) None of these

13. Amongst the following, which one is false?

(a) Neha is Nikita's child

(b) Nikhil is Nishi's child

(c) Nimmy is Nitish's nephew

(d) Nishi has less than two nephews

(e) None of these

Directions (14-15): Read the following information carefully. And answer the following questions given below.

'K × J' means 'K is sister of J'.

'K + J' means 'K is mother of J'.

'K ? J' means 'K is father of J'.

'K ÷ J' means 'K is brother of J'.

14. Which of the following represents 'C is nephew of W'?

(a) C ÷ G ? W (b) W ÷ G ? C

(c) W × G + C × Q (d) W ÷ G ? C ÷ Q

(e) None of these

15. Which of the following represents 'F is grandfather of T'?

(a) F + G – T (b) F ÷ G – T (c) F × G+T (d) F - G - T

(e) None of these

Directions (16-20): Read the following information carefully. And answer the following questions given below.

Eight farmers - Ram, Ramesh, Raghav, Raju, Rakesh, Ranjeet, Raman and Ransh- live in a nine-floored apartment where the floors are numbered 1 to 9 from ground to top. Each of them cultivate different crops viz. Wheat, Bajra, Maize, Rice, Sugarcane, Millet, Pulses and Legume. Each floor has one flat and one of the flats in the apartment is vacant.

- The farmer who cultivate Bajra is the only farmer who lives between Raman and Ram.
- Only one farmer lives between Ramesh and Ram.
- Ransh cultivate Millet.
- Ranjeet lives immediately below the vacant flat.
- One of the two farmers who live between Raman and Ransh cultivate Rice.
- Ramesh lives on the floor immediately below Ransh.
- The farmer who lives immediately above the vacant flat cultivate Pulses.
- Raju lives on an odd numbered floor immediately below Ranjeet.
- The farmer who cultivate Maize stays on an even numbered floor and the farmer who cultivate Sugarcane lives immediately above Raju.
- Raman lives on an even numbered floor immediately above Raghav who lives on the 7th floor.
- The farmer who cultivate Wheat lives on an odd numbered floor, above the fourth floor.

16. How many floors are between the one who cultivate Millet and Ramesh?

(a) None (b) one

(c) two (d) three

(e) None of these

17. Who among following is a correct combination?

(a) Floor 8 - Raghav-Maize

(b) Floor 6 - Ram - Bajra

(c) Floor 2 - Ranjeet - Sugarcane

(d) Floor 9 - Rakesh - Maize

(e) None of these

18. Crop Legume is cultivated by which of the following Farmers?

(a) Ramesh (b) Rakesh (c) Raju (d) Ransh

(e) None of these

19. Which of the following floor is vacant?

(a) Floor 2 (b) Floor 6 (c) Floor 2 (d) Floor 3

(e) None of these

20. Raghav lives on which of the following floor and cultivate which of the following crop?

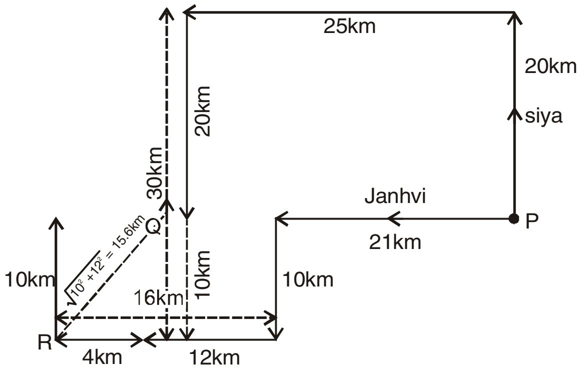
(a) Floor 7 - Bajra (b) Floor 9 - Maize

(c) Floor 8 - Rice (d) Ransh - Wheat

(e) None of these

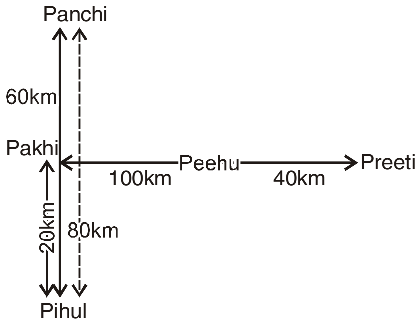
SOLUTIONS

Explanation (1-3):


25km
20km
siya
20km
30km
Janhvi
P
21km
Q
$\sqrt{10^2+12^2} = 15.6$km
10km
16km
10km
10km
R
4km
12km

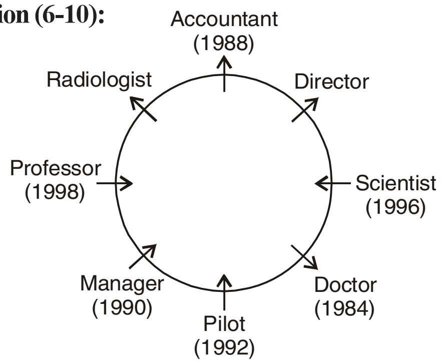
1. **(B)** 15.6 km towards North-east
2. **(C)** 12 km
3. **(B)** 65 km

Explanation (4-5):


Panchi
60km
Pakhi
Peehu
Preeti
100km
40km
20km
80km
Pihul

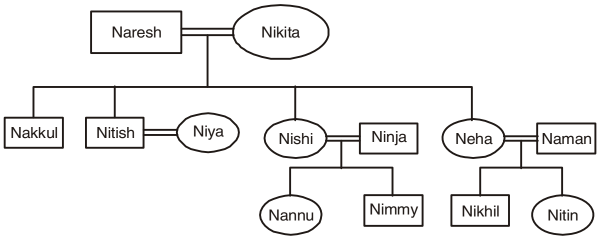
4. **(C)** 280
5. **(E)** 160

Explanation (6-10):


Accountant (1988)
Radiologist
Director
Professor (1998)
Scientist (1996)
Manager (1990)
Doctor (1984)
Pilot (1992)

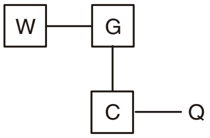
6. **(B)** Accountant
7. **(B)** 1996
8. **(D)** Third to the right of Manager
9. **(E)** Cannot be determined
10. **(C)** Scientist

Explanation (11-13):


Naresh
Nikita
Nakkul
Nitish
Niya
Nishi
Ninja
Neha
Naman
Nannu
Nimmy
Nikhil
Nitin

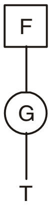
11. **(C)** Nitish
12. **(B)** Nakkul and Nishi
13. **(B)** Nikhil is Nishi's child
14. **(D)** W ÷ G ? C ÷ Q

Explanation:



15. **(D)** F - G - T

Explanation:



Explanation (16-20):

Floor	Farmers	Crops
9	Rakesh	Wheat
8	Raman	Maize
7	Raghav	Bajra
6	Ram	Rice
5	Ransh	Millet
4	Ramesh	Pulses
3	-	-
2	Ranjeet	Sugarcane
1	Raju	Legume

16. **(A)** None
17. **(C)** Floor 2 - Ranjeet - Sugarcane
18. **(C)** Raju
19. **(D)** Floor 3
20. **(A)** Floor 7 - Bajra

IMPORTANT QUESTIONS

English Language

SBI MAINS 2019: QUIZ BASED ON IDIOMS

Direction: Some sentences are given below. A phrase in each sentence is highlighted. Four alternatives are given against each sentence. Find out the alternative which contains the meaning similar to the phrase highlighted in the sentence.

1. One may often think that he is smarter than the others but such people always end up **eating humble pie**.

(a) facing the otherwise reality.

(b) getting insulted.

(c) acting as brainless person.

(d) apologizing after committing mistake.

(e) None of the above

2. Aren't you coming with us tonight? I suppose you've got **other fish to fry**.

(a) prejudiced against us.

(b) to go somewhere else.

(c) something more important to do.

(d) some other idea.

(e) None of the above

3. Although Arthur looks ignorant and stupid, he is **as sharp as a whip**.

(a) he is uneducated. (b) he is quick witted.

(c) he is civilized. (d) he is knowledgeable.

(e) None of the above

4. He talks to his wife in a way that **a cat may look at a king**.

(a) as if she were inferior to him.

(b) a person of less importance talks to a superior.

(c) he would talk to his enemy.

(d) None of the above

(e) None of the above

5. They are **making heavy weather of** learning languages.

(a) finding it easier to learn than really it is.

(b) learning languages without paying much efforts.

(c) making great efforts to learn languages.

(d) finding it more difficult to learn than really it is.

(e) None of the above

6. Don't be rude to others. You won't like it when you get **a taste of your own medicine**.

(a) when they will be rude to you.

(b) You won't like it if your rude behavior spoiled your relation with them.

(c) You won't like it if it became your persistent behavior.

(d) when they will backbite about you.

(e) None of the above

7. I won't comment, as speculating on political motivations is not **my line of country**.

(a) my preferred area of interest

(b) my preferred area of knowledge

(c) my preferred area of expertise

(d) All of the above

(e) None of the above

8. I went **as red as a beetroot** when the teacher made me speak in front of the whole class.

(a) I felt confident (b) I felt proud

(c) I felt embarrassed (d) I felt disturbed

(e) None of the above

9. You'll be **pushing up daisies** when mom finds out that you dented her brand-new car.

(a) You'll be forgiven (b) You'll be punished

(c) You'll be deceased (d) You'll be beaten

(e) None of the above

10. He **had one too many** at the bar last night.

(a) ate very much (b) danced so much

(c) drank too much alcohol (d) All of the above

(e) None of the above

SBI MAINS 2019: PHRASE REPLACEMENT

Direction(11-20): Some sentences are given below. In each sentence a phrase is given in bold. Below each sentence, four phrases labeled (1), (2), (3), and (4) are given which can be replaced with the bold phrase to make the sentence grammatically correct. If the sentence is already correct; choose option (5) as the answer.

11. New doctors **need to be learned and practised a lot of surgical procedures** for which cadavers are also required.

(a) need to learn and practise a lots of surgical procedure

(b) needs to learn and practice a lot of surgical procedures

(c) need to learn and practise a lot of surgical procedures

(d) needs to learn and practice a lot of surgical procedure

(e) None of the Above

12. Even after the filmmakers agreed to cut a scene that had an abusive word, the board would still not relent, **leading to the filmmakers approaching the court**.

(a) lead the filmmakers to approaching the court

(b) leading the filmmakers to approach the court

(c) lead to the filmmakers approaching the court

(d) leading the filmmakers for approaching the court

(e) No change is required

13. There **is no like have an elected government** that functions within the constitutional framework at the helm in a democracy.

(a) is no liking to having an elected government

(b) is nothing like having an elected government

(c) is nothing like to having an elected government

(d) Both (b) and (c)

(e) No change is required

14. Modi achieved **what so far only Nehru and his daughter have** – win a majority for his party in two consecutive elections – by repeatedly claiming that we have stepped into a new era.

(a) what so far only Nehru and his daughter can

(b) what so far only Nehru and his daughter could have achieve

(c) what so far only Nehru and his daughter could

(d) All of the above

(e) No change is required

15. We need the support of area residents **and they informed us** and convince addicts to undergo tests and de-addiction course.

(a) and they must inform us

(b) and they could have inform us

(c) and they should have informed us

(d) Both (a) and (c)

(e) No change is required

16. If Pakistan **wants to break out its vicious cycle** of terror and talks, it should let Kulbhushan Jadhav go home.

(a) wants to brake its vicious cycle out

(b) wants to break out of its vicious cycle

(c) wants to break off its vicious cycle

(d) wants to brake of the vicious cycle

(e) None of the Above

17. Enough safeguards have been put in place to ensure that **private colleges desist its manipulation** during self-certification.

(a) private colleges desist the manipulation

(b) private colleges desist of manipulation

(c) private colleges desist from manipulation

(d) private colleges desist manipulation

(e) None of the Above

18. When I **could have no more bear my hunger**, a woman started rocking my bed with a string tied to it.

(a) could not bear my hunger any more

(b) could no more bear my hunger

(c) could not have more bear my hunger

(d) Both (1) and (2)

(e) All of the Above

19. The company had **to do away free lunches** in order to save money.

(a) to do away from free lunches

(b) to do away with free lunches

(c) to do with free lunches

(d) to do away to free lunches

(e) None of the Above

20. The certification body **must ensure that it allowed** the broadest possible spectrum of content to be viewed, policing only as much as is absolutely necessary.

(a) must ensure that it allows

(b) must assure that it has allowed

(c) must insure that it allows

(d) must have assure that it allowed

(e) None of the Above

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21. Yesterday, she **woke up with chickens** as she had a lot of work to do.

(a) she worked very hard

(b) she was being indolent

(c) she woke up early

(d) she didn't want to do her work

(e) None of the above

22. We are left with no food but **I can eat a horse** right now.

(a) but I cannot eat a lot.

(b) but I can bear my hunger.

(c) but I am extremely hungry.

(d) but I have some food.

(e) None of the above

ANSWERS

1. (d) **Eat Humble Pie:** to become very humble in behaviour when someone points out a wrong doing by the person; to admit an error and become submissive and apologetic in doing so.

2. (c) **Other Fish To Fry:** have other or more important matters to attend to; have more important, interesting or useful things to do.

3. (b) **As Sharp As A Whip:** unusually or extraordinarily intelligent; quick witted

4. (b) **A Cat may Look at a King:** Someone who is inferior, in any form, is not totally restricted in how they behave in front of a superior; It refers to some freedom that minions take in front of their masters; even a person of low status or importance has rights.

5. (d) **Make Heavy Weather of:** have unnecessary difficulty in dealing with (a task or problem).

6. (a) **A Taste of Your Own Medicine:** when someone gets the same bad treatment that he has been giving others; a sample of the unpleasantness that someone has been giving others; when someone is mistreated the same way he has mistreated others.

7. (d) **One's Line of Country:** One's preferred area of knowledge or expertise; a subject one is very skilled in, knows much about, or enjoys greatly.

8. (c) **As Red As A Beetroot:** (of a person) red-faced, typically due to embarrassment

9. (c) **Pushing Up Daisies:** to be deceased

10. (c) **Had One Too Many:** If someone has had one too many, he has drunk too much alcohol.

11. (c) **Correct Sentence:** New doctors **need to learn and practise a lot of surgical procedures** for which cadavers are also required.

12. (e)

13. (b) **Correct Sentence:** There **is nothing like having an elected government** that functions within the constitutional framework at the helm in a democracy

14. (c) **Correct Sentence:** Modi achieved **what so far only Nehru and his daughter could** – win a majority for his party in two consecutive elections – by repeatedly claiming that we have stepped into a new era.

15. (a) **Correct Sentence:** We need the support of area residents **and they must inform us** and convince addicts to undergo tests and de-addiction course.

16. (b) **Correct Sentence:** If Pakistan **wants to break out of its vicious cycle** of terror and talks, it should let Kulbhushan Jadhav go home.

break out: escape

vicious: violent; dangerous

17. (c) **Correct Sentence:** Enough safeguards have been put in place to ensure that **private colleges desist from manipulation** during self-certification.

desist: stop doing something

Usage: You should **desist from** such foolish activities.

18. (d) **Correct Sentence:** When I **could no more bear my hunger**, a woman started rocking my bed with a string tied to it.

OR

When I **could not bear my hunger any more**, a woman started rocking my bed with a string tied to it.

19. (b) **Correct Sentence:** The company had **to do away with free lunches** in order to save money.

do away with: remove; to eliminate

20. (a) **Correct Sentence:** The certification body **must ensure that it allows** the broadest possible spectrum of content to be viewed, policing only as much as is absolutely necessary.

21. (c) **Wake Up With Chickens:** to wake up early.

22. (c) **I can eat a horse:** to be extremely hungry.

BANKING AWARENESS

1. Fiscal policy is concerned with which of the following?
(A) Public Revenue and Expenditure
(B) Issue of Currency
(C) Export Import
(D) Population Control
(E) Education for all

2. If the Cash Reserve Ratio (CRR) is lowered by the RBI, its impact on credit creation will be-
(A) Increases (B) Decreases
(C) No impact (D) All of the above
(E) None of the given options is true

3. Where is Insurance sector placed under GST slab rate?
(A) 0% (B) 5% (C) 12% (D) 18%
(E) 28%

4. The recent demonetization was done by govt. under which section of RBI Act?
(A) Section 15 (B) Section 26
(C) Section 10 (D) Section 20
(E) Section 21

5. A decreasing current ratio indicates ________
(A) A stable liquidity
(B) An increasing liquidity
(C) A strained liquidity
(D) Satisfactory current solvency
(E) None of the above

6. When was Liberalized Exchange Rate Management System (LERMS) started in India?
(A) 1990 (B) 1996 (C) 1992 (D) 1998
(E) None of these

7. 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

8. 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

9. 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

10. 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

11. The RBI reviews its credit and monetary policy at regular intervals and also in between. What is the purpose of the same?
1) To ensure that inflation does not cross the limit.
2) To ensure that banks have enough liquidity.
3) To ensure that cost of the fund does not reach a very high level.
(A) Only (1) (B) Only (2)
(C) All (1), (2) and (3) (D) Only (2) and (3)
(E) None of the above

12. Basel-II norms are associated with which of the following aspects of the banking industry?
(A) Risk management
(B) Manpower planning
(C) Retirement benefits for the employees
(D) Corporate Governance
(E) None of the above

13. How much cash can payment be made to the beneficiary in India under MTSS?
(A) Rs 2,00,000 (B) Rs 50,000
(C) Rs 1,00,000 (D) Rs 10,000
(E) None of these

14. Which Bank and Bajaj Allianz General Insurance have signed an agreement for the distribution of insurance products through the branches?
(A) Axis Bank (B) Punjab National Bank
(C) Indian Bank (D) Bank of Baroda
(E) ICICI Bank

15. Where is the Secretariat office of Financial Stability Board (FSB)?
(A) Paris, France (B) New York, USA
(C) Basel, Switzerland (D) Nairobi, Kenya
(E) London, UK

16. What is the tagline of Central Bank of India?
(A) Central To you since 1911
(B) BadhtiKanaamZindagi
(C) The world's local bank
(D) The name you can bank upon
(E) None of these

17. 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

18. If the shares or convertible debentures are not issued within __________ days from the date of receipt of the inward remittance or date of debit to NRE/FCNR(B)/ Escrow account, the amount shall be refunded.

(A) 210 days (B) 150 days
(C) 180 days (D) 120 days
(E) 90 days

19. 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

20. The Reserve Bank of India has initiated PCA on Bank of Maharashtra placing a restriction on the banking activities. What is the meaning of "A" in PCA?

(A) Against (B) Assets
(C) Association (D) Action
(E) Agency

21. The Insurance Regulatory and Development Authority of India (IRDAI) has launched a Central Database of all Insurance Sales Persons in the country. The Database is named as ___________.

(A) Canon (B) Bovine (C) Gullible (D) Envoy
(E) Datasoft

22. _________ are safer than Post Office Schemes as that are covered by the Deposit Insurance and Credit Guarantee Corporation (DICGC).

(A) Flexi-Fixed Deposit (B) Fixed Deposit
(C) Demand Deposit (D) All of the Above
(E) None of these

23. The insurance companies collect a fixed amount from its customers at a fixed interval of time. What is it called?

(A) Installment (B) Contribution
(C) Premium (D) EMI
(E) None of these

24. Banks were nationalized for the first time on

(A) 19th July, 1969 (B) 15th April, 1980
(C) 15th August, 1947 (D) 2nd October, 1947
(E) 26th January, 1950

25. The beneficiary can expect to get credit for the NEFT transactions within ______ business hours.

(A) two (B) three (C) one (D) four
(E) ten

26. _______ is an integrated bill payment system which will offer inter operable bill payment service to customers online as well as through a network of agents on the ground

(A) BBPS (B) IMPS (C) AEPS (D) APBS
(E) None of these

27. Which among the following bank became the 6th listed Indian bank to join club of lenders that have crossed market capitalisation of Rs1 trillion?

(A) Federal Bank (B) KarurVysya Bank
(C) IndusInd Bank (D) Bank of Baroda
(E) Punjab National Bank

28. The Reserve Bank of India takes which of the following measures when it intends to ease the liquidity crunch in the country?

1. It prints and applies additional currency notes in the market.
2. It takes steps to increase the flow of foreign direct investment.
3. It reduces Statutory Liquidity Ratio (SLR) and Cash Reserve Ratio (CRR).

(A) Only 1 (B) Only 2
(C) Only 3 (D) Only 1 and 2
(E) All 1, 2 and 3

IBT
Institute Pvt. Ltd

29. Maximum loan size to a single person cannot exceed ________ of total capital funds.

(A) 10% (B) 15% (C) 20% (D) 25%
(E) None of the Above

30. Which of the following was a mandate for Malegam committee?

(A) Capital Account Convertibility
(B) Microfinance
(C) NBFCs
(D) Corporate and Wealth Tax
(E) None of the above

ANSWER KEY

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

COMPUTER AWARENESS

1. Which of the following is a network in which computers are located physically close together, often in the same building?

(a) WAN (b) PAN

(c) MAN (d) LAN

(e) None of these

2. In the OSI model, the actual transmission of data is handled in the layer.

(a) data link (b) physical

(c) network (d) transport

(e) none of these

3. On a CD-RW you can

(a) read and write information

(b) only read information

(c) only write information

(d) read, write and rewrite information

(e) None of these

4. After a picture has been taken with a digital camera and processed appropriately, the actual print of the picture is considered

(a) data (b) input

(c) output (d) the process

(e) None of these

5. What is the main difference between a mainframe and a super computer ?

(a) Super computer is much larger than mainframe computers

(b) Super computers are much smaller than mainframe computers

(c) Supercomputers are focused to execute few programs as fast as possible while mainframe uses its power to execute as many programs concurrently

(d) Supercomputers are focused to execute as many programs as possible while mainframe uses its power to execute few programs as fast as possible

(e) None of these

6. What is the function of Recycle Bin?

(a) Store deleted file (b) Store temporary file

(c) Store corrupted file (d) Store Document file

(e) None of these

7. Which device cannot be shared in network ?

(a) Floppy (b) Keyword

(c) Computer (d) Printer

(e) None of these

8. A right click on the desktop itself will........

(a) open the Display Properties dialog box

(b) show a context - sensitive menu

(c) open the Control Panel

(d) minimize all open applications

(e) None of these

9. The advantage of using a spreadsheet is:

(a) Calculations can be done automatically.

(b) changing data automatically updates calculations

(c) more flexibility

(d) all of the above

(e) None of the above

10. To edit the selected cell in ms excel-

(a) Press F1 (b) Press F2

(c) Press F4 (d) Press F5

(e) None of these

11. Which of the following is graphics solution for Word Processors?

(a) Clipart (b) WordArt

(c) Drop Cap (d) All of above

(e) None of the Above

12. What is the shortcut key to Indent the paragraph in ms word?

(a) Ctrl + M (b) Ctrl + P

(c) Shift + M (d) Ctrl + I

(e) None of these

13. What is the storage area for e-mail messages called?

(a) A folder (b) A directory

(c) A mailbox (d) The hard disk

(e) None of these

14. One byte represents:

(a) Eight characters

(b) Eight bits

(c) A single digit with two possible states

(d) A word

(e) None of these

15. Saving files in HTML format:

(a) Makes it possible for anyone to view the file in a Web browser

(b) Increases file conversion costs

(c) Decreases software compatibility

(d) All of the above

(e) None of these

16. Which of the following computer types is most powerful?
(a) Professional workstation (b) Internet appliance
(c) Desktop computer (d) Network computer
(e) None of these

17. Which of the following is the most frequently used input device?
(a) Microphone (b) Scanner
(c) Touch screen (d) Mouse
(e) None of these

18. A modem is necessary if you want to-
(a) Add a scanner to your computer system
(b) Have voice mail added to your regular telephone service
(c) Connect to other computers or to the Internet using phone line, cable, or wireless connections.
(d) Display digital camera photographs on your computer screen
(e) None of these

19. MS Excel is a?
(a) Window based word processor package
(b) Window based spreadsheet package
(c) DOS based spreadsheet package
(d) Window based accounting package
(e) None of these

20. Which of the following is NOT a purpose of antivirus programs?
(a) Remove any identified viruses
(b) Copy the name of the virus and send it to Microsoft for inspection
(c) Notify a user if a virus is found
(d) Search for viruses
(e) None of these

21. <H1> is an example of .
(a) HTML (b) GML
(c) SGML (d) NSGML
(e) None of these

22. Which type of network requires HPNA adapters for communication between network nodes?
(a) Phone line (b) Wireless
(c) Power line (d) Ethernet
(e) None of these

23. The free, open-source operating system that is becoming popular is:
(a) Mac OS X (b) Microsoft Windows XP
(c) UNIX (d) Linux
(e) None of these

24. What term is used to describe software that monitors your online computer activities?
(a) Snooper ware (b) Spyware
(c) Tracker ware (d) Travel ware
(e) None of these

25. The two major components of system software are:
(a) The operating system and system utilities
(b) Application software and system utilities
(c) Primary memory and storage
(d) The operating system and applications software
(e) None of these

26. Which of the following may be necessary for you to do after you install new application software?
(a) Turn the computer power switch off and then back on
(b) Do a cold boot
(c) Press Shift + Alt + Del
(d) Do a warm boot
(e) None of these

27. Input, processing, output, and storage are collectively referred to as:
(a) The systems cycle
(b) The information processing cycle
(c) The system unit
(d) Communication
(e) None of these

28. Which of the following is NOT part of the motherboard?
(a) System clock (b) Connector
(c) CPU (d) Chipset
(e) None of these

29. To reverse the effect of your last action in word........ .
(a) Use the cut command (b) Use the Undo command
(c) Press the delete key (d) Use the Redo command
(d) None of these

30. Information that comes from an external source and fed into computer software is called ....
(a) Output (b) Input
(c) Throughput (d) Reports

ANSWER KEY

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

SBI CLERK (MAINS)

(*Practice Test Paper*)

REASONING ABILITY

DIRECTION (Q. 1-5):- Study the following information carefully and answer the given question.

Eight persons J, K, L, M, N, O, P and Q are sitting around a square table in such a way that four of them sit at four corners of the table while other four sit in the middle of each of the four sides. The ones who sit at the four corners face the centre of the table while those who sit in the middle of the sides face outside. Each of them likes different colors viz. Red, Pink, Purple, Orange, Violet, Blue, Navy and Firozi, but not necessarily in the same order.

L sits third to the right of the one who likes Firozi color. Only two persons sit between L and Q. The one who likes Red color sits on the immediate left of Q. The one who likes Violet color sits second to the left of P. Only one person sits between J and the one who likes Violet color. P is an immediate neighbour of neither Q nor L. M sits on the immediate right of the one who likes Blue color. P likes neither Blue nor Firozi color. N likes Navy color and is not an immediate neighbour of J. The one who likes Pink color is an immediate neighbour of N. The one who likes Orange color is an immediate neighbour of O. K does not sit in the middle of any of the sides of table.

1. Which of the following color O likes?

(A) Pink (B) Firozi (C) Blue (D) Violet

(E) None of these

2. Who among the following likes Orange color?

(A) Q (B) L (C) M (D) K

(E) None of these

3. Who among the following sits opposite to N?

(A) J (B) K (C) Q (D) M

(E) None of these

4. Which of the following statements is true regarding K?

(A) K sits immediate right of L

(B) K likes Purple color

(C) K sits opposite to M

(D) K likes Red color

(E) None is true

5. Four of the following five belong to a group in a certain way, find which of the one does not belong to that group?

(A) M (B) P (C) L (D) O

(E) J

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

A number arrangement machine, when given an input, rearranges it following the particular rule. The following is the illustration of the input and the steps of arrangement.

Condition:

i) If the number is a perfect square, then the first digit of the number is replaced with square root of that number and second digit of the number changed to $.

ii) If the number is multiple of 3, then the Second digit of the number changed to !.

(If number has only one digit then consider its first digit as 0. Example, 1 can be written as 01)

Input: 30 16 21 64 57 4 49 72

Step1: 30 16 64 2$ 2! 57 49 72

Step2: 64 57 4$ 2$ 2! 3! 49 72

Step3: 64 7$ 4$ 2$ 2! 3! 5! 72

Step4: 8$ 7$ 4$ 2$ 2! 3! 5! 7!

Step 4 is the last step of the rearrangement. As per the rules followed in the above steps, find out the answers to each of the following questions.

Input: 24 1 90 49 12 25 30 64

6. Which of the following is step 4?

(A) 8$ 7$ 5$ 1$ 1! 2! 3! 9! (B) 8$ 7$ 4$ 2$ 2! 3! 5! 7!

(C) 8$ 7$ 5$ 1$ 1! 2! 3! 64 (D) 8$ 5$ 90 1$ 1! 2! 3! 64

(E) 7$ 8$ 5$ 1$ 1! 2! 3! 9!

7. Which of the following combination are the middle elements in the step3?

(A) 5$ 1$ (B) 1$ 25 (C) 1! 1! (D) 49 1$

(E) None of these

8. What is the difference between number which is at right end in step 4 and second from left end in step2?

(A) 47 (B) 39 (C) 50 (D) 51

(E) 41

9. Which element is third from the right end in step 2?

(A) 1! (B) 3! (C) 1$ (D) 2$

(E) None of these

10. Which of the following is second half part of step 3 after rearrangement?

(A) 1! 2! 3! 64 (B) 5$ 1$ 1! 2!

(C) 90 7$ 5$ 1$ (D) 8$ 7$ 4$ 2$

(E) 1! 2! 3! 9!

DIRECTION (Q. 11-15):- Study the information and answer the following questions.

In a certain code language

"raise contempt shaken rebel" is coded as "G&31 V$20 I&10 M&13"

"injuredseater delay release" is coded as "W&6 I&24 W$19 H$10"

"parkingvandalise leading order" is coded as "E&20 T$19 L&23 K&15"

11. What is the code for 'Coalition' in the given code language?
(A) X$29 (B) M&17 (C) X&16 (D) M$30
(E) None of these

12. What is the code for 'Licences' in the given code language?
(A) H&17 (B) O$14 (C) H$28 (D) O&31
(E) None of these

13. What is the code for 'Sweater' in the given code language?
(A) I$28 (B) H&37 (C) I&41 (D) H$24
(E) None of these

14. What is the code for 'Accrue' in the given code language?
(A) V$6 (B) Z&22 (C) Z$24 (D) V&8
(E) None of these

15. What is the code for 'Honour' in the given code language?
(A) I$29 (B) S$26 (C) I&33 (D) S&36
(E) None of these

Direction (Q. 16-20):- Study the following information carefully and answer the question given below.

Kirti, Karuna, Karthik, Kajal, Kanchan, Kamal, Kiran and Kunal are Eight friends who live in a building of Eight floors. They live on separate floors of the same eight-storey building, but not in the same order. The ground floor of the building is numbered 1, the floor above it 2 and so on until the topmost floor is numbered 8. Each person wears shoes of different brands viz. Adidas, Reebok, Nike, Woodland, Puma, Bata, Redtape and Fila but not necessarily in the same order. They also play different sports viz. Basketball, Badminton, Wrestling, Shooting, Football, Cricket, Tennis and Volleyball.

The one who wears Reebok shoes lives on the even-numbered floor above the fourth floor but does not play Badminton.The one who wears Woodland shoes lives on the even-numbered floor below the fifth floor. The one who plays Shooting lives on floor number one and wears Redtape shoes. There are two floors between who wears Woodland shoes and the one who wears Puma shoes. Kanchan lives immediately above the one who wears Puma shoes. Kiran lives on the top floor and plays Badminton. Kunal lives immediately below the one who wears Woodland shoes. There are more than four floors between Kiran and the one who wears Woodland shoes. There is only one floor between the one who wears Reebok shoes and the one who wears Adidas shoes. The one who wears Adidas shoes lives above the one who wears Reebok shoes. Kamal lives one of the floors above the one who plays Wrestling. The one who plays wrestling does not wear Bata shoes. The one who plays football and the one who plays wrestling are the immediate neighbours of each other. The one who wears Nike shoes plays Tennis. Karuna neither wears Nike shoes nor wears Woodland shoes. Karthik, who wears Fila shoes and plays Basketball lives on an even-numbered floor. Kajal wears Puma shoes and plays Volleyball. The one who wears Nike shoes lives on odd number floor above floor number 3.

16. Which of the following combination is correct?
(A) Kamal-Wrestling-Bata (B) Kanchan-Cricket-Reebok
(C) Kajal-Basketball-Puma (D) Karthik-Shooting-Adidas
(E) None of these

17. The one who plays cricket lives on which floor and wears which brand shoes?
(A) 5-Puma (B) 4-Fila (C) 6-Reebok (D) 3-Bata
(E) None of these

18. How many floors are there between Kamal and the one who plays Football?
(A) Two (B) Three (C) Four (D) One
(E) None of these

19. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
(A) Kirti (B) Karthik (C) Kajal (D) Kanchan
(E) Kiran

20. Who lives on the fourth floor and plays which sport?
(A) Karthik-Basketball (B) Kajal-Volleyball
(C) Kamal-Tennis (D) Kirti-Wrestling
(E) None of these

21. To protect your system from computer hackers you must turn on a(n) _______.
(A) USP (B) VLC
(C) Another system (D) Script
(E) Firewall

22. In each question below is given a statement followed by two courses of action numbered I and II. You have to assume everything in the statement to be true and on the basis of the information given in the statement, decide which of the suggested courses of action logically follow(s) for pursuing.

Statement:

Doctors in the State have been protesting against the assault on two junior doctors at NRS Hospital in Kolkata by the relatives of a patient who died at the hospital.

Course of action:

I. Government should appointed uniformed security men to all government hospitals all over the country for ensuring the safety and security of doctors.

II. Those doctors of NRS hospital should be suspended and also should be penalized with money.

(A) If only I follows (B) If only II follows

(C) If either I or II follows (D) If neither I nor II follows

(E) If both I and II follow

23. Statement:

The role of the Opposition is important in a parliamentary democracy.

I. Opposition used to speak out on issues and participate in House proceedings to bring out the best policies for the country.

II. Opposition has always been an obstacle whenever it is about passing a bill in the House, so their role is nowhere important in House proceedings.

Which of the following argument is strong enough for the given statement?

(A) Only I is strong argument

(B) Only II is strong argument

(C) Both I and II are weak argument

(D) Both I and II are strong argument

(E) Both I and II are neutral argument

24. One of the Big Billion Days sale on record has put consumers in the mood to spend money. Spending is likely to be the strongest in last five years. During the Diwali festival, sales of electronics items hit an annual record sales of $10 billion.

Which of the following is best support the given paragraph?

I. Consumer spending will be highest this year compared to last five years.

II. Diwali festival affects the sales of electronic items.

III. During the Big Billion Days sale prices of the electronic items are lower as compared to the other days to attract people.

(A) Only III (B) Both I and II

(C) Both II and III (D) Only II

(E) None of these

25. Statement: Import of cotton in the 2018 -2019 cotton season is expected to be 22 lakh bales, almost seven lakh bales higher compared with the previous season in India. And with this India has become the largest consumer of Cotton this year.

Assumption:

I. The international price of cotton is lower compared to the domestic price.

II. US is the largest producer of cotton.

Which of the following assumptions is implicit for the given statement?

(A) If only assumption I is implicit

(B) If only assumption II is implicit

(C) If either I or II is implicit

(D) If neither I nor II is implicit

(E) If both I and II are implicit

Direction (Q. 26-29):- In the following question, a question is followed by information given in three statements. You have to decide the information given in which of the statements is necessary and sufficient to answer the given questions.

26. On which day of the week did Amit arrive?

I. His sister ranu, correctly remembers that he did not arrive on Wednesday.

II. His friend Monu, correctly remembers that he arrived before Friday.

III. His father correctly mentions that he arrived before Friday but after Tuesday.

(A) Both Statements I and II together are sufficient

(B) Both statements II and III together are sufficient

(C) Both Statements I and III together are sufficient

(D) All I, II and III together are sufficient

(E) Data inadequate

27. Four friends – Bhuvan, Chandan, Jeevan and Pavan are standing in a queue, not necessarily in the same order. What is the order in which these four people are standing?

I. At least one person is standing in between Bhuvan and Chandan. Jeevan is not standing in between Chandan and Pavan. Bhuvan is standing after Chandan and Pavan.

II. There are at least two persons standing in between Chandan and Jeevan. Bhuvan is standing immediately after Jeevan.

(A) I alone is sufficient and II is not sufficient

(B) II alone is sufficient and I is not sufficient

(C) I and II together are sufficient not alone

(D) Each statement alone is sufficient

(E) Both I and II are not sufficient

28. In a building there are six floors which is allotted to six different people E, F, G, H, I and J. What is the position of G with respect to E?

I. J lives three floors above G who lives on one of the bottom three floors, but not on the even numbered floor

II. E lives three floors below F but on an odd numbered floor.

III. There are two floors between the floors where H and I live.

(A) Only statement III is sufficient

(B) Only I and II are sufficient

(C) Only II and III are sufficient

(D) All the statements are needed

(E) Insufficient data

29. How far is D from his original position?

Statements:

I. D is facing north, he turns left and walks 7 m, he again turns left and walks 10 m, he turns right and walks 2 m, he then turns right and walks 10 m.

II. D is facing south, he turns left and walks 7 m, he then turns right and walks 10 m, he turns left and walks 2 m, he then turns left and walks 10 m.

(A) Both statements are needed

(B) Only II is sufficient

(C) Only I is sufficient

(D) Either I or II alone is sufficient

(E) Neither I nor II is sufficient

30. Electric cars are making big waves in the automobile world. These noise-free, pollution-free and high-performance vehicles are expected to surpass gasoline vehicles in the future. The government must introduce and adapt this technology slowly to cut greenhouse gas emissions. However, legal targets will only be met if Government firms up existing policies.

Which of the following, if true, provides the strongest grounds for a prediction that the government is likely to introduce and adapt electric cars?

(A) Electric cars are making big waves in the automobile world.

(B) Electric cars will surpass gasoline vehicles in the future.

(C) The existing policies favor gasoline vehicles.

(D) Electric cars do not emit greenhouse gases and are noise free, high-performance vehicles.

(E) Gasoline vehicles are the conventional usage of transportation.

DIRECTION (Q. 31-35):- Study the information carefully and answer the questions given below.

Seven persons A, B, C, D, E, G and F were born in different years 1942, 1955, 1961, 1983, 1994, 2005, 2008 but not necessarily in the same order. They were born on same date of the same month in different years. (All the calculations of ages are done by considering 2018 as the base year) They like different colours i.e. white, pink, red, yellow, purple, black and blue.

The one who like blue color is not younger than the one who likes purple. The difference between the present age of A and C is 9 less than the difference between the present ages of the one who like black and white. The number of persons born before D is same as the number of persons born after B. Only one person is born between the one who like pink color and black color. B likes Red color. The difference between the age of E and G is a prime number. The sum of the ages of A, B and E is not an odd number. C doesn't like blue color. The one who likes purple color is younger than the one who likes black color. G likes Yellow. More than one person born between A and C. Not more than three persons born between the ones who like Black and White.

31. Who among the following likes blue?

(A) D (B) F (C) C (D) B

(E) none of these

32. Which among the following pair of persons are the oldest and youngest respectively?

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

(E) none of these

33. In which of the following year was E born?

(A) 1983 (B) 1955 (C) 1961 (D) 2008

(E) none of these

34. Which of the following statement is not true regarding F?

(A) E was born before F

(B) F is the 2nd oldest

(C) the difference between the present ages of B and F is not divisible by 3

(D) F likes White

(E) none of these

35. How many persons were born between A and E?

(A) Two (B) One (C) Three (D) Four

(E) None

Direction (Q. 36-40):- Study the following information carefully to answer the given questions.

12 people from different companies viz. Microsoft, Google, Facebook, Infosys, Amdocs, Samsung, Apple, Amazon, Mindtree, IBM, HP, and Cisco are seated in two parallel rows with six people each such that there is equal distance between the adjacent persons and each person in one row faces the person in the other row. In row 1, A, D, E, G, H, K are facing south and in row 2, B, C, F, I, J, L are facing north but not necessarily in the same order.

The person who is from HP sits third right from B. The person who is from Amazon is immediate neighbor of G. E sits between the person from Apple and K but is not from IBM.

The person from Amazon never sits at extreme ends and is second to the left of A.

G is not from IBM. I is one of the immediate neighbors of J. The only person sitting between J and Amdocs faces H.

H is sitting fifth to the right from one of the extreme ends and is from Mindtree.

The person who is from Microsoft is sitting at one of the extreme ends and L is immediate left neighbor of it and is from Samsung.

There are only two persons sitting between the person from Facebook and K. One of the two persons sitting between Facebook and K faces the person who is from Samsung.

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The person who is from Cisco and the person F is sitting next to each other.

The person from Google sits opposite to Amdocs and third right from G. The person who is from Infosys sits fifth left from one of the extreme ends.

F does not face immediate neighbor of D.

36. Which of the pair sits at extreme ends?
(A) Google – Samsung (B) Google – Amdocs
(C) Amazon – Amdocs (D) Facebook – Cisco
(E) Amazon – Microsoft

37. To which company does E belongs to?
(A) HP (B) Google (C) Samsung (D) Amazon
(E) Microsoft

38. Which of the following is in wrong seating position?
(A) Google, Mindtree, HP, Facebook
(B) HP, Cisco, Microsoft, Infosys
(C) Mindtree, IBM, Apple, Facebook
(D) Amdocs, Infosys, Cisco, Microsoft
(E) None of the above

39. Which of the following statement is false?
(A) The person from Amazon is facing L
(B) The person from Apple and Facebook are immediate neighbors to each other
(C) B and C, person from Google and Facebook are at extreme ends
(D) L is sitting fourth right to person from Amdocs
(E) G and J are facing each other

40. If the positions of the persons at extreme ends of row 1 are interchanged, then the person who is from Facebook is at which position from K?
(A) 2nd
(B) 5th
(C) Immediate right to extreme end
(D) Immediate left to extreme end
(E) 3rd

DIRECTION (Q. 41-42):- Read the following information and answer the questions that follow.

Sonu walks 10 m west from point A to reach point B. He takes a left turn and walks 9m to reach point C. On the other side, Dinesh walks 5m east from point P to reach point Q. Point A is 9m either north or south from point P. Next Dinesh turns to his left from point Q and walks 4m to reach point R. Sonu also turned left from point C and reached point D after walking 5m. Q is in east direction from D.

41. What is the shortest distance between points D and Q?
(A) 10 m (B) 26 m (C) 18 m (D) 12 m
(E) None of these

42. If Dinesh walks 4 m west from point R, then he is in which direction with respect to point P?
(A) South (B) North-west
(C) North-east (D) North
(E) South-west

DIRECTION (Q. 43-44):- Read the following information carefully and answer the questions given below.

First 15 numbers are written from bottom to top in such a way that 2 is above 1 and 3 is above 2 and so on till 15. The letters of word ‘SUMIT’ are written in alphabetical order against each multiple of 3 (One letter against one number) from bottom to top. There are 6 letters between M and P. Only one letter between N and B.Only 3 letters between B and X.

X is not against even number (No letter is repeated against any number).

43. Which is the second letter in word formed by letters against numbers 12, 13 and 15?
(A) P (B) U (C) T (D) X
(E) None of these

44. Which letter is written against number 4?
(A) B (B) X (C) N (D) None
(E) None of these

45. The point at which the flow of text in a document moves to the top of a new page **-**
(A) Page insert (B) Page break
(C) Page format (D) All of the above
(E) None of the above

Direction (Q. 46-49):- Study the given information carefully and answer the following questions below.

In a warehouse, 8 boxes having seeds of trees: Mango, Orange, Papaya, Tomato, Lichi, Apple, Pineapple and Cherry. Fertilizers for these seeds come from companies: A, B, C, D, E, F, G and H but not necessary in that order. Each box has a number written on it from 1 to 8 but not necessary in that order. Number 1 is at the top, number 8 is at the bottom and others accordingly.

There are only 3 boxes above the box containing seeds of Mango. Box whose fertilizers come from company H is 3rd box below the one whose fertilizers come from company B which can only be placed at even numbered position. Box having seeds of tomato is the 2nd box below the one having Mango seeds whose fertilizers come from company A. Box containing seeds of Papaya is placed at one of the ends whose fertilizers come from company F, box containing seeds of apple is adjacent to box containing seeds of orange whose fertilizers comes from company B. Box containing seeds of papaya is not adjacent to box containing seeds of apple. There are as many boxes between the box related to company A and F as between box related to company A and G. Box containing seeds of pineapple is placed in the middle. Box of cherry seeds whose fertilizers come from company D is placed at the bottom. Box whose fertilizers come from company E is not placed at 3rd position.

46. Who is placed at 6th position?
(A) Tomato (B) Orange (C) Mango (D) Papaya
(E) Cherry

47. At what position is the box containing seeds of Litchi placed?

(A) 7th (B) 8th (C) 6th (D) 2nd

(E) 5th

48. Which box is placed at number 3rd position?

(A) Box whose fertilizers come from company B

(B) Box whose fertilizers come from company C

(C) Box whose fertilizers come from company D

(D) Box whose fertilizers come from company G

(E) Box whose fertilizers come from company H

49. The box containing seeds of pineapple is placed at which position ?

(A) 5th (B) 4th (C) 3rd (D) 6th

(E) None of the above

50. Green tea is considered to be a natural energetic drink. It was introduced in China has a beverage. It is obtained from the leaves of the tree called camellia sinensis. This tea has been used as a traditional medicine in the Ayurvedic medicine of India. While green tea may offer many advantages, such as a number of health benefits, it also contains disadvantages as well.

Which of the following, if true, would strengthen the conclusion about the disadvantages of green tea?

(A) Green tea may prohibit calcium from being absorbed into the bones.

(B) It is proved that by drinking green tea it regulates heart condition keeping the cholesterol limited.

(C) It helps in reducing the risk of any type of cancer.

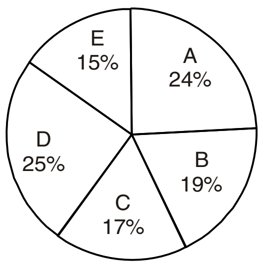
(D) The catechins present in the green tea helps preserve the oral health of a person.

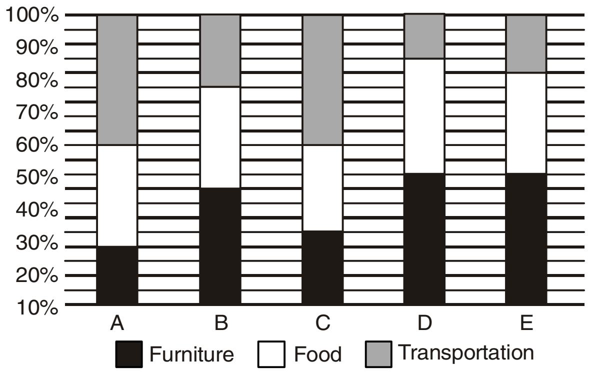
(E) It is packed with antioxidants which eliminated the effects of free radicals.

QUANTITATIVE APTITUDE

DIRECTION (Q. 51-55):- Pie-chart given bellows shows the income of five different persons and bar graph shows the percentage distribution of their income on different things. Study the question carefully and answer them.

TOTAL INCOME = 84,000





51. Who among the following spend maximum amount on food?

(A) D (B) E (C) B (D) C

(E) A

52. Amount spend by 'E' on furniture is what percent more than amount spend by 'D' on Transportation?

(A) 70% (B) 45% (C) 80% (D) 65%

(E) 60%

53. Find the average amount spend by A, B and C on furniture?

(A) 4622 (B) 4626 (C) 4262 (D) 4266

(E) 4662

54. 'D' buy only three type of food X, Y and Z and amount spend on buying X, Y and Z is in the ratio 5 : 7 : 8. What is the difference between amount spend on buying Z type food to amount spend on buying X type food.

(A) 2520 (B) 1680 (C) 8400 (D) 1260

(E) 2100

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55. Find the ratio of amount spend by 'A' and 'B' together on food to the amount spend by 'C' and 'D' together on furniture?

(A) 295 : 277 (B) 277 : 295 (C) 310 : 301 (D) 301 : 305

(E) 301 : 310

56. The average runs scored by P in his 40 innings is 120. If he is out without scoring in 41st inning and he scored average runs of 60 in his next 4 innings. What are average runs scored by him in 45 innings?

(A) 96 (B) 110 (C) 80 (D) 112

(E) 97

57. If the compound ratio of $x^2 : y$ and $y^2 : z$ is $z : y$, then which of the following is true?

(A) $x = yz$ (B) $y = xz$ (C) $z = xy$ (D) $xyz = 1$

(E) None of the above

58. In a 170 lt mixture of milk and water the ratio of milk and water is 12 : 5. If 20% of the mixture was taken out and 10 liters of water is added. Find the quantity of water in the new mixture.

(A) 60 litres (B) 50 litres (C) 70 litres (D) 80 litres

(E) 90 litres

59. A bicycle moves for 5 hours at the speed of 9 kmph and a car moves for 8 hours at the speed of 35 kmph. In what time train should cover total distance covered by car and bicycle is covered if the speed of the train is 50 kmph?
(A) 4 hours (B) 6.5 hours (C) 3.5 hours (D) 10 hours
(E) 8 hours

60. x men can do a work in 3 days and y women can do the same work in 9 days, but 1 man and 1 woman can do the work in 12 days. If 9 men can do the work in 2 days, find the value of x and y.
(A) 3, 1 (B) 4, 2 (C) 5, 3 (D) 6, 4
(E) 7, 5

DIRECTION (Q. 61-65):- What will come in the place of the question mark (?) in the following number series?

61. 2000, 1992, 1928, 1712, ?, 200
(A) 1400 (B) 1300 (C) 1250 (D) 1200
(E) 1000

62. 8, 8, 16, 36, 88, ?
(A) 236 (B) 240 (C) 246 (D) 248
(E) 216

63. ?, 756, 576, 414, 288, 234
(A) 963 (B) 954 (C) 945 (D) 936
(E) 927

64. 12, 8, 10, 17, 36, ?
(A) 86 (B) 88 (C) 90 (D) 94
(E) 92

65. 25, 33, 46, 69, 112, ?
(A) 175 (B) 180 (C) 185 (D) 190
(E) 195

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DIRECTION (Q. 66-70):- In the given question, two equations numbered I and II are given. Solve both the equations and mark the appropriate answer.

66. I. $x^2 + 11x - 60 = 0$
II. $y^2 - 17y + 60 = 0$
(A) $x > y$ (B) $x < y$ (C) $x \geq y$ (D) $x \leq y$
(E) x = y or no relationship could be established

67. I. $x^2 - 5x + 6 = 0$
II. $y^2 + 5y - 6 = 0$
(A) $x > y$ (B) $x < y$ (C) $x \geq y$ (D) $x \leq y$
(E) x = y or no relationship could be established

68. I. $8x^2 - 9x + 1 = 0$
II. $4y^2 - 9y + 2 = 0$
(A) $x > y$ (B) $x < y$ (C) $x \geq y$ (D) $x \leq y$
(E) x = y or no relationship could be established

69. I. $5x^2 - 32x + 48 = 0$
II. $5y^2 - 16y + 12 = 0$
(A) $x > y$ (B) $x < y$ (C) $x \geq y$ (D) $x \leq y$
(E) x = y or no relationship could be established

70. I. $3x^2 + x - 4 = 0$
II. $3y^2 - 10y + 8 = 0$
(A) $x > y$ (B) $x < y$ (C) $x \geq y$ (D) $x \leq y$
(E) x = y or no relationship could be established

71. Ratio of age of Vikas to age of Rohit 2: 3 and average age of Rohit, Vikas and Rahul is 23. When Arjun joins the group average age of these 4 persons is 25 years. Calculate sum of age Arjun and Rahul, if Rahul is 13 years older than Vikas ?
(A) 40 years (B) 47 years
(C) 60 years (D) can't be determined
(E) None of these

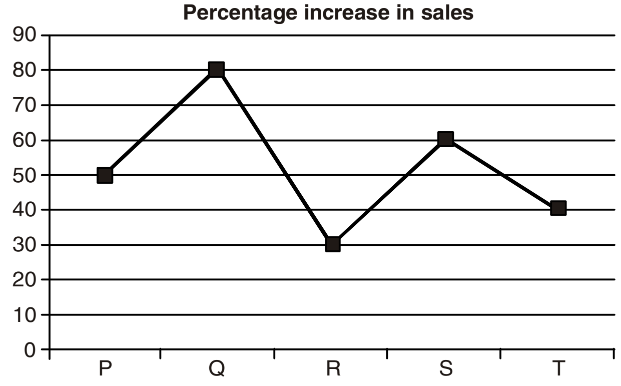
72. Abhishek and Abhinandan together can complete a work in 20 days. Abhinandan started to work alone and completes 2/3 work and remaining work is completed by Abhishek alone. They completed the work in total 39 days. Find in how many days Abhinandan alone can complete the work if he works for whole number of days?
(A) 45 days (B) 36 days (C) 30 days (D) 24 days
(E) 60 days

73. Speed of boat in downstream is 24 km/hr while speed of boat is 300% more than speed of stream. Find in total 6 hours, what distance can be covered by boatman if he covers half distance in downstream and half in upstream?
(A) 92km (B) 70 km (C) 24 km (D) 96 km
(E) 108 km

74. In how many ways a four-digit number can be formed using starting ten whole numbers such that it is divisible by '4' and repetition isn't allowed?
(A) 1200 (B) 720 (C) 1120 (D) 1080
(E) 900

75. 20% increase in both radius and height of the cylinder increases the total surface area of cylinder by 677.6 cm^2, If the ratio of radius to height is 1 : 4, then find the radius of cylinder -
(A) 21 cm (B) 10.5 cm (C) 3.5 cm (D) 14 cm
(E) 7 cm

Direction (Q. 76-80) - The following line graph shows the percentage increase in sales of companies P, Q, R, S and T in the year 2017 with respect to the previous year. Study the following line graph carefully and answer the following questions.



76. The overall percentage increase in sales of company Q and company S together is 72% in the year 2017. Find the ratio of the sales of company Q and S in the year 2017.
(A) 9 : 4 (B) 27 : 16 (C) 4 : 9 (D) 71 : 31
(E) 1 : 2

77. The ratio of sales of companies P, Q, R, S and T in the year 2016 was 8 : 6 : 5 : 7 : 4 respectively. Find the overall % increase in sales of all the five companies together in the year 2017.

(A) 56.67% (B) 48.34% (C) 53.67% (D) 50.45%
(E) 50%

78. The profit earned by company R in 2017 is 18% or Rs. 9 crores. Find R's sales for the year 2016. (Sales = cost + profit)

(A) 50 crores (B) 59 crores
(C) 38.46 crores (D) 45.38 crores
(E) 46.34 crores

79. The overall percentage increase in the sale of companies Q and R together is 55% and that of companies R and S together is 42% in the year 2017. Find the ratio of sales of companies Q, R and S in the year 2016.

(A) 1 : 1 : 2 (B) 2 : 2 : 3 (C) 3 : 3 : 2 (D) 3 : 5 : 4
(E) None of these

80. Which company has the maximum sales in year 2017?

(A) Q (B) S
(C) P (D) Can't be determined
(E) None of these

DIRECTION (Q.81-85):- In the given questions, two quantities are given, one as 'Quantity I' and another as 'Quantity II'. You have to determine relationship between two quantities and choose the appropriate option.

81. 5X men can complete a work in X/2 days while 2Y men can complete same work in 4Y/5 days.

Quantity I: Value of 'Y+20'.

Quantity II: Value of '1.25X'

(A) Quantity I ≥ Quantity II
(B) Quantity I = Quantity II or No relation
(C) Quantity I > Quantity II
(D) Quantity I < Quantity II
(E) Quantity I ≤ Quantity II

82. Rs. X is invested in a scheme which offers 15% p.a. at C.I. Interest earned after two years is Rs.3870.

Quantity I: 'Value of 'A'. Rs. 2X is invested in a scheme which offers A% p.a. at C.I. and interest earned after two years is Rs. 10,560

Quantity II: Value of 'B'. Rs. (X+6,000) is invested in a scheme which offers B% p.a. at C.I. and amounts to Rs. 28,125

(A) Quantity I > Quantity II
(B) Quantity I = Quantity II or No relation
(C) Quantity I ≥ Quantity II
(D) Quantity I < Quantity II
(E) Quantity I ≤ Quantity II

83. Total surface area of a cylinder is 200% more than that of its sum of area of base and top of cylinder. Volume of cylinder is 2156 cm^3.

Quantity I: Volume of cone whose base radius and height is same as that of radius and height of cylinder respectively.

Quantity II: Volume of hemisphere whose radius is same as that of radius of cylinder.

(A) Quantity I > Quantity II
(B) Quantity I = Quantity II or No relation
(C) Quantity I ≥ Quantity II
(D) Quantity I < Quantity II
(E) Quantity I ≤ Quantity II

84. There are 'A' numbers of cubes each having side 2 cm is melted and re-casted into a cylinder of radius 7 cm and height 8 cm.

Quantity I: Value of 'A+77'.

Quantity II: Value of '1.5A'

(A) Quantity I ≥ Quantity II (B) Quantity I = Quantity II
(C) Quantity I ≤ Quantity II (D) Quantity I < Quantity II
(E) Quantity I > Quantity II

85. 'B' kg of Rs. 36 per/kg rice that mixed with 8 kg of Rs. 42 per/kg rice, in order to earn profit of 10% while selling the mixture at Rs. 44 per/kg.

Quantity I: Value of 'B+20'.

Quantity II: Value of '6B'

(A) Quantity I < Quantity II (B) Quantity I ≤ Quantity II
(C) Quantity I > Quantity II (D) Quantity I ≥ Quantity II
(E) Quantity I = Quantity II

Direction (Q. 86-88):- Study the given information carefully and answer the following questions below.

There are total 1640 employees in a company and it has 6 departments A, B, C, D, E and F. The ratio of number of employees in department A and department D is 5 : 4. Department B has 85 more employees than department E. Department F has total 212 employees. The ratio of employees in department C and department E is 2 : 3. Department C has 58 less employees than department D.

86. Find the ratio of number of employees in department D and department F.

(A) 67 : 53 (B) 57 : 53 (C) 59 : 53 (D) 63 : 53
(E) 65 : 53

87. What is the difference of total employees in department A & B together and C and D together?

(A) 194 (B) 245 (C) 262 (D) 236
(E) 215

88. Find the total number of employees in department A and C.

(A) 498 (B) 514 (C) 509 (D) 491
(E) None of these

89. A started a business with the investment of Rs. 8000. After 4 months, B joins him with the capital of Rs. 10000. After 8 months of starting the business, C also joins him with the capital of Rs. 15000. Find the share of C in the profit of Rs. 118000 after 1 year.

(A) 2000 (B) 15000 (C) 35000 (D) 26000

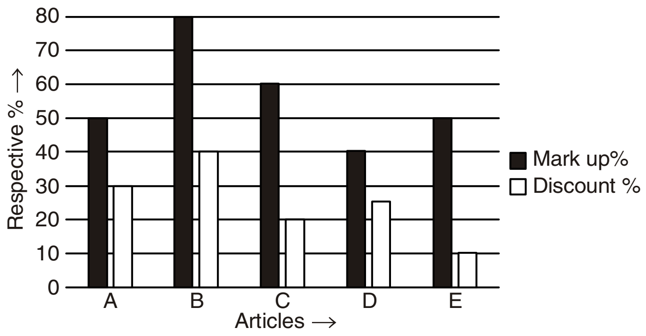
(E) 30000

90. The net profit percent on the sale of a watch and a goggle is 50%. The cost price of six watches is equal to the selling price of ten goggles, and the cost price of six goggles is equal to the selling price of one watch. Find the profit percent on the sale of each goggle.

(A) 160% (B) 180% (C) 200% (D) 150%

(E) None of these

DIRECTION (Q. 91-95):- Bar chart given below shows markup % and discount % on five different articles sold by a retailor. Study the data carefully and answer the following questions.



91. If ratio between selling price of article ‘A’ to that of article ‘E’ is 1 : 1, then find out the ratio between cost price of article ‘A’ to that of article ‘E’?

(A) 7 : 9 (B) 9 : 7 (C) 9 : 11 (D) 11 : 9

(E) 11 : 7

92. Cost price of article ‘B’ is Rs.50 more than Cost price of article ‘C’ while mark price of article ‘B’ is R. 130 more than mark price of article ‘C’. Find the difference between selling price of article ‘B’ to that or article ‘C’?

(A) Rs. 24 (B) Rs. 18 (C) Rs. 8 (D) Rs. 4

(E) Rs. 14

93. If retailor earn Rs.24 profit on selling article ‘D’ then find the Mark price of article ‘D’?

(A) Rs.672 (B) Rs. 504 (C) Rs. 480 (D) Rs. 420

(E) Rs. 588

94. If ratio between selling price of article ‘B’ to that of article ‘C’ is 27 : 16 then cost price of article ‘B’ is what percent more than that of article ‘C’?

(A) 50% (B) 62.5% (C) 75% (D) 87.5%

(E) 100%

95. Which article is sold at maximum profit if cost price of article of each article is same?

(A) A (B) C (C) E (D) D

(E) B

DIRCTION (Q. 96-100):- What approximate value should come in place of question mark (?)in the following questions?

96. $44.04 \div 3.97 \times 7.49 \div 2.54 + 3 = \sqrt{?}$

(A) 6 (B) 36 (C) 24 (D) 1296

(E) 216

97. $\sqrt{37.54\% \text{ of } 400.08 + 75.07\% \text{ of } 59.92} = ?$

(A) 7 (B) 14 (C) 49 (D) 98

(E) 196

98. $\left(\sqrt{?}\right)^{\frac{1}{2}} + (2.01)^{10} + (4.99)^{3} = 1156.92$

(A) 256 (B) 128 (C) 512 (D) 1024

(E) 1296

99. $(4913.09)^{\frac{1}{3}} + 6.06 \times 5.95 - 33\frac{1}{3}\% \text{ of } 9.01 = 24.99\% \text{ of } 25.01\% \text{ of } ?$

(A) 1040 (B) 1600 (C) 400 (D) 800

(E) 1200

100. $(9.01)^3 + (7.94)^3 + 5.12 \times 17.95 = x^3$

(A) 11 (B) 15 (C) 13 (D) 10

(E) 14

ENGLISH LANGUAGE

DIRECTION (Q. 101-105):- Below are given some sentences out of which the sentence numbered 4 has been correctly placed. The rest of the sentences A, B, C, D, E, F need to be arranged correctly in order to form a logical order.

A. World War I actually started in 1914, with the assassination of Archduke Franz Ferdinand, heir to the Austro-Hungarian Empire and lasted till 2018.

B. Within a week of the Archduke’s assassination, Russia, Belgium, France, Great Britain, and Serbia had lined up against Austria-Hungary and Germany, and World War I had begun.

C. Tensions had been brewing in Southern Europe – particularly in the troubled Balkan region – for years before World War I eventually broke out.

4. During the war, Germany, Austria-Hungary, Bulgaria, and the Ottoman Empire were known as the Central powers and were pitted against the Allied powers consisting of Great Britain, France, Russia, Italy, Rumania, Japan, and the United States.

D. At the outbreak of war, the United States adopted a policy of neutrality as favored by the US President, Woodrow Wilson.

E. Due to new military technologies and trench warfare, World War I saw unprecedented levels of carnage and destruction resulting in the deaths of 16 million people.

F. But with Germany sinking American merchant ships including the Lusitania, which resulted in the deaths of hundreds of Americans, the American President called for a declaration of war against Germany.

101. Which of the following is the FIRST statement?
(A) D (B) F (C) E (D) C
(E) B

102. Which of the following is the SECOND statement?
(A) D (B) F (C) E (D) A
(E) B

103. Which of the following is the FIFTH statement?
(A) D (B) F (C) E (D) A
(E) B

104. Which of the following is the SIXTH statement?
(A) D (B) F (C) E (D) A
(E) B

105. Which of the following is the SEVENTH statement?
(A) C (B) D (C) E (D) A
(E) B

DIRECTION (Q. 106-115):- In the following passage, some of the words have been omitted, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningful.

After the heat and dust of the last one month, the board meeting of the Reserve Bank of India on Monday turned out to be muted and professional, as it should have been. Any summary and ______(A) ______ action by the Centre to have its way would have created more problems than it solved, apart from it not going down well with the markets. The decisions taken by the board address the concerns of both the Centre and the central bank, though on balance it appears that the RBI carried the day. Two of the biggest concerns of the Centre where it was expecting a/an _________(B)_________ resolution — relaxation of the Prompt Corrective Action framework on 11 public sector banks and provision of liquidity for non-banking financial companies — will be addressed at a future date. The first one has been _________(C) _________ to a department of the RBI for examination, while no decision seems to have been taken on the second. In addition, the Centre's attempt to tap the RBI's rich reserves has also been _________(D) _________ off for now, with the matter left to be decided by a committee set up exclusively for the purpose. This is as it should be. Given that the membership and terms of reference of the committee will be jointly decided by the Centre and the RBI, there is little scope for either side to complain of bias. The RBI has been _________ (E) _________ all of its surpluses to the Centre in the last five years based on the recommendations of an earlier committee led by Y.H. Malegam. Given this, it is unclear what more the new committee can possibly recommend on future surpluses, unless of course it is allowed to go into _________ (F) _________ of the reserves that now exist on the RBI's balance sheet.

The central bank partially _________ (G) _________ to the Centre on two other issues — the Basel capital framework for banks and easing credit flow to micro, small and medium enterprises (MSMEs). The RBI didn't _________ (H) _________ the demand for alignment of the capital norms to Basel (they are higher now), but by pushing back the deadline by a year for increasing the capital buffer, it has freed up funds for banks to lend. Again, by permitting debt _________ (I) _________ for MSME borrowers of up to ^{1} 25 crore, the RBI has attempted to address their credit concerns, which was one of the major demands of the Centre. Clearly, there was enough give-and-take in the meeting that left both sides with the feeling that they had gained something. At Monday's meeting the board turned hands-on _________ (J) _________ for the first time in recent memory, from being just an advisory body. That the meeting went on for over nine hours clearly indicates that there was an intense exchange of views, which is not a bad thing at all. Differences between the Centre and the central bank must be thrashed out in such a setting, rather than in the media or in public speeches.

106. Find the suitable word and fill up the blank _______ (A)______ with appropriate word.
(A) Rejuvenate (B) Debase
(C) Precipitate (D) Acolyte
(E) None of these

107. Find the suitable word and fill up the blank _______ (B)______ with appropriate word.
(A) Haven (B) Expeditious
(C) Ambiguity (D) Repatriate
(E) None of these

108. Find the suitable word and fill up the blank _______ (C)______ with appropriate word.
(A) Referred (B) Riled (C) Finagled (D) Gleaned
(E) None of these

109. Find the suitable word and fill up the blank _______ (D)______ with appropriate word.
(A) Altercation (B) Entrench
(C) Chortled (D) Staved
(E) None of these

110. Find the suitable word and fill up the blank _______ (E)______ with appropriate word.
(A) Perplexing (B) Transferring
(C) Weaning (D) Debilitating
(E) None of these

111. Find the suitable word and fill up the blank _______ (F)______ with appropriate word.
(A) Sharing (B) Envisage
(C) Unsparing (D) Diffident
(E) None of these

112. Find the suitable word and fill up the blank _______ (G)______ with appropriate word.

(A) Stymied
(B) Yielded
(C) Coaxed
(D) Emboldened
(E) None of these

113. Find the suitable word and fill up the blank _______ (H)______ with appropriate word.

(A) Barb
(B) Reticent
(C) Voluble
(D) Concede
(E) None of these

114. Find the suitable word and fill up the blank _______ (I)______ with appropriate word.

(A) Recast
(B) Referendum
(C) Strait
(D) Acerbity
(E) None of these

115. Find the suitable word and fill up the blank _______ (J)______ with appropriate word.

(A) Eloquent
(B) Glorification
(C) Dramatize
(D) Probably
(E) None of these

DIECTION (Q. 116-120):- Read the passage and answer the questions that follow. Some words have been highlighted for your attention.

The society of post-revolutionary France was 'bourgeois' in its structure and values. It was the society of the parvenu, though this was not completely obvious except when the country was itself governed by parvenus, i.e. when it was republican or Bonapartist. It may not seem excessively revolutionary to us, that half the French peerage in 1840 belonged to families of the old nobility, but to contemporary French bourgeois the fact that half had been commoners in 1789 was very much more striking; especially when they looked at the exclusive social hierarchies of the rest of continental Europe.

The phrase 'when good Americans die they go to Paris' expresses what Paris became in the nineteenth century, though it did not fully become the parvenu's paradise until the Second Empire. London, or even more Vienna, St Petersburg or Berlin, were capitals in which money could not yet buy everything, at any rate in the first generation. In Paris, there was very little worth buying that was beyond its reach. This domination of the new society was not peculiar to France; but if we except the democratic USA it was in certain superficial respects both more obvious and more official in France, though not, in fact, more profound than in Britain or the Low Countries. In Britain, the great chefs were still those who worked for noblemen, like Careme for the Duke of Wellington, or for the oligarchic clubs, like Alexis Soyer of the Reform Club. In France, the expensive public restaurant, started by cooks of the nobility who lost their jobs during the Revolution, was already established.

A change of world is **implied** in the title-page of the manual of classical French cookery which read *'by A. Beauvilliers, ancient officier de MONSIEUR, Comte de Provence . . . et actuellement Restaurateur, rue de Richelieuno. 26, la Grande Taverne de Londres'*. The gourmand—a species invented during the Restoration and propagated by Brillat-Savarin's Almanack des Gourmands from 1817—already went to the *Cafe Anglaisor, the Cafe de Paris* to eat dinners not presided over by hostesses. In Britain, the press was still a vehicle of instruction, **invective** and political pressure. It was in France that Emile Girardin (1836) founded the modern newspaper—La Presse—political but cheap, aimed at the accumulation of advertising revenue, and made attractive to its readers by gossip, serial novels, and various other stunts. Fashion, the department store, the public shop-window which *Balzachymnedf* were French inventions, the product of the 1820s. The Revolution brought that obvious career open to talents, the theatre, into 'good society' at a time when its social status in aristocratic Britain remained analogous to that of boxers and jockeys: at Maisons-Lafitte (named after a banker who made the suburb fashionable), Lablache, Talma and other theatrical people established themselves by the side of the Prince de la Moskowa's splendid house.

116. What was the society of post-revolutionary France best described as?

(A) Society of the Hustlers
(B) Society of the Capitalists
(C) Society of the Communists
(D) Society of the Kings
(E) Society of the Parvenu

117. When did Paris become the Parvenu's paradise?

(A) Second Empire
(B) Third Empire
(C) Fourth Reich
(D) First world war
(E) French revolution

118. What according to the passage was more dominating in France than in the USA?

(A) Fashion shows
(B) High inflation due to war
(C) Domination of new society
(D) Slow eradication of older traditions
(E) Racism

119. Which of the words is similar in meaning to the word 'invective' as used in the passage?

(A) Applaud
(B) Comment
(C) Compliment
(D) Abuse
(E) Praise

120. Which of the words is opposite in meaning to the word 'imply' as used in the passage?

(A) Implicit
(B) Indirect
(C) Oblique
(D) Explicit
(E) Tacit

DIRCTION (Q. 121-125):- The following questions consist of four sentences. Some of these may or may not contain grammatical error. Choose the option which denotes the sentence(s) that has/have grammatical error(s). If all the given sentences are correct, choose (E), i.e., "All are correct" as your answer.

121. (I) Local residents said that it was the third bus accident at the spot but they have never seen such a terrible crash on the expressway.

(II) The Delhi High Court dismissed a plea seeking directions to the Centre to frame rules on the phone tapping noting that there were enough guideline in place

(III) The Central government wants to create a "repository of photographs of criminals in the country," and want to put a system in place to track "missing children and unidentified dead bodies," through facial recognition

(IV) The tricky job of keeping Greece's international creditors onside while easing the hardship on Greeks by lowering taxes and renegotiating fiscal targets could result in a short honeymoon phase for Mr. Mitsotakis.

(A) I, II (B) II, IV (C) II, III, IV (D) I, II, III

(E) All are correct

122. (I) The leak is being seen by some diplomats as a move to push Mr. Darroch out and to send an Ambassador to Washington

(II) The Expressway has been operational since 2012 and span over 165 km.

(III) Admissions for courses at several college under the unreserved category closed with a marginal dip in some courses.

(IV) The Supreme Court on Monday sought a response from the Centre, the States and the Union Territories on the prolonged delay for over quarter of a decade to establish exclusive human rights courts in each district

(A) I, II (B) II, III (C) II, III, IV (D) I, II, III

(E) All are correct

123. (I) The conviction of prominent pro-LTTE politician Vaiko on the charge of sedition, based on a typically impassioned speech he had made in Chennai since a decade ago, is a worrying development.

(II) Washington has said it wants to seal a political deal with the Taliban ahead of the Afghan presidential polls due in September to allow foreign forces to begin to withdrawing.

(III) The Delhi High Court declined to entertain a plea seeking to make appropriate changes to the law to recognise the rights pertaining to marriage and adoption of members of LGBT community.

(IV) The court disposed of the petition filed by advocates Manmohan Singh Narula and SusmitaKumari, claiming that the Speaker was not performing his statutory duty of appointing the LoP.

(A) I, II (B) II, IV (C) II, III, IV (D) I, II, III

(E) All are correct

124. (I) A Delhi court on Monday summoned Chief Minister ArvindKejriwal and his deputy Manish Sisodia on July 16 in a criminal defamation complaint filed by BJP leader Vijender Gupta.

(II) It is found that democratic education involves a basic understanding of our society and it's history, of its multiple cultural, intellectual and religious traditions.

(III) China on Monday alleged that "unilateral bullying" by the United States was the "root cause" of Iran's decision to expanding uranium enrichment.

(IV) Road Transport and Highways Minister NitinGadkari informed the RajyaSabha on Monday that speed limit on highways would not help reduce the number of road accidents

(A) I, II (B) II, III (C) II, III, IV (D) I, II, III

(E) All are correct

125. (I) The Delhi High Court has directed the Judo Federation of India to disclose all files relating to how players were selected to represent India at the Judo Olympics

(II) A majority of political parties on Monday reiterated their opposition to the 10% quota in higher educational institutions for economically weaker sections (EWS) within the general category

(III) The Medical members of the Corporation touched upon the medical aspect of the question and urged that on the proper solution of the housing question depended the health of the city

(IV) The increased surcharge potentially reduces the post-tax attractiveness of India, vis-a-vis other markets, where such a high rate doesn't exist

(A) I, II (B) II, IV (C) II, III, IV (D) I, II, III

(E) All are correct

DIRECTION (Q. 126-130):- In the following question, two columns are given, containing three phrases each. A phrase from the first column may or may not connect with a phrase from the second column to make a grammatically and contextually correct sentence. There are five options, four of which display the sequence(s) in which the phrases can be joined to form a correct sentence. If none of the phrases make a correct sentence, mark 'None of these' as your answer.

126.

Column (1)	Column (2)
(A) Concerned that political fragmentation would lead to a civil war in Russia, Tsereteli	(D) during the October Revolution, Tsereteli returned to Georgia.
(B) After the Bolsheviks seized power of the Russian government	(E) was much more concerned with inequality, and tried to solve that above all.
(C) Uninterested in acquiring or maintaining political power, Tsereteli	(F) strived to broker compromises between the various leftist factions.

(A) A-F (B) B-E
(C) C-D and B-F (D) C-F and B-D
(E) None of these

127.

Column (1)	Column (2)
(A) India is projected to become the most populous country by	(D) 2027 surpassing China, and host 1.64 billion people by 2050.
(B) The world as a whole could be home to	(E) 8.5 billion people in just over a decade from now.
(C) The UN report shows migration to countries with a falling ratio of	(F) working-age people to those above 65 will be steady.

(A) C-F and B-D (B) B-E
(C) C-D and B-F (D) A-F
(E) None of these

128.

Column (1)	Column (2)
(A) The President said his government was	(D) and the rural economy is not a moment too early.
(B) In the absence of elaboration, such grand intent	(E) committed to that very idea of nation-building.
(C) New focus on water conservation and management	(F) in the initial paragraphs was not reassuring.

(A) C-F and B-D (B) B-E
(C) C-D and B-F (D) A-F
(E) None of these

129.

Column (1)	Column (2)
(A) The cultural nationalist agenda of the ruling dispensation	(D) has made intellectual curiosity dangerous.
(B) What differentiates one dispensation from another	(E) is the social purpose and direction of such pursuits.
(C) The clarity on that aspect in the address may be stimulating for many,	(F) but certainly not good for India.

(A) A-F (B) C-F and B-D
(C) B-E (D) C-D and B-F
(E) None of these

130.

Column (1)	Column (2)
(A) The Law Commission has mooted the idea	(D) members should repose confidence in an alternative regime.
(B) While expressing loss of trust in one government,	(E) the subsequent legislature should serve out only the remainder of the term.
(C) Whenever mid-term polls are held due to loss of majority,	(F) of a 'constructive vote of confidence'.

(A) B-E (B) C-F and B-D
(C) A-F (D) C-D and B-F
(E) None of these

DIRECTION (Q. 131-135):- In each of the following questions, a paragraph is given with three blanks and these blanks have to be filled with the same word. You are provided with four options which may or may not fill the given blanks. Choose the option which can fill all three blanks. If none of the option is suitable then choose option (e) 'None of these' as your answer.

131. The ASEAN's ______________ is aimed at placating China by not allowing it to align with the U.S.'s vision for the region completely. India has welcomed the ASEAN's outlook on the Indo-Pacific as it sees "important elements of convergence" with its own _____________ towards the region. But there was soon a realisation that such an/ a ____________might allow others to shape the regional architecture and marginalise the ASEAN itself.

(A) Dregs (B) Approach (C) Strait (D) Abject
(E) None of these

132. The liquidator filed proceedings against the Company's directors, Christopher and Andrew Thaler, alleging that the debts owing to the ATO and Ausgrid were incurred while the Company was ___________. The Court ultimately found that the liquidator had made out the __________trading claim and questioned whether any liability for ________ trading should be apportioned between the two directors to reflect their different periods of directorship.

(A) Insolvent (B) Fawning (C) Aegis (D) Doggerel

(E) None of these

133. Many bacterial species have been found to exist in a/an ___________but non-culturable state. Jeanne Moldenhauer discusses this phenomenon and makes suggestions as to why we don't often see an increase in ___________cells when using several methods. Moldenhauer discussed some changes in how clinical microbiologists are evaluating samples for __________ cultures.

(A) Venal (B) Opulent (C) Chortle (D) Viable

(E) None of these

134. Councillors decided to ____________a controversial mill extension after they were unsure about the effect it would have on close neighbours. Amid criticism of inaccuracy in drawings accompanying the application, councillors voted to __________the plans pending clarification about some issues. A bid by Coun David Kirton (Con, Hipperholme and Lightcliffe) to approve the application was defeated and Coun Faisal Shoukat's proposal to ___________the application was supported.

(A) Platitude (B) Defer (C) Reticent (D) Buoyant

(E) None of these

135. "Today is just a spill over of what we saw on Friday after ______________ US jobs numbers. Despite the ___________numbers, market is expecting rate cut just not as aggressive it would be but $1,400 is pretty __________support level for gold," said Howie Lee, an economist at OCBC Bank.

(A) Eloquent (B) Precarious (C) Strong (D) Impound

(E) None of these

DIRECTION (Q. 136-140):- Read the passage and answer the following questions.

India will have to be imaginative on trade disputes — give some, take some and absorb some. The Trump administration is reportedly getting ready to launch a full-blown 'investigation' into India's trade practices under Section 301 of the US Trade Act.

The issue of Iran oil sanctions is over. India has stopped its imports from Iran and increased imports from the US. Incidentally, China's State-owned oil companies have done the same, despite all the **sabre-rattling** from Beijing. Any attempt to set up a separate payment line and continue imports could invite sanctions on the Indian entity and could **jeopardise** the waiver for Chabahar Port in Iran. This is a sanctions-happy administration.

But make noise India must, not just to get satisfaction but because there's a limit to becoming collateral damage in US policy obsessions. It makes **hedging** appear much more attractive and undermines relations. **The challenge of India potentially coming under Russia sanctions because of the S-400 Triumf anti-aircraft air defence system is far more ______ and could see a real confrontation between Washington and New Delhi down the line.**

But shouldn't the US be equally worried about the fallout of any **precipitous** action under the Countering America's Adversaries Through Sanctions Act (Caatsa)? Will it punish India, a 'major defence partner', and be prepared to drive a hole into its own Indo-Pacific strategy?

Any sanctions will impact US arms sales and, consequently, the diversification towards which New Delhi has been moving. That will help Russia instead of punishing it. Trump's former defence secretary, Jim Mattis, had warned of such a scenario. But Trump listens mostly to himself. From all accounts, the new 'adults' in the room are less prone to trying to change his mind on issues than their predecessors.

136. Which of the following is most SIMILAR in meaning to the word **'hedging'**?

(A) Tormenting (B) Arguing

(C) Bilking (D) Restricting

(E) Qualifying

137. Which of the following is most OPPOSITE in meaning to the word **'precipitous'**?

(A) Steep (B) Smooth

(C) Unanticipated (D) Premeditated

(E) Grueling

138. What do you mean by 'sabre-rattling'?

(A) False accusation

(B) Very rapid

(C) The display or threat of military force

(D) A delayed danger

(E) An inevitable outcome

139. Which of the following can be inferred from the passage?

I. India and Russia are strong competitors of USA which is currently trying to debilitate India.

II. India holds an important position for USA so any wrong policy would be deleterious to USA itself.

III. USA is trying to have Russia as its ally by harming India.

(A) Only I (B) Only II

(C) Both II and III (D) Both I and II

(E) All are correct

140. Which of the following states a correct point about Trump's decisions?

I. He is rash but the decisions have always been in favour of the country.

II. He does not listen to anyone and takes decisions single handed.

III. His decisions might have disastrous results not only for other countries but for USA too.

(A) Only II (B) Only I
(C) Both II and III (D) Both I and III
(E) None of the above

GENERAL KNOWLEDGE

141. What will be the minimum paid-up capital of Small Finance Banks (SFBs)?

(A) 10 crore (B) 1000 crore (C) 100 crore (D) 90 crore
(E) 70 crore

142. BSBD is a bank account that does not require customers to maintain any Minimum or Monthly Average Balance (MAB). What does BSBD stand for?

(A) Basic Saving Basis Deposit
(B) Bharat Saving Bank Deposit
(C) Basal Saving Bank Deposit
(D) Basic Savings Bank Deposit
(E) Bank Saving Basic Account

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143. According to NK Singh panel's recommendation, what is the debt-to-GDP ratio for the Central government?

(A) 38.7% (B) 34.7% (C) 32.7% (D) 33.7%
(E) 39.7%

144. Which of the following committees has been correctly matched?

(A) YV Reddy Committee-Reforms In Small Savings
(B) Wanchoo Committee-Indirect Taxes
(C) Vyas Committee-Technology Issues In Banking Industry
(D) Venketaiya Committee-Mutual Funds Scheme
(E) Vaghul Committee-Consolidated Accounting By Banks

145. What is the current base year for the calculation of GDP in India?

(A) 2013-14 (B) 2012-13 (C) 2011-12 (D) 2017-18
(E) 2018-19

146. MadanLalSaini, who passed away recently. He was a -

(A) Journalist (B) Politician (C) Actor (D) Director
(E) None of these

147. ___________is a mechanism for pooling money by issuing units to the investors and investing funds in securities in accordance with objectives as disclosed in offer document.

(A) Share (B) Mutual fund
(C) Equity (D) Stock
(E) None of these

148. Who is the current Union Minister of Social Justice and Empowerment in the NDA Government?

(A) RaoInderjit Singh (B) Thawar Chand Gehlot
(C) Narendra Singh Tomar (D) AnantGeete
(E) None of these

149. The SEBI is the regulatory authority established under Section ____________ of SEBI Act 1992 to protect the interests of the investors in securities and to promote the development of, and to regulate, the securities market and for matters connected therewith and incidental thereto.

(A) section 3 (B) section 18
(C) section 10 (D) section 30
(E) None of these

150. Name the state government, which has signed a loan agreement worth of $328 million with the World Bank (WB) for improving health services.

(A) Telangana (B) Andhra Pradesh
(C) Odisha (D) Gujarat
(E) None of these

151. Which of the following is the majority shareholder in the National Housing Bank (NHB)?

(A) RBI (B) Government of India
(C) NABARD (D) Asian Development Bank
(E) EXIM (Export Import) Bank of India

152. Which of the following sections of the Banking Regulation Act, 1949 confers more power on the Reserve Bank of India(RBI) in order to tackle the issue of Non Performing Assets (NPAs)?

(A) 34AA & 34AB (B) 35AB & 35AC
(C) 35AA & 35AB (D) 30AA & 30AB
(E) 31AA & 31AB

153. According to the Ease of Doing Business Ranking 2019, what was India's rank?

(A) 100 (B) 77 (C) 99 (D)80
(E) 88

154. Which of the following launched the first White Label ATM (WLA) in India?

(A) Muthoot Finance
(B) Tata Communications
(C) Hitatchi Payment Services
(D) AGS Transact Technologies Ltd
(E) RiddiSiddhi Bullions Ltd

155. What is the age limit for which Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) is applicable?

(A) 18 to 50 years (B) 20 to 40 years
(C) 30 to 80 years (D) 18 to 60 years
(E) 22 to 40 years

156. What is the name of India's heaviest, largest and most powerful satellite which was successfully launched recently?
(A) PSLV-10 (B) GSAT-11 (C) GSAT-3E (D) HULK-1A
(E) Pushkar-1A

157. RBI stipulates a healthy mix of CASA in the business figures of banks. What does it denote?
(A) Credit and Savings Aggregate
(B) Current Account and Savings Account
(C) Cost Appreciation and Selling Analysis
(D) Customer Analysis and Savings Pattern
(E) None of the given options is true

158. The Statue of Unity, the bronze sculpture is the world's tallest statue, its height is _____.
(A) 200m (B) 189m (C) 153m (D) 93m
(E) 182m

159. Reverse mortgage loans are meant to provide liquidity for the senior citizens. Which of the following is a proper description of this facility?
(A) The legal heirs cannot repay the loan amount in case of death of the senior citizen
(B) The senior citizen has to surrender the property after 15 years
(C) Banks make either monthly payments or a lump sum payment to the senior citizen
(D) All of the above
(E) None of the given options is true

160. The Union Cabinet chaired by Prime Minister Shri Narendra Modi has approved the renaming of Jharsuguda Airport. This airport is situated in which Indian state?
(A) Telangana (B) Andhra Pradesh
(C) Chhattisgarh (D) Karnataka
(E) Odisha

161. Which of the following payment banks is 100 percent owned by the Government of India?
(A) Paytm Payment Banks (B) IPPB
(C) Jio Payment Banks (D) Airtel Payment Banks
(E) Aditya Birla Payment Banks

162. Which of the following banks will finance metro rail projects in India?
(A) World Bank
(B) Asian Development Bank (ADB)
(C) New Development Bank (NDB)
(D) HSBC
(E) Standard Chartered

163. Which of the following banks has announced a strategic partnership with the FMCG arm of The Art of Living-Sri Sri Tattva?
(A) HDFC bank (B) Axis bank
(C) ICICI bank (D) SBI
(E) Dena bank

164. Which of the following is India's most valuable group in terms of market capitalisation?
(A) HDFC group (B) ICICI bank
(C) TATA group (D) Reliance group
(E) Aditya Birla group

165. Which of the following banks will be buying a stake in BSE subsidiary INX for ^{1} 31 crore?
(A) ICICI bank (B) SBI
(C) Canara Bank (D) HDFC bank
(E) Axis bank

166. The new headquarters of International Olympic Committee (IOC) located in -
(A) Bern (B) Geneva (C) Lausanne (D) Montreux
(E) None of these

167. Which Bank/Company has launched a new digital platform 'MyDeal' to simplify capital raising process through capital markets by providing real-time access to information such as investors' feedback, profiles, client orders and deal pricing?
(A) Royal Bank of Scotland (B) Barclays Bank
(C) HSBC (D) Bank of America
(E) Sony

168. In its 'Growth Outlook for 2019', Confederation of Indian Industry (CII) stated that India's GDP growth will be_______ in 2019.
(A) 7.3% (B) 7.7% (C) 8.1% (D) 7.8%
(E) 7.5%

169. Which Bank has become the first bank in the country to introduce Iris Scan Authentication feature for Aadhaar - based transactions through its micro ATM tablets?
(A) Punjab National Bank (B) Bank of Baroda
(C) State Bank of India (D) Axis Bank
(E) None of these

170. Telangana has got its first independent high court now. Who was sworn in as the first Chief Justice of the Telangana High Court?
(A) Justice Shri Krishna Ayyar
(B) Justice BT Ramamurthi
(C) Justice TBN Radhakrishnan
(D) Justice BN Kumaraswami
(E) None of these

171. Who among the following has been appointed as the NATO's commander?
(A) Tod D. Wolters (B) Curtis M. Scaparrotti
(C) Jens Stoltenberg (D) Laura Richardson
(E) Mike Pompeo

172. Which Indian state has launched the Kaleshwaram Lift Irrigation Scheme, world's biggest irrigation project?
(A) Telangana (B) Andhra Pradesh
(C) Punjab (D) Haryana
(E) Rajasthan

173. Which of the following will be the first Indian state to implement the Universal Basic Income (UBI) by 2022?
(A) Andhra Pradesh (B) Uttar Pradesh
(C) Sikkim (D) West Bengal
(E) Haryana

174. Which of the following countries won the Asian Women Rugby Championship Division I?
(A) China (B) Singapore
(C) Philippines (D) India
(E) Thailand

175. According to the World Tennis Ranking, who among the following are the best tennis players in the male and female categories?
(A) Naomi Osaka and Rafael Nadal
(B) Serena Williams and Novak Djokovic
(C) Naomi Osaka and Novak Djokovic
(D) Serena Williams and Rafael Nadal
(E) Maria Sharpova and Roger Federer

176. The Indian women's hockey team have won the FIH Series Finals after defeating ______________.
(A) South Korea (B) China
(C) Japan (D) Russia
(E) None of these

177. The Finance Minister has announced that for the first time the country's Defence Budget will be of over _________ lakh crore.
(A) Rs 1 lakh crore (B) Rs 15 lakh crore
(C) Rs 3 lakh crore (D) Rs 7 lakh crore
(E) Rs 10 lakh crore

178. Who was sworn-in as the 11th Chief Minister of Goa?
(A) PramodSawant (B) RamkrishnaDhavlikar
(C) VijaiSardesai (D) VinodPalyekar
(E) None of these

179. Flipkart's co-founder BinnyBansal sold his equity shares valued at USD 76 million to which of the following country?
(A) ebay (B) Snapdeal (C) Walmart (D) Alibaba
(E) None of these

180. Which Indian psychologist is the recipient of the 2019 Hans Kilian Award?
(A) SudhirKakar (B) AshisNandy
(C) KishorPhadke (D) GirishwarMisra
(E) None of these

181. What is the scholarship offered to the girls under the 'Prime Minister's Scholarship Scheme' that falls under the ambit of the the National Defence Fund (NDF)?
(A) 3100 (B) 3400 (C) 3500 (D) 3000
(E) 4000

182. Which of the following companies will launch its cryptocurrencyproject 'Libra'?
(A) Facebook (B) Microsoft
(C) IBM (D) Google
(E) Amazon

183. Which of the following countries conducted the joint bilateral military exercise Sampriti?
(A) India & Bangladesh (B) India & Sri Lanka
(C) India & Nepal (D) India & France
(E) India & Russia

184. What was the theme of the World Environment Day 2019?
(A) Air pollution
(B) Beat Plastic Pollution
(C) Connecting people to nature
(D) Small Islands and Climate Change
(E) Green Economy

185. When did the UNESCO observe the first ever International Day of Education?
(A) 24 January 2019 (B) 23 February 2019
(C) 20 March 2019 (D) 12 April 2019
(E) 13 May 2019

186. Bargi Dam is one of the first completed dams out of the chain of 30 major dams to be constructed on Narmada River in
(A) Madhya Pradesh (B) Rajasthan
(C) Gujarat (D) Maharashtra
(E) Himachal Pradesh

187. Kathakali Dance is a folk dance performed in which state?
(A) Jharkhand (B) Andhra Pradesh
(C) Tamil Nadu (D) Chhattisgarh
(E) Kerala

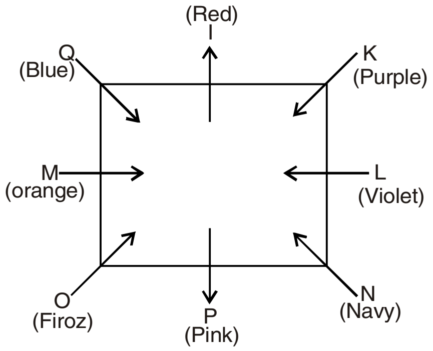
188. Who became the oldest man to win a match at the French Open 2019?
(A) John Isner (B) Feliciano López
(C) Ivo Karlovic (D) TomášBerdych
(E) None of these

189. Coimbatore city is situated on which river?
(A) Penna river (B) Noyyal river
(C) Sharavatiriver (D) Thamirabarani river
(E) None of these

190. The Kinnerasani Wildlife Sanctuary is located in which state?
(A) Tamil Nadu (B) Telangana
(C) Andhra Pradesh (D) Kerala
(E) Karnataka

HINTS & SOLUTION

(1-5)


(Red)
I
Q
(Blue)
K
(Purple)
M
(orange)
L
(Violet)
O
(Firoz)
P
(Pink)
N
(Navy)

1. (B) **2. (C)** **3. (C)** **4. (B)** **5. (D)**

(6-10)

(i) If the number is perfect square, then the first digit of the number is replaced with square root of that number and second digit of the number changed to $.

(ii) If number is multiple of 3, then the second digits of the number changed to !.

(If number has only one digit then consider its first dogit as 0. Example, 1 can be written as 01)

(1) Input is divided into two halves and number which is a perfect square of smallest number written in the 1st half from right to left.

(2) number which is smallest multiple of 3 is arranged from left end to right in the second half of the input.

Input: 24 1 90 49 12 25 30 64

Step1 : 24 90 49 1$ 1! 25 30 64

Step 2 : 90 49 5$ 1$ 1! 2! 30 64

Step 3 : 90 7$ 5$ 1$ 1! 2! 3! 64

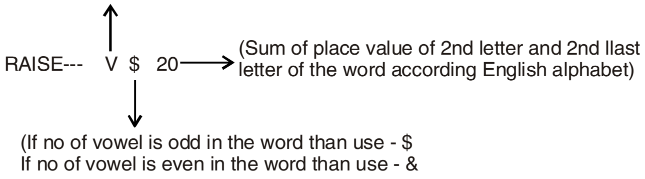
Step 4 : 8$ 7$ 5$ 1$ 1! 2! 3! 9!

6. (A) **7. (C)** **8. (E)** **9. (E)** **10. (A)**

(11-15)

(If no of consonant in the word is odd than reverse letter of !st letter of the word according English alphabet.

If no of constant in the word is even than reverse letter of last letter of the word according English alphabet.)


RAISE---
V
$
20
(Sum of place value of 2nd letter and 2nd llast letter of the word according English alphabet)
(If no of vowel is odd in the word than use - $
If no of vowel is even in the word than use - &

11. (D) **12. (B)** **13. (A)** **14. (C)** **15. (E)**

(16-20)

Floor	Person	Sport	Shoe Brand
8	Kiran	Badminton	Adidas
7	Kamal	Tennis	Nike
6	Kanchan	Cricket	Reebok
5	Kajal	Volleyball	Puma
4	Karthik	Basketball	Fila
3	Karuna	Football	Bata
2	Kirti	Wrestling	Woodland
1	Kunal	Shooting	Redtape

16. (B) **17. (C)** **18. (B)** **19. (C)** **20. (A)**

(21-25)

21. (E) **22. (D)** **23. (A)** **24. (C)** **25. (D)**

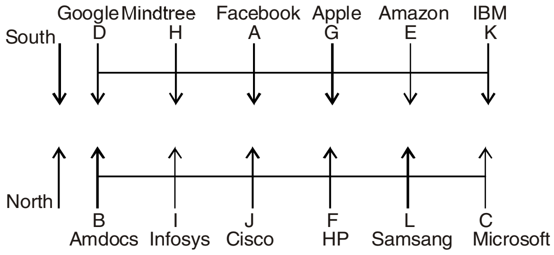
26. (C) **27. (B)** **28. (E)** **29. (D)** **30. (E)**

(31-35)

Year	Person (color)
1942(76)	A(Blue)
1955(63)	E(Black)
1961(57)	B(Red)
1983(35)	C(Pink)
1994(24)	D(Purple)
2005(13)	F(White)
2008(10)	G(Yellow)

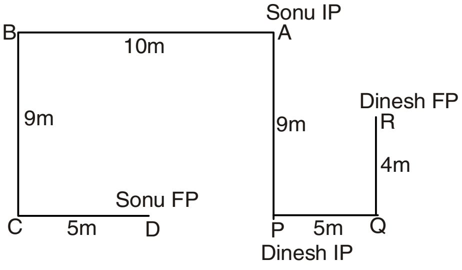
31. (E) **32. (E)** **33. (E)** **34. (E)** **35. (E)**

(36-40)


South
Google
D
Mindtree
H
Facebook
A
Apple
G
Amazon
E
IBM
K
North
B
Amdocs
I
Infosys
J
Cisco
F
HP
L
Samsang
C
Microsoft

36. (B) **37. (D)** **38. (A)** **39. (E)** **40. (A)**

(41-42)


Sonu IP
B
A
10m
9m
9m
Dinesh FP
R
4m
Sonu FP
C
5m
D
P
5m
Q
Dinesh IP

41. (A) **42. (C)** **43. (B)** **44. (D)** **45. (B)**

(46-50)

Number	Seeds of tree	Company
1	Papaya	F
2	Orange	B
3	Apple	C
4	Mango	A
5	Pineapple	H
6	Tomato	E
7	Litchi	G
8	Cherry	D

46. (A) **47. (A)** **48. (B)** **49. (A)** **50. (A)**

51. (A) **52. (C)**

53. (E) Required average

$$= \frac{1}{3} \times 84{,}000 \left[\frac{24}{100} \times \frac{20}{100} + \frac{19}{100} \times \frac{40}{100} + \frac{17}{100} \times \frac{25}{100}\right]$$

$$= \frac{28000}{10000} [480 + 760 + 425] = 2.8\,(1665) = 4662$$

54. (D) Required value $= 84000 \times \frac{25}{100} \times \frac{(8-5)}{20} \times \frac{40}{100}$

$= 1260$

55. (E) Amount spend by A & B on food

$$= 84000 \times \left[\frac{17}{100} \times \frac{25}{100} + \frac{25}{100} \times \frac{45}{100}\right] = 8.4\,[1550]$$

$= 13020$

Required ratio $= \frac{12642}{13020} = \frac{301}{310}$

56. (D) Average = sum of elements/number of elements

Total runs scored by P in 40 innings = 120 × 40 = 4800

Total runs scored in 4 inning = 60 × 4 = 240

Runs scored in 41st inning = 0

Total runs scored by P in 45 innings

= 4800 + 0 + 240 = 5040

Average runs scored by P in 45 innings = 5040/45 = 112

57. (C) Ratio of ratios a : b and c : d is ac : bd

$\Rightarrow$ Compound ratio of $x^2 : y$ and $y^2 : z = x^2 y^2 : yz = x^2 y : z$

$\Rightarrow x^2 y/z = z/y \Rightarrow x^2 y^2 = z^2$

$\therefore xy = z$

58. (B) Initial quantity = 170 liters

After 20% mixture was taken out

Quantity = 170 – 20% pf 170 = 136 liters

Milk : water = 12 : 5

Water = 136 × 5/17 = 40 liter

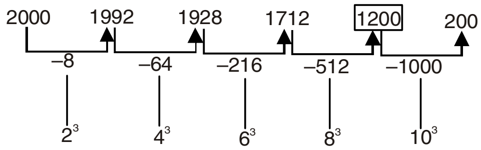
After adding 10 liters more

$\therefore$ quantity = 40 + 10 = 50 liter

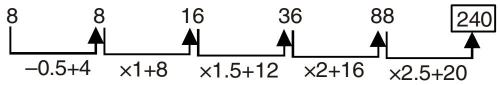
59. (B) **60. (D)**

(61-65)

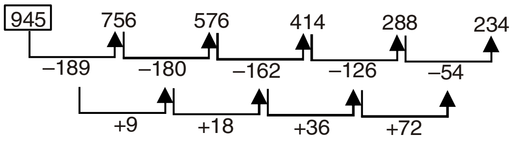
61. (D)



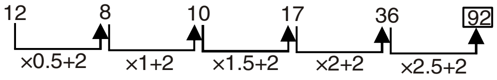
62. (B)



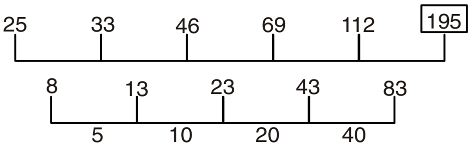
63. (C)



64. (E)



65. (E)



(66-65)

66. (B) I. x = – 15, 4 II. y = 12, 5

67. (A) I. x = 3, 2 II. y = –6, 1

68. (E) I. x = 1, 1/8 II. y = 2, 1/4

69. (A) I. x = 4, 12/5 II. y = 2, 6/5

70. (B) I. x = 1, –4/3 II. y = 2, 4/3

71. (C)

72. (B)

73. (E) Speed of boat in downstream = 24 = a + b

Where a = speed of boat in still water and b = speed of stream

Now a = 4b

$\Rightarrow 25 = 5b \Rightarrow b = \frac{24}{5}$ and $a = 4 \times \frac{24}{5} = \frac{96}{5}$

Let, total distance covered is 'x' km

ATQ, $6 = \frac{x}{2 \times 24} + \frac{x \times 5}{2 \times 72}$; $x = \frac{144 \times 6}{8} = 108\ km$

74. (C)

75. (E) Let the radius and height of cylinder be are r & h respectively

Now 20% income in both mean

new radius $= \left(1 + \frac{20}{100}\right) r = 1.2\,r$

Also 1.2 h.

$2\pi \times 1.2r(1.2r + 1.2h)$

$44 \times 2\pi r\,(h + r) = 67760$

$r[h + r] = 245$

Let radius and height be x and 4x

$x \times 5x = 245$

$x = 7cm$

(76-80)

76. (B) suppose sales of company Q and S is x and y respectively in the year 2016.

Percentage increase in sales of Q and S individually are 80% and 60% respectively.

Accodingly to the given statement,

$1.8x + 1.6y = 1.72\,(x+y)$

$\Rightarrow 0.0x = 0.12y \Rightarrow x : y = 3 : 2$

$\therefore$ Ratio of sales of company Q and S in the year $2016 = 3 : 2$

$\therefore$ Ratio of sales of company Q and S in the year $2017 = (3 \times 1.8) : (2 \times 1.6) = 27 : 16$

77. (C) $= \frac{8}{30}\times 50 + \frac{6}{30}\times 80 + \frac{5}{30}\times 30 + \frac{7}{30}\times 60 + \frac{4}{30}\times 40$

$= \frac{400}{30} + \frac{480}{30} + \frac{150}{30} + \frac{420}{30} + \frac{160}{3} = \frac{1610}{30} = 53.67\%$

78. (D) Profit = 9 crores which is 18%;

Suppose cost for 2017 is Rs. x crore

$\therefore 9 = x \times 0.18$

$\therefore$ sale for the year 2016 = 59/1.3 = 45.38 crore

79. (C)

80. (D)

(81-85)

81. (C) Total work $= 5X \times \frac{x}{2} = 2Y \times \frac{4y}{5}$

$\Rightarrow \frac{X^2}{Y^2} = \frac{16}{25} \Rightarrow \frac{X}{Y} = \frac{4}{5}$

Let X = 4a and Y = 5a

Quantity I: $Y + 20 = 5a + 20$

Quantity II : $1.25X = 5a$

Quantity I > Quantity II

82. (D) ATQ, $X\left[1+\frac{15}{100}\right]^2 - X = 3870$

$X = 12{,}000$

Quantity I : $24{,}000\left[1+\frac{A}{100}\right]^2 - 24{,}000 = 10{,}560$

$\left[1+\frac{A}{100}\right]^2 = \frac{36}{25} \Rightarrow A = 20\%$

Quantity II: $18{,}000\left[1+\frac{B}{100}\right]^2 = 28{,}125$

$\left[1+\frac{B}{100}\right]^2 = \frac{25}{16} \Rightarrow B = 25\%$

Quantity II > Quantity I

83. (B) T.S.A of cylinder $= 2\pi r\,(r+h)$

Sum of area of base and top of cylinder $= 2\pi r^2$

ATQ, $\frac{3}{1} = \frac{2\pi r(r+h)}{2\pi r^2} \Rightarrow h = 2r$

Volume of cylinder $= \pi r^2 h = 2156$

$\Rightarrow r = 7\text{ cm},\ h = 14\text{ cm}$

Quantity I : Volume of cone $= \frac{1}{3}\pi r^2 h = \frac{2156}{3}$

Quantity II : Volume of hemisphere $= \frac{2}{3}\pi r^3 = \frac{2156}{3}$

Quantity I = Quantity II

84. (B) Volume of cubes = volume of cylinder

ATQ, $A \times (2)^3 = \pi \times 7^2 \times 8$

$A = \frac{22}{7} \times 7 \times 7$

$A = 154$

Quantity I = 154 + 77 = 231

Quantity I = 1.5 × 154 = 231

Quantity I = Quantity II

85. (E) Selling mixture at Rs. 44/kg with 10% profit means, the actual price of mixture is Rs. 40/kg

Let B Kg of Rs. 36/kg are mixed

Then , $\frac{36B + 8 \times 42}{B+8} = 40$

$36B + 336 = 40B + 320$

$4B = 16$

$B = 4$

Quantity I = B + 20 = 24

Quantity I = $6 \times B = 24$

Quantity I = Quantity II

(86-90) Department F has total 212 employees

Department B has more employees than department E

$\Rightarrow E = B - 85$

The ratio of employees in department C and department E is 2 : 3

$\Rightarrow C = 2/3 \times (B - 85)$

Department C has 58 less employees than department D

$\Rightarrow D = 58 + [2/3 \times (B - 85)]$

The ratio of number of employees in department A and department D is 5 : 4

$\Rightarrow A = 5/4 \times [58 + [2/3 \times (B - 85]]$

Given that total number of employees in the company is 1640

$\Rightarrow A + B + C + D + E + F = 1640$

$\Rightarrow 5/4 \times [58 + [\,2/3 \times (B - 85)] + B + 2/3 - (B - 85) + 58\,[2/3 \times (B - 85)] + B - 85 + 212 = 1640$

$\Rightarrow$ 5/4 + [58 + 2B/3 – 170/3] + B + 2B/3 + 58 + 2B/3 – 170/3 + B – 85 + 212 = 1640

$\Rightarrow$ 145/2 + 5B/6 – 425/6 + B + 2B/3 – 170/3 58 + 2B/3 –170/3 + B – 85 + 212 = 1640

$\Rightarrow$ 5B/6 + 2B/3 + 2B/3 + B + B = 1640 – 145/2 + 425/6 + 170/3 + 85 – 212 – 58

$\Rightarrow$ 25B/6 = 1455 + 425/6 – 145/2 + 340/3

$\Rightarrow$ 25B/6 = [8730 + 425 – 435 + 680]/6

$\Rightarrow$ 25B = 9400/6

$\Rightarrow$ B = 376

$\Rightarrow$ A = 5/4 × [58 + [2/3 × (B – 85)] = 315

$\Rightarrow$ C = 2/3 × (B – 85) = 194

$\Rightarrow$ D = 58 + [2/3 × (B – 85)] = 252

$\Rightarrow$ F = 212

$\Rightarrow$ B = 376

86. (D) Ratio of number of employees in department D and department F = 252 : 212 = 63 : 53

87. (B) Total employees in department a & B together = 315 + 376 = 691

Total employees in department C & D together = 194 + 252 = 446

$\therefore$ Required difference = 691 – 446 = 245

88. (C) Total number of employees in department A and C = 315 + 194 = 509

89. (E) Capital of A = Rs. 8000

Capital of B = Rs. 10000

Capital of C = Rs. 15000

Profit sharing ratio of A : B : C = 8000 × 12 : 10000 × 8 : 15000 × 4

$\Rightarrow$ 24 : 20 : 15

$\therefore$ share of C = 118000 × 15/59 = Rs. 30000

90. (C) Let the C.P. of one watch and one goggle be x and y respectively.

$\therefore$ The S.P of a watch and a goggle will be 6y and 0.6 x respectively.

$\because$ Profit percentage on sale of one watch and one goggle is 50%

$\therefore$ [{(6y + 0.6x) – (x + y)}/(x + y)] × 100 = 50

$\Rightarrow$ 6y + 0.6x = 1.5x = 1.5y

$\Rightarrow$ x = 5y

$\therefore$ Required percentage = [(0.6x – y)/y] × 100

= [(03.6 × 5 – 1]/1] × 100 = 200%

(91-95)

91. (B)

92. (E)

93. (A) Let cost price of article ‘D’ = *rs.* 100x

Mark price of article ‘D’ = $100x \times \frac{140}{100} = 140x$

Selling price of article ‘D’ = $140x \times \frac{75}{100} = 105\,x$

ATQ, 105x – 100x = 24, 5x = 24

Mark price of article = $140x = \frac{24}{5} \times 140 =$ *Rs.* 672

94. (E) Let Selling price of article ‘B’ = 270 x

Then Selling price of articel ‘C’ = 160 x

Cost price of article ‘B’ = $270x \times \frac{100}{180} = 250x$

Cost price of article ‘C’ = $160x \times \frac{100}{80} \times \frac{100}{160} = 125x$

Required% = $\frac{250x - 125x}{125x} \times 100 = 100\%$

95. (C) Let cost price of each article be Rs. 100x

Profit on selling article ‘A’

$= 100x \times \frac{150}{100} \times \frac{70}{100} - 100x = 5x$

Similarly

Profit on Article ‘B’ = 8x

Profit on Article ‘C’ = 28x

Profit on Article ‘D’ = 5x

Profit on Article ‘E’ = 35x

So maximum profit is on selling article ‘E’

(96-100)

96. (D) **97. (B)** **98. (C)** **99. (D)** **100. (A)**

101. (D) The Correct Sequence after rearrangement is – **CAB4DFE.** So, the **FIRST** sentence is **C.**

102. (D) The Correct Sequence after rearrangement is – **CAB4DFE.** So, the **SECOND** sentence is **A.**

103. (A) The Correct Sequence after rearrangement is – **CAB4DFE.** So, the **FIFTH** sentence is **D.**

104. (B) The Correct Sequence after rearrangement is – **CAB4DFE.** So, the **SIXTH** sentence is **F.**

105. (C) The Correct Sequence after rearrangement is – **CAB4DFE.** So, the **SEVENTH** sentence is **E.**

106. (C) **Option C** is appropriate word to be filled up in the given sentence.

Precipitate – cause/provoke/lead to.

107. (B) **Option B** is appropriate word to be filled up in the given sentence.

Expeditious – speedy/ rapid/ fast.

108. (A) **Option A** is appropriate word to be filled up in the given sentence.

Referred – introduce/ raise.

109. (D) **Option D** is appropriate word to be filled up in the given sentence.

Staved – avoid/ prevent.

110. (B) **Option B** is appropriate word to be filled up in the given sentence.

Transferring – shift/ move.

111. (A) **Option A** is appropriate word to be filled up in the given sentence.

Sharing - split/ divide.

112. (B) **Option B** is appropriate word to be filled up in the given sentence.

Yielded – surrender/ submit.

113. (D) **Option D** is appropriate word to be filled up in the given sentence.

Concede - accept/ surrender.

114. (A) **Option A** is appropriate word to be filled up in the given sentence.

Recast - give a different form by melting it.

115. (D) **Option D** is appropriate word to be filled up in the given sentence.

Probably – possible/ doubtless.

116. (E) According to the passage, **Option E** is correct answer.

117. (A) According to the passage, **Option A** is correct answer.

118. (C) According to the passage, **Option C** is correct answer.

119. (D) According to the passage, **Option D** is correct answer.

120. (D) According to the passage, **Option D** is correct answer.

121. (D) Error lies in the **I,II** and **III** sentences.**i.e.** In sentence **I**, **'had'** should be used instead **'have'.**

In Sentence **II, 'guidelines'** should be used instead of **'guideline'.**

In Sentence **III, 'want'** should be used instead of **'wants'.**

122. (B) Error lies in the **II** and **III** sentences.**i.e.**

In Sentence **II, 'spans'** should be used instead of **'span'.**

In Sentence **III, 'colleges'** should be used instead of **'college'.**

123. (A) Error lies in the **I** and **II** sentences.**i.e.**

In Sentence **I,** remove the word 'since' from the sentence.

In Sentence **II,** the use of **'to'** with gerund word **'withdrawing** is incorrect. **i.e. 'to withdraw'** should be used instead of **'to withdrawing'.**

124. (B) Error lies in the **II** and **III** sentences.**i.e.**

In Senetnce II, "its" should be used instead of **"it's".**

In Sentence **III,** the use of **'to'** gerund word **'expanding'** is incorrect**. i.e. 'to expand'** should be used instead of **'to expanding'.**

125. (E) There is no error in all the given sentences.

126. (A) **Option A** is correct answer as the phrases given in the **Column (A – F)** can be joined to make the sentence grammatically and contextually correct.

127. (B) **Option B** is correct answer as the phrases given in the **Column (B – E)** can be joined to make the sentence grammatically and contextually correct.

128. (C) **Option C** is correct answer as the phrases given in the **Column (C – D)** and **(B – F)** can be joined to make the sentence grammatically and contextually correct.

129. (C) **Option C** is correct answer as the phrases given in the **Column (B – E)** can be joined to make the sentence grammatically and contextually correct.

130. (C) **Option C** is correct answer as the phrases given in the **Column (A–F)** can be joined to make the sentence grammatically and contextually correct.

131. (B) **Option B** is correct word to be filled up in the given sentence.

Approach – reach/ proceed towards.

132. (A) **Option A** is correct word to be filled up in the given sentence.

Insolvent- bankrupt/ broke.

133. (D) **Option D** is correct word to be filled up in the given sentence.

Viable – workable/ manageable.

134. (B) **Option B** is correct word to be filled up in the given sentence.

Defer – postpone or delay or continue.

135. (C) **Option C** is correct word to be filled up in the given sentence.

Strong – powerful/ tough.

136. (D) According to the passage, **Option D** is most similar word to the given word.

Hedging - the planting or trimming of hedges.

Restricting – control/ regulate/ limit.

137. (D) According to the passage, **Option D** is correct antonym for the given word.

Precipitous – high/ sharp/ hurried.

Premeditated – intentional/ calculated/ previous.

138. (C) According to the passage, **Option C** is correct answer.

Sabre-rattling - the display or threat of military force.

139. (B) According to the passage, **Option B** is correct answer.

140. (C) According to the passage, **Option C** is correct answer.

IBPS RRB ASST. (PRE)

(***Practice Test Paper***)

REASONING ABILITY

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

Five persons i.e. P, Q, R, S and T are sitting around a circular table in which some of them are facing towards the centre of table and the rest are facing away from the centre of table.

T sits second to the right of P. R faces outside. Q sits immediate right of R. S sits second to the left of Q. S faces outside. T faces in the same direction of R. T does not sit next to R.

1. Who among the following sits immediate left of Q?

(A) T (B) P (C) R (D) S

(E) None of these

2. Who among the following sits immediate right of P?

(A) Q (B) S (C) R (D) T

(E) None of these

3. Who among the following sits immediate Left of R?

(A) Q (B) S (C) P (D) T

(E) None of these

4. Who among the following sits second to the right of T?

(A) Q (B) R (C) S (D) P

(E) None of these

5. Who among the following sits second to the left of R?

(A) P (B) Q (C) S (D) T

(E) None of these

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

Following questions are based on five words given below.

HKLA FGJR UNES CQST OUSV

(The new words formed after performing the mentioned operations may or may not necessarily be meaningful English words)

6. If in each of the words, the word start with vowel is arranged at first and consonant at the last in alphabetical series then which of the following is the third from right?

(A) HKLA (B) FGJR (C) UNES (D) CQST

(E) OUSV

7. How many letters are there in the English alphabetical series between third letter of the word which is fourth from the left and the third letter of the word which is fourth from the right of the given words arranged in the order as they would appear in a dictionary from right to left?

(A) One (B) Two (C) Three (D) Four

(E) More than four

8. If in each of the words, the word ending with vowel is arranged in last and the word starting with vowel is arranged at the first in an alphabetical order then which is last from the right?

(A) HKLA (B) OUSV (C) UNES (D) FGJR

(E) CQST

9. How many letters are there in the English alphabetical series between First letter of the word which is fourth from the left and the Second letter of the word which is fourth from the right?

(A) One (B) Two (C) Three (D) Four

(E) More than four

10. If all the letters within the word is changed to next letter in alphabetical series, then how many words will have only one vowel?

(A) One (B) Two (C) Three (D) Four

(E) None of these

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

1 @ 2 # $ J 3 % K 4 @ # L 5 # 6 7 * M & % 5 N # O 3 P Q 2

11. How many numbers are there which are immediately followed by letters and are immediately preceded by Symbols?

(A) one (B) two (C) three (D) four

(E) None of these

12. How many Symbols are there which are immediately followed by letters and are immediately preceded by numbers?

(A) one (B) two (C) three (D) four

(E) None of these

13. How many numbers are there which are immediately followed by Symbols and are immediately preceded by letters?

(A) one (B) two (C) three (D) four

(E) None of these

14. Which element is Ninth from the right end of the series?

(A) $ (B) # (C) 4 (D) %

(E) None of these

15. Which element is third to the right of the one which is ninth from the right end of series?

(A) 4 (B) @ (C) # (D) %

(E) None of the above

Direction (Q. 16-20):- Study the information carefully and answer the given questions below.

Naman, Kamal, Sunil, Pawan, Puneet, Sanam, Kunal and Govind are interviewers who take recruitment interviews for the companies P, Q, R, and S in no specific order. There were four rooms R1, R2, R3 and R4 booked for interview purpose. There were four-time slots for interview 10 am, 11 am, 1 pm and 2 pm. In every room, two interviewers sat at the same time slot and for the same company. The time slot of every interview was unique.

Sanam did not take the interview at 1 pm. Sunil and Kunal took interview together but neither interviewed for company S nor in room R4. Puneet and Naman took the interview in the same room. Puneet did not take the interview at 11 am. Kamal and Pawan interviewed together in the morning slot for company P. Namaninterviewed in the morning slot. The interview of 11 am slot was scheduled in R2. Puneet took interview in R3 for company Q.

16. At what time slot was the interview scheduled in R3?
(A) 11 am (B) 10 am (C) 1 pm (D) 2 pm
(E) 12 pm

17. Which pair of interviewers interviewed for company S?
(A) Sunil – Kunal (B) Kamal – Pawan
(C) Naman – Puneet (D) Sanam – Govind
(E) Naman – Govind

18. Find the odd one out.
(A) Sunil – R1 (B) Kamal – P
(C) Naman – S (D) Sanam – R4
(E) S – Govind

19. Find the correct pair who took interview at 10 am?
(A) Sunil – Kunal (B) Kamal – Pawan
(C) Naman – Puneet (D) Sanam – Govind
(E) Naman – Govind

20. Which is the correct combination of interviewer, room and time slot for Kamal?
(A) R1 – 10 am (B) R2 – 11 am
(C) R3 – 1 pm (D) R2 – 2 pm
(E) None of the above

DIRECTION (Q. 21-25):- Study the following information carefully and answer the questions given below.

In a certain code:

"Do not angry me" is coded as "dk it pymp"

"Angry club fight" is coded as "pyibft"

"Do not fight" is coded as "dk it ft"

21. What is the code for the word "Do"?
(A) dk (B) it (C) py (D) mp
(E) Cannot be determined

22. What is the code for the word "not"?
(A) dk (B) it (C) py (D) mp
(E) Cannot be determined

23. What is the code for the word "Club"?
(A) ib (B) ft (C) dk (D) it
(E) None of these

24. What is the code for the word "Fight"?
(A) dk (B) ft (C) ib (D) it
(E) None of these

25. Which of the following word is coded as "py"?
(A) do (B) not (C) Angry (D) me
(E) None of the above

Direction (Q. 26-30):- Read the information given below and answer the questions that follow.

John, Kamal, Lalu, Monu, Nani, Om and Pinku are sitting in a straight line with equal distance between each other, but not necessarily in the same order. Some of them are facing North and some are facing South. Only two people are sitting to the left of Pinku. Only two people sit between Pinku and Kamal. John sits second to the left of Kamal. The immediate neighbors of John face opposite directions (i.e. if one of the neighbors faces South then the other faces North and vice versa). Only one person sits between John and Lalu. Om sits third to the left of Lalu. Monu is not an immediate neighbor of Kamal. Both the immediate neighbors of Lalu face the same direction (i.e. if one neighbor faces South then the other neighbor also faces South and if one neighbor faces North then the other neighbor also faces North). John faces the same direction as Lalu. Nani faces North. Kamal sits on the immediate left of Nani.

26. Who among the following sits exactly in the middle of the line?
(A) Monu (B) John (C) Om (D) Nani
(E) Lalu

27. Which of the following statements is true as per the given information?
(A) Monu faces South.
(B) Pinku sits third to the left of Kamal.
(C) Monu sits exactly between Lalu and John.
(D) Om sits on the immediate right of John.
(E) None of the given options is true.

28. Which of the following pairs represents the people sitting at the two extreme ends of the line?
(A) Kamal, Lalu (B) Nani, Om
(C) Monu, Kamal (D) Monu, Nani
(E) Can't be determined

29. Who among the following sits second to the right of Monu?
(A) Om (B) Pinku (C) Kamal (D) John
(E) Can't be determined

30. Who among the following sits exactly between Pinku and the one who is sitting on the immediate left of Kamal?
(A) John (B) Lalu (C) Nani (D) Om
(E) Can't be determined

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

In a family there are Nine family members i.e. P, Q, J, K, L, O, Z, X and Y. There are three generation having three married couples. P has only three children in which one is daughter and two sons. Q is the wife of P. K is the sister of J and L. J is unmarried. Z is the son of Y. O is the cousin of Z. L is the son of P. Y is the male member of the family. X is the sister-in-law of K who is married to Y. Y has no sibling.

31. How O is related to L?

(A) Son (B) Daughter (C) Mother (D) Father

(E) Cannot be determined

32. How P is related to O?

(A) Grandfather (B) Grandmother

(C) Mother (D) Father

(E) None of these

33. How J is related to Z?

(A) Uncle (B) Aunt (C) Father (D) Mother

(E) None of these

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

Shah starts his journey from point O. From there he moves 10m in the South direction then he turns to his left and walks for 10m then again, he turns to his right and moves for 10m to reach point P. From point P he walks for 10m in the East direction then he turns to his left and walks for 10m to reach point X.

34. What is the total distance covered by Shah from point O to point X?

(A) 50m (B) 60m (C) 40m (D) 30m

(E) None of these

35. In which direction is point P with respect to point O?

(A) South West (B) South East

(C) North (D) East

(E) None of these

36. How many 3 letter words can be made from alphabets in odd places of "GODZILLA"?

(A) 1 (B) 2 (C) 3 (D) 4

(E) 5

37. In a certain code language "BOOK" is written as "2151511" and "PEN" is written as "16514". How is BRING" written in that code?

(A) 1178136 (B) 2189147 (C) 21910158 (D) 31910158

(E) 42810168

Direction (Q. 38-40):- Below are given four statements followed by three conclusions. You have to take the given statements to be true even if they appear to be at variance with commonly known facts, and then decide which of conclusions logically follows from the given statements. For each question, mark out an appropriate answer choice that you think is correct.

38. Statements:

All magazines have articles.

Some stories are articles.

No story is large.

Conclusions:

I. All stories are large.

II. At least there is one article in each magazine.

III. Some stories are magazines.

(A) Only I follows (B) Only II follows

(C) Only II and III follow (D) None follows

(E) None of these

39. Statements:

All actors are smart.

No smart is a teacher.

Some wives are teachers.

Conclusions:

I. Some smart are wives. II. No teacher is actor.

III. No smart is a wife.

(A) Only I follows

(B) Only II follows

(C) Only II and either I or III follows

(D) Neither I nor II follow

(E) Both I and II follow

40. Statements:

Some packets are colour.

No colour is white.

All white is bright.

Conclusion (s):

I. No bright is packet. II. Some white are packets.

III. Some bright are colours.

(A) None follows (B) Only I follows

(C) Only II follows (D) Only III follows

(E) Only II and III follows

QUANTITATIVE APPTITUDE

DIRECTION (Q. 41-45):- What should come in the place of question mark '?' in the following question?

41. 223 + (12 × 146) ÷ (87 ÷ 29) = ?

(A) 774 (B) 807 (C) 817 (D) 762

(E) None of the above

42. 125% of $\frac{7}{6}$ of ? = 84% of 1250

(A) 550 (B) 630 (C) 680 (D) 720

(E) None of these

43. (3 × 5) % of 20 - 18 ÷ 2 + 1 = ?

(A) 23 (B) -11 (C) -5 (D) 12

(E) None of these

44. $69 + 123 \times 2 - 4 = ? \div 3 + 11$

(A) 246 (B) 300 (C) 465 (D) 900

(E) None of these

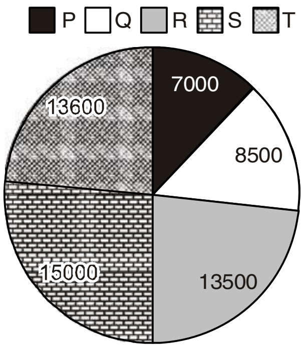
45. $16 \times 34 \div 17 - 5 + 6$

(A) 32 (B) 33 (C) 35 (D) 31

(E) 30

DIRECTION (Q. 46-50):- Pie chart given below shows no. of non-defective article manufactured by five different firms i.e. P, Q, R, S and T. Read the data carefully and answer the following questions. (total article manufactured by any firm = defective + non-defective article)

No. of Non-Defective Article



46. No. of non-defective article manufactured by firm Q is what percent of non-defective article manufactured by firm T?

(A) 60% (B) 62.5% (C) 37.5% (D) 50%

(E) 72.5%

47. If ratio of non-defective to defective article manufactured by firm S is 75:2, then find ratio of non-defective article manufactured by firm T to defective article manufactured by firm S?

(A) 37:1 (B) 34:1 (C) 33:1 (D) 24:1

(E) 38:1

48. Average no. of non-defective article manufactured by firm Q and R is what percent of total no. of non-defective article manufactured by firm S?

(A) $72\frac{2}{3}\%$ (B) $66\frac{2}{3}\%$ (C) $33\frac{1}{3}\%$ (D) $73\frac{1}{3}\%$

(E) None of these

49. If no. of defective article manufactured by firm P and R are 30% and $30\frac{10}{13}\%$ respectively of total no. of article manufactured by each of these firm, then find defective article manufactured by firm P is what percent more/ less than that of firm R?

(A) 20% (B) 15% (C) 50% (D) 25%

(E) 75%

50. What is the ratio of non-defective article manufactured by firm Q and R together to that of P and S together?

(A) 2:1 (B) 1:1 (C) 1:2 (D) 1:3

(E) 3:1

51. A car takes two hours less for a journey of 100 km if its speed is increased by 5/3 km/hr from its normal speed. The normal speed is

(A) 35/3 km/hr (B) 50/3 km/hr

(C) 25/3 km/hr (D) 10 km/hr

(E) 20/3 km/hr

52. A student has to secure a minimum 35% marks in to pass in an examination. If he gets 200 marks and fails by 10 marks, then the maximum in the examination are:

(A) 600 (B) 450 (C) 780 (D) 650

(E) None of these

53. One quality of wheat at Rs. 9.30 per kg is mixed with a higher quality wheat in the ratio 8 6" 7. If the mixture so formed costs Rs. 10 per kg, what is the rate per kg of the second quality of wheat?

(A) Rs. 10.30 (B) Rs. 10.60 (C) Rs. 10.80 (D) Rs. 11

(E) None of these

54. If a sum of money becomes 3 times of itself in 18 years at simple interest, then calculate the rate percent per annum charged by the financer?

(A) 16.66% (B) 18.5% (C) 11.11% (D) 22.22%

(E) 1.85%

55. A, B, C, D and E are 5 consecutive even numbers. Average of A and E is 46.What is the largest number?

(A) 52 (B) 42 (C) 50 (D) 48

(E) None of These

56. A sum become 3 times in 2 years at rate of simple interest. If twice of that sum is invested, then find in how many years the sum will become 8 times of initial sum at same rate of simple interest?

(A) 2 years (B) 4 years (C) 7 years (D) 3 years

(E) Can't be determined

57. A and B invested in a partnership in ratio of 125:64 and after every 4-month, A and B increases their investment by 20% and 25% respectively. Find ratio of their profit at the end of the year?

(A) 455:244 (B) 244:279 (C) 93:97 (D) 61:81

(E) None of these

58. If two dices are rolled simultaneously, then find the probability of getting a sum equal to 6.

(A) 4/9 (B) 5/36 (C) 5/9 (D) 13/36

(E) None of these

59. A rectangular field was fenced at 4 rs/meter and ratio of length to breadth of field is 93 : 91. If total cost of fencing is Rs. 1472. Find area of rectangle?

(A) 8463 m^2 (B) 9021 m^2 (C) 7533 m^2 (D) 7553 m^2
(E) 9393 m^2

60. Two trains are moving in opposite direction from A to B and B to A with respective speed of 165.6 km/h and 133.2 km/h and distance between A and B is 830 meter. Find after how much time they will meet if they started moving at same time?

(A) 12 sec (B) 10 sec (C) 8 sec (D) 9 sec
(E) 13 sec

Direction (Q. 61-65):- Read the following passage and answer the questions that follow.

Mr. X received 10 lakhs as retirement benefits. As on that day he also had Rs 5 lakhs in the bank. Of the total amount he had, 50% was invested in the bank which gives an annual interest of 5%, for three years. Of the remaining part, half was invested in shares, which appreciated by 10% in the first year, 5% in the second year and depreciated by 10% the next year. The remaining part was invested in real estate. The real estate values increased by 20% in the first year, reduced by 10% in the next year and remained steady in the third year.

61. How much money was invested by Mr. X in bank?

(A) 1 lakh (B) 2.5 lakh (C) 5 lakh (D) 7.5 lakh
(E) 10 lakh

62. What was the total interest he received from the bank?

(A) 0.5 lakh (B) 0.75 lakh
(C) 1 lakh (D) 1.125 lakh
(E) 2.5 lakh

63. What was the total worth of Mr. X after 1 year?

(A) 11 lakh (B) 11.25 lakh
(C) 12.25 lakh (D) 15 lakh
(E) 16.5 lakh

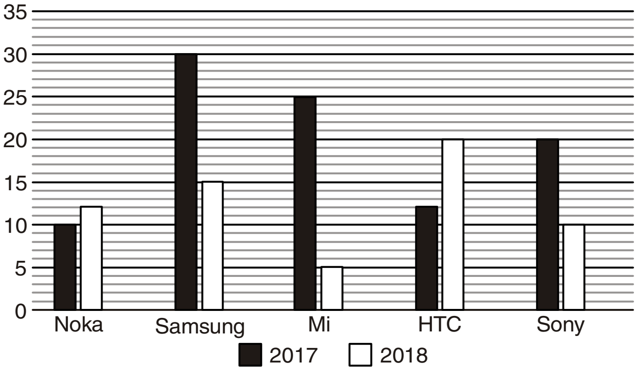
64. What is the overall percentage change in the value of the stocks?

(A) 1% (B) 2% (C) 4% (D) 5%
(E) 10%

65. What is the percentage change in the total assets of Mr. X after three years?

(A) 10% (B) 10.5% (C) 15% (D) 20%
(E) 68%

DIRECTION (Q.66-70):- Bar graph given below shows number of mobile phones ('000) sold in 2017 and percentage increase in sales of these mobile phones in 2018 as compared to previous year of 5 different companies. Read the data carefully and answer the following question.



66. Find the number of phones sold by Nokia and Samsung together in 2018.

(A) 48400 (B) 43200 (C) 45700 (D) 41900
(E) 47500

67. No. of Mi mobile sold in 2017 are what percent more than no. of Sony mobile sold in same year?

(A) 20% (B) 12% (C) 14% (D) 30%
(E) 25%

68. No. of HTC mobile sold in 2018 are how much more/less than no. of Sony mobile sold in 2017?

(A) 5600 less (B) 6600 more
(C) 5600 more (D) 6600 less
(E) None of these

69. If no. of Mi mobile sold in 2016 are 30% less than Mi mobile sold in 2017, find ratio between Samsung mobile sold in 2018 and Mi mobile sold in 2016?

(A) 17:12 (B) 67:35 (C) 69:35 (D) 69:37
(E)19:17

70. What is average no. of MI and HTC mobiles sold in year 2018?

(A) 20325 (B) 17325 (C) 18050 (D) 19050
(E) None of these

DIRECTION (Q. 71-75):- What will come in place of question mark '?' in the following number series?

71. 17, 21, 30, 46, 71, ?

(A) 105 (B) 107 (C) 100 (D) 115
(E) 120

72. 5, 12, 27, 58, 121, ?

(A) 216 (B) 212 (C) 327 (D) 222
(E) 248

73. 8, 14, 26, 50, 98, 194, ?

(A) 386 (B) 400 (C) 370 (D) 355
(E) 442

74. 700, 671, 613, 526,?

(A) 399 (B) 410 (C) 468 (D) 388
(E) 268

75. 24, 12, 12, 18, ?, 90

(A) 40 (B) 38 (C) 36 (D) 45
(E) 43

DIRECTION (Q. 76-80):- What should come in place of question mark (?) in the following questions?

76. $25 \times 15 - 11 \times 44 + 11^2 = ?$

(A) 12 (B) 11 (C) 18 (D) 22
(E) 19

77. $1\frac{3}{7}$ of $336 + 15 \div \frac{1}{8} = 750 - ? - 150$

(A) 5 (B) 0 (C) 1 (D) 9
(E) 3

78. $24 \times \sqrt{?} + 992 = 75\%$ of $240 + 1100$

(A) 49 (B) 121 (C) 144 (D) 324
(E) 81

79. 32% of 150 + ?% of 410 = 65% of 220 – 13

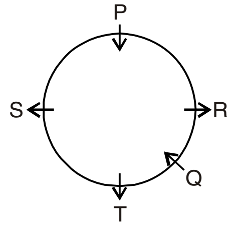
(A) 1 (B) 10 (C) 5 (D) 20
(E) 25

80. $8^3 \times 3^4 \div 12^2 + ?^2 = 17^2$

(A) 4 (B) 7 (C) 1 (D) 3
(E) 5

HINTS & SOLUTION

(1-5)



1. (A) **2. (B)** **3. (C)** **4. (D)** **5. (C)**

6 (D) OUSV UNES CQST FGJR HKLA
Third from the right is "CQST"

7. (E) UNES OUSV HKLA FGJR CQST
There are 8 letter between J and S i.e; K, L, M, N, O, P, Q, R
More than four letters are there between J ans S.

8. (B) Left side OUSV UNES CQST FGJR HKLA
Right side last from the right is "OUSV"

9. (C) There are 3 letters between C and G i.e; D, E, F

10. (C) ILMB GHKS VOFT DRTU PVTW
Three words will have one vowel.

11. (a) (%5N)

12. (B) (3%) and (7*M)

13. (C) (J3%), (K4@) and (L 5#)

14. (D) **15. (C)**

(16-20)

Time Slot	**Person**	**Company**	**Room**
10am	Puneet	Q	R3
	Naman		
11 am	Kamal	P	R2
	Pawan		
1 pm	Sunil	R	R1
	Kunal		
2 pm	Sanam	S	R4
	Govind		

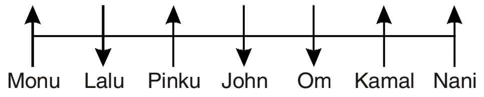
16. (B) **17. (D)** **18. (C)** **19. (C)** **20. (B)**

(21-25)

Word	**Code**
Do	Dk/it
Not	it/dk
Angry	py
Me	mp
Fight	ft
Club	ib

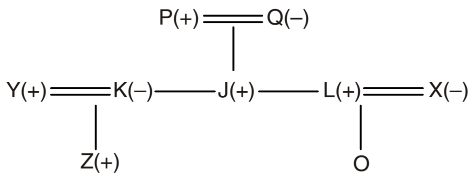
21. (E) **22. (E)** **23. (A)** **24. (B)** **25. (C)**

(26-30)



26. (B) **27. (B)** **28. (D)** **29. (B)** **30. (A)**

(31-35)

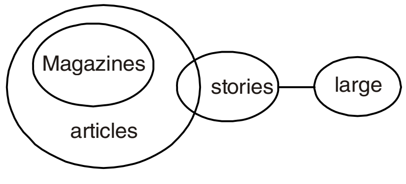


34. (A) **35. (B)**

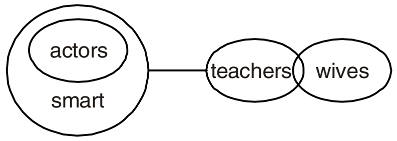
36. (B) Odd places letters : GDIL
Possible 3 letter words are : DIG and LID

37. (B) A = 1, B = 2, C = 3, D = 4, ... Z = 26
BOOK = B → 2, 0 → 15, O → 15, K → 11 = 2151511
PEN = P → 16, E → 5, N → 14 = 16514
BRING is code as 2189147.

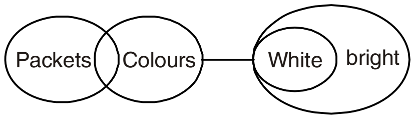
38. (B)



39. (C)



40. (A)



41. (B) **42. (D)** **43. (C)** **44. (D)** **45. (B)**

46. (B) Required percentage = $\frac{8500}{13600}\times100 = 62.5\%$

47. (B) No. of defective article manufactured

by firm S = $\frac{15000}{75}\times2 = 400$

Required ratio = 13600 : 400 = 34 : 1

48. (D) Average no. of non-defective article manufactured

by firm Q and R = $\frac{1}{2}\times(8500+13500) = 11000$

Required percentage = $\frac{11000}{15000}\times100 = 73\frac{1}{3}\%$

49. (C) $30\% = \frac{3}{10}$ and $30\frac{10}{13}\% = \frac{4}{13}$

Let total no. of article manufactured by firm P and R are 10x and 13y respectively.

So, non-defective article manufactured by firm

$P = 10x\times\frac{7}{10} = 7x$

Non-defective article manfufactured by firm R = 13

$y\times\frac{9}{13} = 9y$

ATQ Defective article manufactured by firm

$P = \frac{7000}{7x}\times3x = 3000$

defective article manufactured by firm R = $\frac{13500}{9y}$

$\times 4y = 6000$

Required percentage = $\frac{(6000-3000)}{6000}\times100 = 50\%$

50. (B) Reuqired Ratio = (8500 + 13500) : (7000 + 15000) = 1 : 1

51. (C) Total distance = 100 km

Let k km/hr = the normal speed of car

Time taken by car when speed is k = distance/speed = 100/k

Its speed is increased by (5/3) km/hr then speed of car is = (k + (5/3)) km/hr

Time taken by car when speed is (k + (5/3)) = distance/speed = 100/(k + (5/3))

ATQ ⇒ 100/k - 100/(k + (5/3)) = 2

⇒ $3k^2 + 5k - 250 = 0$

⇒ k = 25/3 km/hr is the normal speed of car.

52. (A) Let the maximum marks in the examination are 'x'.

ATQ Minimum required marks = 35% of the total marks = 0.35x

The student gets 200 marks and fails by 10 marks, it means he gets 10 marks less than passing marks.

⇒ 200 = 0.35x - 10

⇒ 210 = 0.35x

⇒ x = 210/0.35 = 600

53. (C) Cost of 1 kg wheat of 1st quality = Cost price of cheaper = c = Rs. 9.30

Cost of 1 kg wheat of 2nd quality = Cost price of dearer = d = Rs. x (suppose)

Cost of 1 kg of the mixture = Mean price = m = Rs.10

$$\frac{\text{Quantityofcheaper}}{\text{Quantityofcheaper}} = \frac{x-10}{10-9.30} = \frac{8}{7}$$

$$\Rightarrow \frac{x-10}{0.70} = \frac{8}{7}$$

⇒ 7x - 70 = 8 × 0.70

⇒ 7x = 5.6 + 70

⇒ 7x = 75.6

⇒ x = Rs. 10.8

54. (C) Let principal amount be Rs. P

S.I charged = 3P - P = Rs. 2P

S.I = (Principal × Rate × Time)/100

⇒ 2P = (P × Rate × 18)/100

⇒ Rate = (200/18) = 11.11%

⇒ Rate% = 11.11%

55. (C) Let the first even number A be = x + 2

Then E = (x + 10)

Average of A and E = 46

Largest number = (x + 2 + x + 10)/2 = 46

⇒ 2x + 12 = 92

⇒ x = 40

∴ E = x + 10 = 40 + 10 = 50

(56-60)

56. (D) Let initial sum = Rs.P

Amount after 2 year = Rs. 3P

Rate of interest = $\frac{(3p - P)\times100}{P\times2} = 100\%$

New principle = Rs. 2P

Amount = Rs. 8P

Required time = $\frac{(8p - 2P)\times100}{2P\times100} = 3$ years

57. (A) Let investment of A and B is Rs. 125x and Rs. 64 x respectively.

Required profit ratio of A and B

$$= \left(125x\times4+125x\times\frac{6}{5}\times4+125x\times\frac{6}{5}\times\frac{6}{5}\times4\right):$$

$$\left(64x\times4+64x\times\frac{5}{4}\times4+64x\times\frac{5}{4}\times\frac{5}{4}\times4\right)$$

$= (500\,x + 600x + 720x) : (256x + 320x + 400x)$

$= 455 : 244$

58. (B) Possible cases = 5 [(1, 5) (2, 4) (3, 3) (4, 2) (5, 1)]

$\therefore$ Required probability = $\frac{5}{36}$

59. (A)

60. (B)

61. (D) Money from retirement benefits invested in bank = 15/2 = 7.5 lakhs

62. (D)

63. (E) Money in the bank = 7.5 lakh + ((7.5 × 1 × 5)/100 = 7.875 lakhs

Money in stocks = 3.75 × 110/100 = 4.125 lakhs

Money in real estate = 3.75 × 120/100 = 4.5 lakhs

Total worth = 7.875 + 4.125 + 4.5 = 16.5 lakhs

64. (C) Money invested in stocks = 3.75 lakhs

Money after 1 year = 3.75 × (110/100) = 4.125 lakhs

Money after 2 years = 4.125 × (105/100) = 4.33125 lakhs

Money after 3 years = 4.33125× (90/100) = 3.898 lakhs

Percentage increase in price of stocks = (3.898 - 3.75)/3.75 × 100 = 3.95 = 4%

65. (B) Total money in bank after 3 years = 7.5 × (115/100) = 8.625 lakhs

Money after 3 years in stocks = 3.75 × (110/100) × (105/100) × (90/100) = 3.898

Money in real estate after 3 years = 3.75 × (120/100) × (90/100) = 4.05 lakhs

Total worth of assets = 8.625 + 3.898 + 4.05 = 16.573 lakhs

Percentage increase in assets = (16.573 - 15)/15 × 100 = 10.5%

66. (C) Phones sold by Nokia in 2018 = 10000 × $\frac{112}{100}$

= 11200

Phones sold by Samsung in 2018 = 30000 × $\frac{115}{100}$

= 34500

Required number of phones = 11200 + 34500

= 45700

67. (E) Required percentage

$$= \frac{25000-20000}{20000}\times100 = 25\%$$

68. (A) No. of HTC mobile sold in 2018

$$= 12000\times\frac{120}{100} = 14400$$

Required difference = 20000 – 14400 = 5600 less

69. (C) Required ratio

$$= \left(30000\times\frac{115}{100}\right):\left(25000\times\frac{70}{100}\right)$$

$= 34500 : 17500 = 69 : 35$

70. (A) Required average

$$= \frac{1}{2}\times\left(25000\times\frac{105}{100}+12000\times\frac{120}{100}\right)$$

$$\frac{1}{2}\times(26250+14400) = 20325$$

71. (B) $\Rightarrow 17+2^2 = 21$

$\Rightarrow 21+3^2 = 30$

$\Rightarrow 30+4^2 = 46$

$\Rightarrow 46+5^2 = 71$

$\Rightarrow 71+6^2 = 107$

72. (E) $\Rightarrow 2\times2+1 = 5$

$\Rightarrow 5\times2+2 = 12$

$\Rightarrow 12\times2+3 = 27$

$\Rightarrow 27\times2+4 = 58$

$\Rightarrow 58\times2+5 = 121$

$\Rightarrow 121\times2+6 = 248 = ?$

73. (A) $\Rightarrow 8\times2-2 = 14$

$\Rightarrow 14\times2-2 = 26$

$\Rightarrow 26\times2-2 = 50$

$\Rightarrow 50\times2-2 = 98$

$\Rightarrow 98\times2-2 = 194$

$\Rightarrow 194\times2-2 = 386$

74. (B) First number - (29 × 1, 2, 3 …) = next number

$\Rightarrow 700-(29\times1) = 700-29 = 671$

$\Rightarrow 671-(29\times2) = 671-58 = 613$

$\Rightarrow 613-(29\times3) = 613-87 = 526$

$\Rightarrow 526-(29\times4) = 526-116 = 410 = ?$

75. (C) **76. (A)** **77. (B)** **78. (C)** **79. (D)**

80. (C)

NVS LDC

(*Practice Test Paper*)

1. निम्नलिखित शब्दों में से तत्सम शब्द को पहचानिए।

(A) दीवाली (B) दूध (C) पुत्रवधू (D) दाँत

2. जहाँ वर्णों की पुनरावृत्ति होती है वहाँ कौनसा अलंकार होगा?

(A) उपमा (B) अनुप्रास (C) यमक (D) उत्प्रेक्षा

3. निम्नलिखित वाक्य में रेखांकित शब्द का समास क्या होगा?

(A) कर्मधारय समास (B) बहुब्रीहि समास

(C) द्विगु समास (D) तत्पुरूष समास

4. जीवन + अनुकूल का संधिरूप क्या होगा?

(A) जीवनानुकूल (B) जीवनाकुल

(C) जिवनानुकुल (D) जीवनअनुकुल

5. नीचे दिया गया वाक्य चार भागों में बँटा है, जिनमें में एक भाग व्याकरण की दृष्टि से अशुद्ध है। अशुद्ध भाग का चयन कीजिये।

कविता संग्रह का अवलोकन किया तो उस में बहूत-सि गलतियाँ प्राप्त हुई।

(A) अवलोकन किया (B) बहूत-सि गलतियाँ प्राप्त हुई

(C) कविता संग्रह का (D) तो उस में

6. नीचे दिए गए शब्दों के लिए एक शब्द क्या है?

(A) कर्कशा (B) प्रियंवदा (C) बातूनी (D) वाचाल

7. निम्नलिखिति वाक्य में रेखांकित शब्द का सटीक विलोम क्या होगा?

वक्तृत्व स्पर्धा में मुझे प्रथम पुरस्कार मिला।

(A) भेंट (B) दंड (C) तोहफा (D) उपहार

8. निम्नलिखित शब्दों में से कौन-सा शब्द अनेकार्थी नहीं है?

(A) श्रृंखला (B) शर्करा (C) राजपूत (D) अंगुलि

9. निम्नलिखित शब्दों में से कौन-सा शब्द अनेकार्थो नहीं है?

(A) पयोधर (B) कनक (C) जलज (D) वर्जित

10. निम्नलिखित शब्दों में कौनसा शब्द रेखांकित शब्द का पर्यावाची नहीं है?

(A) मीत (B) दोस्त (C) सहचर (D) केसरी

11. Fill in the blank in tge sentences below with a suitable prepositio. Choose your answer from the given options.I have lived __________ Mexico City for about six months before witnessing somebody get visible angry _________ public.

(A) in, in (B) in, upon (C) in, at (D) at, with

12. Fill in the blanks in the sentence below with suitable articles. Choose your answer from the given options.

Large tremors can cause pertubations in _______ Earth's gravitational field and as these signals travel at ______ speed of light , they open up ______ possibly of much more rapid detection of quake magnitude.

(A) the, the, the (B) the, a, the

(C) an, the, the (D) the, the, a

13. Fill the options given below choose the correct collective noun you will use for 'woodpecker'.

(A) nest (B) descent (C) flock (D) brood

14. From the sentences given below choose the one that has used the correct spellings

(A) It's the best vantage point in Wuyishan, overlooking the meandeiring Nine-Bend stream, as well as neighbouring tea farms and temples.

(B) The narrow path is secured with handrails and dotted with rest stops and viewing pavilions

(C) The trek is paved with about 800 verteginous stone stops uphill and more than 1,000 downhill.

(D) It takes approximatley three hours to finish, depending on foot traffic.

15. from the options given below choose the correct idiom to fill in the blank.

Since I reached late I wasn't aware of what had going on, so I decided to ________ during the argument between my classmates.

(A) sit on the fence (B) break the ice

(C) jump the bandwagon (D) eat humble pie

16. A sentence is given in four parts as options. One of the parts contains an error. choose the option that has the error.

(A) the worn stone steps appearing to glimmer in the sunlight,

(B) As I climbed the narrow staircase of the Gothic Church Tower in Nordlingen Germany,

(C) what should have been a dark, grey climb to the top.

(D) bringing unexpected flashes of light to

17. From the options given below, fill in the blank with the correct adjective.

India's cities are some of the most vibrant in the world, from the majesty of Mumbai to the chaos of Delhi and its food is ____________, from Punjabi tandoori chicken to Goan finish curries.

(A) delicious (B) insipid (C) bland (D) flamboyant

18. Choose the option the offers the correct synonym of the highlighted word in the sentence given below. Pay attention to the meaning of the highlighted word IN THE SENTENCE.

Everything, especially in Old Delhi, is fried twice, just to make it crispier -- and they say if you fry anything twice it absorb less oil.

(A) Shatterable (B) Firm
(C) Crunchy (D) Weak

19. In the sentence given below choose the one which has used correct conjuction.

(A) We all know the grandmotherly wisdom of serving hot soup to someone with a cold, so does this particular meal really have medicinal properties?
(B) We all know the grandmotherly widsom of serving hot soup to someone with a cold, for this particular mealo really have medicinal properties?
(C) We all know the grandmotherly wisdom of serving hot soup to someone with a cold, but does this particular meal really have medicinal properties?
(D) We all know the grandmotherly wisdom of serving hot soup to someone with a cold, and does this particular meal really have medicinal properties?

20. Fill in the blank in the sentence below with a suitable modal verb. Choose your answer from the given options.

Foregners who are new to India organise for 8:30 pm not knowing that means that most people _________ arrive at 10 pm

(A) may (B) must (C) should (D) will

21. As per Census 2011, which among the following states of India is the most densely populated?

(A) West Bengal (B) Kerala
(C) Assam (D) Bihar

22. Which of the following musical instruments does Ustad Amijad Ali Khan play?

(A) Tabla (B) Sarod (C) Shehnai (D) Sitar

23. Which of the following cities of India hosted the fifth edition of the Global Conference on Cyber Space (GCCS)?

(A) Mumbai (B) Hyderabad
(C) Bengaluru (D) New Delhi

24. Mass of an object is a measure of its:

(A) pressure (B) acceleration
(C) velocity (D) inertia

25. Which of the following languages has been declared the second official language of Telangana?

(A) Urdu (B) Hindi (C) Marathi (D) Tamil

26. who presided over the first session of the Indian National Congress held at Bombay in 1885?

(A) Womesh Chunder Bonnerjee
(B) Dadabhai Naoroji
(C) Sir William wederburn
(D) Badruddin Tyabji

27. Which of the following nations won the 2017 ICC Champions Trophy?

(A) India (B) England (C) Australia (D) Pakistan

28. Which of the following is/was a famous santoor player?

(A) Ustad Zakir Hussain (B) Ustad Bismillah Khan
(C) Pandit Shivkumar Sharma (D) Pandit Bhimsen Joshi

29. Which of the following tennis players won the Men's singles title at Fench Open 2017?

(A) Novak Djokovic (B) Andy Murray
(C) Rafael Nadal (D) Roger Federer

30. A member of the Lok Sabha submits his/her resignation to:

(A) The President (B) The Vice-President
(C) The Prime Minister (D) The Speaker of Lok Sabha

31. Who among the following is the only Indian citizen to have been awarded Nobel Prize in science (Physics, Chemistry, Medicine)?

(A) Kailash Satyarathi (B) Amartya Sen
(C) C.V. Raman (D) Antoine Henri Becquerel

32. Who among the following presides over a joint sitting of the two houses of Parliament?

(A) The vice-President
(B) The Speaker of the Lok Sabha
(C) The Prime Minister
(D) The President

33. National Bank for Agriculture and Rural Development (NABARD) was establish as a part of the ________ five- year plan.

(A) fourth (B) sixth (C) fifth (D) seventh

34. Whihc of the following states does NOT have a Legislative Council?

(A) Uttar Pradesh (B) Karnataka
(C) Buhar (D) Himachal Pradesh

35. Which of the following activities belongs to the secondary sector?

(A) Steel equipment manufacturing
(B) Insurance
(C) Sugarcane plantation
(D) strategy Pradesh

36. Which among the following is classified under Aves?

(A) Cat (B) Ostrich (C) Bat (D) Human

37. Which of the following states of India has the longest coastline?

(A) Kerala (B) Tamil Nadu
(C) Gujarat (D) Maharashtra

38. Who among the following was/were awarded Indian Natinal Science Academy (INSA) medal for young 2017?

(A) Vikram Vishal (B) Assam Punia
(C) S Venkatraman
(D) Hendrik Antoon Lorentz and Pieter Zeeman

39. Who among the following has been appointed as one of the two Deputy Director Generals of the World Health Organisation (WHO)?

(A) Amit Mittal (B) Soumya Swaminathan

(C) Devi Shetty (D) Naresh Trehan

40. Mahatma Gandhi launched the "Non-cooperation Movement" in the year:

(A) 1942 (B) 1932 (C) 1920 (D) 1916

41. Preeti introduced a man to her husband ans said "He is the only son of my mother's mother's husband." How is Preeti related to that man?

(A) Niece (B) Aunt (C) Grandniece (D) Cousin

42. From the given options, Selected the one that does exact reproduction of the name and address given below.

Lt. Gen. veer kadam Flat No. 314, Jal Vayu Vihar, Sector 105, Noida, Gautam Budh Nagar Uttar Pradesh

Lt. Gen Veer Kadam

Flat No. 314, Jal Vayu Vihar,

(A) Sector 105, Noida, Gautam Budh Nagar Uttar Pradesh
Lt. Gen. Veer Kadam
Flat No. 314, Jai Veeru Vihar,

(B) Sector 105, Noida Gautam Budh Nagar Uttar Pradesh
Lt. Gen. Veer Kadam Flat No. 314, Jai Veeru Vihar,

(C) Sector 105, Noida, Gautam Buddh Nagar Uttar Pradesh
Lt. Gen. Veer Kadam Flat No. 314, Jal Vayu Vihar,

(D) Sector 105, Noida, Gautam Buddh Nagar Uttar Pradesh

43. Select the option that is related to the third term in the same way as the second term is related to the first term.

BGKO : AHJP : FJNR : ?

(A) EIMS (B) EKMS (C) GKMQ (D) GIOQ

44. Arrange the given words in a logical sequence, from small to big (with respect to quantity of water), and then choose the most appropriate sequence from amongst the options provided below.

1. Lake 2. Pond 3. Sea 4. Ocean

5. Puddle

(A) 5, 2, 4, 3, 1 (B) 5, 2, 1, 3, 4

(C) 1, 5, 3, 2, 4 (D) 5, 2, 3, 1, 4

45. In a row of cadets, Paramveer is elevnth from the left and Deshraj is twenty-third from the right. When the two cadets interchange their places, Paramveer twenty-sixth from the left. How many cadets are there in the row?

(A) 49 (B) 48 (C) 37 (D) 36

46. Arrange the numbers in a way that the letters arranged accordingly will from a meaningful word.

(A) 7, 5, 1, 2, 6, 4, 3 (B) 2, 3, 6, 5, 1, 7, 4

(C) 2, 3, 6, 1, 7, 5, 4 (D) 2, 5, 3, 6, 1, 7, 4

47. Which among the following words will come third in an English dictionary?

(A) Tribune (B) Tribunal (C) Tributary (D) Tribute

48. Take the given statements as true even if they seem to be at varience with commonly known facts and decide which of the conclusion logically follow (s) from the statements.

Statements : All rocks are stones.

Some stones are black.

Conclusions: I. some stones are rocks.

II. No rock is black.

(A) Only conclusion II can be drawn

(B) Neither conclusion I nor coclusion II can be drawn.

(C) Both conclusion I and II can be drawn.

(D) Only conclusion I can be drawn.

49. The numbers below are similar (share a feature) in a certain way. Select the option that is similar to the three numbers given below.

2313, 4541, 5661

(A) 3425 (B) 2527 (C) 3436 (D) 6775

50. Select the option that is related to the third term in the same way as the second term is related to the first term.

Ocean : Island : Desert: ?

(A) Storm (B) Peak (C) Oasis (D) Camel

51. Select the option that is different from the remaining three options.

(A) Temperature (B) Antemometer

(C) Precipitation (D) Rainfall

52. Sulbha is Prema's mother's only son's daughter. How is Subha related to Prema?

(A) Grand daughter (B) Aunt

(C) Niece (D) Daughter

53. Faruq is richer than Ghalib, Ishwar is richer than Janeshwar. Kishan is not as rich as Faruq but is richer than Ishwar. Who is the richest among the given friends?

(A) Kishan (B) Ishwar (C) Jneshwar (D) Faruq

54. If in a certain code language, 'rumour' is written as '348243' and 'true' is written as '1346', Then, how will 'tremoz' be written in that language?

(A) 314281 (B) 423842 (C) 136823 (D) 136283

55. Select the option that is different from the remaining three options.

(A) hgfe (B) kjpq (C) srqp (D) onml

56. The difference between the place values of '6' and '3' in the number 52697231 is :

(A) 600970 (B) 59970 (C) 599970 (D) 599907

57. Some equations are solved on the basic of a certain system. On the same basis find out the correct answer from amongst the four alternatives for the unsolved equation.

$12 \times 4 = 160$

$14 \times 5 = 221$

$16 \times 7 = ?$

(A) 529 (B) 268 (C) 256 (D) 305

58. Select the word that CANNOT be formed using the letters of the given wprd, each letter only as many as it appears in the given word.

METAPHYSICAL

(A) PLATE (B) CLASP (C) CYCLE (D) PLASTIC

59. Select the option that is related to the third term in the same way as the second term is related to the first term.

12 : 27 : : 23 : ?

(A) 125 (B) 144 (C) 16 (D) 50

60. Select the word that can be formed using the letters of the given word, using each letter only as many times as it appeears in the given word.

The OSOPHICAL

(A) CLASSIC (B) LOCAL (C) TOTAL (D) SOOTHE

61. Raman mixed 8 kg of one variety of wheat with x kg of another. If the cost per kg of the varities are in the ratio 3 : 2 the ratio of the selling price of the blended wheat per kg to that of the cost price of the superior variety of wheat per kg is 1 : 1 and Raman makes an overall profit of 25%, what B the value of x?

(A) 10 (B) 9 (C) 12 (D) 11

62. ₹ 25,000 was invested at a particular rate of simple interest of a period of 5 years. If the interest earned at the of the term was ₹ 7,500, what was the rate of interest per annum?

(A) 7.5% (B) 5% (C) 6% (D) 10%

63. Rashmi can earlier walk at a speed of 5 km/hr or cycle at a speed of 10 km/hr. to cover a distance of 70 km, Rashmi takes 10 hours. How much of the distance, in kilometers, did Rashmi cover on foot?

(A) 25 (B) 35 (C) 40 (D) 30

64. A cricketer was averaging 49 runs after 9 innings. How many runs does she need to score in her 10th inning to take the average to 52?

(A) 52 (B) 70 (C) 79 (D) 61

65. Which of the following is not a perfect square?

(A) 9602 (B) 1369 (C) 6241 (D) 3136

66. 0.4 of a number equals 0.75 of another. If the two members add up to 690, the greater of the two numbers is :

(A) 425 (B) 400 (C) 450 (D) 475

67. Find 24% of 75.

(A) 28 (B) 32 (C) 18 (D) 30

68. The distance of the foot of a 20 m high tower from a point on the ground is $20\sqrt{3}$ m. What is the angle of elevation of the tower from this point?

(A) 60° (B) 45° (C) 30° (D) 15°

69. Ram can complete a job alone in 36 days while Sunil takes 45 days to do it alone. How many days will it take the due to complete half of the job if they work together?

(A) 10 (B) 9 (C) 12 (D) 20

70. Varun invested a certain sum of money at x% p.a at simple interest for 50 years. At the end of 50 years, VArun got back 4 times his original investment. What is the value of x?

(A) 5 (B) 6 (C) $6\frac{2}{3}$ (D) 4

71. The difference in the lengths of the shadows of a pole cast by the sun (at two different itmes of the day) when the angles of elevation of the top of the pole measured from two points on the ground on the same sife of the pole were 60° and 30° was given as $\frac{20\sqrt{3}}{3}$ m. How tall was the pole?

(A) $10\sqrt{3}$ m (B) $\frac{20\sqrt{3}}{3}$ m (C) 10 m (D) $\frac{10\sqrt{3}}{3}$ m

72. Surabhi sold 80 kg of wheat. She sold the first 20 kg at a profit of 20% but the rest at a loss of 10%. What was her overall profit or loss percentage?

(A) 10% profit (B) 2.5% loss

(C) 5% loss (D) 2.5% profit

73. A sum of money became ₹ 2,700 in two years. If the simple interest offered per annum was 2% more, the amount would have become ₹ 2,800 during the same period. Find the original sum and the rate of simple interest offered every year.

(A) ₹ 5,000; 2% (B) ₹ 2,500; 4%

(C) ₹ 2,500; 8% (D) ₹ 5,000; 4%

74. The average of the marks obtained by some girls in a test was twice the average of the marks obtained by some boy in that test. If there were I 1 candidates in all and the average score of the boys was 12 and the total marks obtained by all the examinees was 168, find the number of girls taking the test.

(A) 3 (B) 6 (C) 4 (D) 8

75. Jagbir blended 8 kg of one type of jaggery with 12 kg of another. He sold each kg of the blended jaggery at a price 50% higher than the cost price of the first type of jaggery per kg and made an overall profit of 25%. What is the ratio of the cost price of the first and the second types of jaggery?

(A) 2 : 1 (B) 1 : 2 (C) 3 : 4 (D) 2 : 3

76. Two trains, one 160 m long and the second x m long were travelling in the same direction on parallel tracks. The 160 m long train came from behind at a speed of 76 km/hr and overlook the x m long train travelling at a speed of 70 km/hr. For 3 minutes, at least some part fo two trains overlapped. What is the value of x?

(A) 130 m (B) 144 m (C) 150 m (D) 140 m

77. A, B and C can respectively complete a task alone in 26, 39 and 52 days. The trio started working together, but A and B both left 13 days before the task got over. For how many days did the three work together?

(A) 13 (B) 9 (C) 22 (D) 8

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78. The numerator of the fraction $\frac{4}{5}$ is increased by 2 while its denominator is reduced by 2. What would be the percentage increase in the new fraction over the original fraction?

(A) 80 (B) 50 (C) 150 (D) 60

79. A bag contains red, blue and black balls. The ratio of red to blue balls is 3 : 5. The ratio of black to red balls is 3 : 4. The minimum number of balls in the bag is :

(A) 48 (B) 60 (C) 41 (D) 56

80. Arya bought two trousers from the wholesale market and paid ₹ 900 in all for the same. While he could sell the first one as a profit of 12% to clear stocks he had to sell the second at a loss of 15%, thus neither making a profit nor a loss on the whole. What was the cost price of the second pair of trousers?

(A) ₹ 400 (B) ₹ 450 (C) ₹ 550 (D) ₹ 500

81. Which of the following schedulers selects among the processes that are ready to execute?

(A) Long-term (B) short- term

(C) Queuing (D) Medium-term

82. Which of the following shortcut keys is used to move to the previous worksheet in Microsoft Excel?

(A) Ctrl + Backspace (B) Ctrl + PgDn

(C) Ctrl + PgUp (D) Ctrl + G

83. Which of the following is an example of system software?

(A) Spreadsheet

(B) Database- management System (DBMS)

(C) Word processor

(D) Computer

84. During the memory allocation process, allocating the smallest hole that is big enough for the process is called ________.

(A) Worst - fit (B) Best - fit

(C) First - fit (D) Last - fit

85. Which of the following is a signal information a program taht an event has occured?

(A) Software (B) Hardware

(C) Intrrupt handler (D) Interrupt

86. The mouse was invented by _______ in 1963.

(A) Denies Ritchie (B) Douglas Engelbart

(C) Bjarne Stroustrup (D) Charles Babbage

87. Which shortcut key is used for justifying the text of a Microsoft word documents?

(A) Ctrl + r (B) Ctrl + j (C) Ctrl + l (D) Ctrl + s

88. Which of the following algebraic functions represents the NAND gate?

(A) F = (xy)’ (B) F = (x + y)’

(C) F = x + y (D) F = xy

89. How many address bits are required for a RAM with a capacity of 128 words of 8 bit each?

(A) 8 (B) 16 (C) 128 (D) 7

90. Which of the following prompts for a title and information about the presentation in Microsoft PowerPoint?

(A) Auto content wizard

(B) Blank presentation

(C) Open an existing presentation

(D) Design template

91. A file access method which allows programs to read and write records rapidly in no particular order is called __________

(A) sequential access (B) random access

(C) rapid access (D) logical access

92. The number of address input lines in a 512X4 ROM circuit is _________.

(A) 9 (B) 256 (C) 512 (D) 4

93. The system in which the CPU executes multiple jobs by switching amoung then, but the switches occur so frequently that the users can interact with each program while it is running are called__________.

(A) desktop system (B) time-sharing system

(C) distributed system (D) multiprocessing systems

94. Optical Mark Recognition (OMR) devices sense the input based on _________.

(A) handwritten document

(B) presence or absense of a mark such as a pencil mark

(C) printed magnetic link

(D) text present on paper

95. The contigous file allocation method suffers from ________.

(A) thrashing (B) external fragmentation

(C) blocking (D) internal frigmantation

96. The characterstic of a computer which specific constant and eamest in effort and application is called _________.

(A) automation (B) speed

(C) storage (D) diligence

97. what will the formula = sum (D1 : D7) in cell D8 of a Microsoft Excel Worksheet result in if the clls from D1 to D6 contains the values 1, 2, 3, 4, 5, 6?

(A) 0 (B) !Error

(C) 21 (D) ! Number

98. Which of the following toll is used to convert hand-drawn images into a format suitable for computer processing?

(A) joy stick (B) digitizer

(C) light pen (D) card reader

99. A ROM consists of n input lines and m output lines and each bit combination of the input variablels called a /an __________.

(A) word (B) bit

(C) byte (D) address

100. Which of the following options of Microsoft Word is used to apply the same formating to the selected text repeatedly?

(A) Formatting (B) Font

(C) Paragraph (D) Foramt painter

ANSWER KEY

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

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MEMORY BASED PAPER 2018

(*SBI Clerk Mains - Reasoning Ability*)

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

There are eight members i.e. A, B, C, D, E, F, G and H are sitting around a square table such that four of them likes flowers i.e. Lily, Rose, orchid and Sunflower and four of them likes fruits i.e. Mango, Kiwi, Apple, Banana but not necessarily in the same order. Those who likes Fruits sits at the corner and those who like flower sits at the middle of the table. Some of them face inside and some of them face outside.

The one who likes Orchid sits third to the right of H. A sit second to the right of the one who likes Orchid. A is not the immediate neighbour of H. The one who likes Banana is an immediate neighbour of A. The one who likes Banana sits opposite to the one who likes Kiwi. H does not like Kiwi. The one who likes Apple sits second to the left of the one who likes Kiwi, who is not the immediate neighbour of A. B sits third to the right of the one who likes Apple. F likes Lily. Only one person sits between B and the one who likes Sunflower. F faces the one who likes Sunflower. E and G sits opposite to each other. E does not like Banana. C sits second to the right of G. C does not face Inside. C and D face same direction as G.

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1. A like which of the following item?
(A) Mango (B) Rose (C) Kiwi (D) Sunflower
(E) None of these

2. Who among the following sits second to the right of C?
(A) The one who likes Kiwi
(B) D
(C) The one who likes Banana
(D) The one who likes Lily
(E) Both a and b

3. Which of the following is not true regarding F?
(A) F faces the one who likes Sunflower.
(B) F and G faces opposite direction.
(C) F sits second to the right of the who likes Orchid.
(D) F and E are immediate neighbours.
(E) All are correct

4. How many persons sit between A and B when counted from the left of A?
(A) Three (B) One (C) Two (D) Four
(E) None of these

5. Who among the following sits third to the left of D?
(A) H (B) C (C) G (D) B
(E) None of these

DIRECTION (Q. 6-10):-Study the following information carefully to answer the given questions.

A number arrangement machine when given an input line of numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.

Input: 95 11 76 21 89 42 64 31
Step I: 02 76 21 89 42 64 31 04
Step II: 03 02 76 42 64 31 04 01
Step III: 04 03 02 42 64 04 01 01
Step IV: 06 04 03 02 04 01 01 02
Step IV, is the last step.
Input: 75 12 10 94 84 32 63 42 54 22

6. How many steps are required to complete the given arrangement?
(A) III (B) V (C) IV (D) VI
(E) None of these

7. How many elements are there between '03' and '42' in step-II?
(A) Two (B) One (C) Three (D) Four
(E) None of these

8. Which number would be at the fourth position from the left end in the last step of the output?
(A) 04 (B) 05 (C) 64 (D) 02
(E) None of these

9. What is the sum of the third element from the left in step II and 2nd from the right in the last step?
(A) 78 (B) 76 (C) 65 (D) 83
(E) None of these

10. What is the difference between the third element from the right in step IV and the fourth element from the left in step III?
(A) 21 (B) 24 (C) 28 (D) 19
(E) None of these

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

Six Horses i.e. A, B, C, D, E, F are standing in a row facing north at a distance which is a successive multiple of 4 in an increasing order from the left. Horse F is second to the right of Horse C. The total distance between Horse E and D is 52m. Only one Horse stands in between Horse B and Horse E. Horse F and Horse D are Standing next to each other. Horse A and Horse F are not standing next to Horse B. Now Horse B starts moving towards north direction after moving 10m its takes a right turn and stops at point T after moving 28m. Horse A starts moving in east direction and after going 12m it turns right and move 20m and then again turn right and move

72m and stops there at point H. Horse C starts moving in south direction and after moving 10m it takes a left turn and moves 20m then it again takes a left turn and moves 5m. From there it takes a right turn and moves 24m and stops at point V.

11. What is the shortest distance between Point V and point H?
(A) 10m (B) 15m (C) 5m (D) 20m
(E) None of these

12. In which direction and at what distance is point H with respect to F's initial position?
(A) 20m south (B) 20m, North
(C) 2m, Southeast (D) 20m, Northwest
(E) None of these

13. If horse D, moves 5m in the south direction and reaches point K then point V is in which direction with respect to point K?
(A) Southeast (B) North (C) East (D) West
(E) None of these

14. What is the total distance between Horse E and Horse A?
(A) 74m (B) 80m (C) 84m (D) 88m
(E) None of these

15. In which direction is point T with respect to point H?
(A) North (B) Southwest
(C) South (D) East
(E) Northwest

DIRECTION (Q. 16-20):- Study the following information and answer the given questions.

In alphabetical series each consonant is assigned a different number from 1-7 (for ex- B is coded as 1, C-2……….J-7)and again those numbers get repeated(for ex- K-1, L-2…….so on). Besides the above information, following operations are to be applied for coding the words given in the questions below.

Each letters of the given questions will be coded as per the given conditions:

I. Vowels appearing before 'M' in the Alphabetical series will be coded as ' **'.

II. Vowels appearing after 'M' in the alphabetical series will be coded as ' $$'.

III. Number preceded by vowel will be coded as ' #1'.

IV. No. followed by vowel will be coded as ' @#'.

16. What will possibly be the code for 'NORMAL'?
(A) '#1$$@##2**@# (B) '#1$$@##1**@#
(C) '#3$$@##1**@# (D) '#1$#@##1**@#
(E) None of these

17. What will possibly be the code for 'EMBARKS'?
(A) **@##1**@#12 (B) **@##1**@#31
(C) **@##1**@#41 (D) **@##1**@#11
(E) None of these

18. What will possibly be the code for 'SMITTLE'?
(A) 1#1**@#2#1** (B) 1#1**@#2#11*
(C) 1#1**@#2#1*1 (D) 2#1**@#2#1**
(E) None of these

19. What will possibly be the code of 'ANNUAL'?
(A) **@##1$$**@# (B) *1@##1$$**@#
(C) **##@1$$**@# (D) *2@##1$$**@#
(E) None of these

20. What is the code for 'PROM'?
(A) 5#1$$@# (B) 2#1$$@#
(C) 4#1$$@# (D) 6#1$$@#
(E) None of these

DIRECTION (Q. 21-25):- Study the following information carefully and answer the questions.

There are three compartments A, B, C such as compartment A is in west of compartment B and compartment A and compartment B is in west of compartment C. Twelve boxes P, Q, R, S, V, X, Y, Z, K, L, M, N are placed in three different compartments such as four boxes are placed in each compartment . And these four boxes are placed one above another. Only one box is placed in between V and Z in compartment B. R is placed on top in compartment A. Box Y is in the immediate west of L. Box L is placed between box M and N. M is placed above N. Two boxes are placed between R and S in same compartment. Box Q is placed immediately above P in the same compartment. Box X is placed above box V and Z in the same compartment. Box V is placed above box Z.

These boxes are shifting in other compartments as per the cards drawn and only two cards drawn at a time -

I. If both the card drawn is heart then the box placed at the top in compartment B will be interchanged with the box placed at the bottom of Compartment C.

II. If among the card drawn one is diamond and another is spade then the box which is second from the bottom in Compartment A will be inter changed with box placed at second from the top in Compartment C.

III. If among the two cards drawn one is Club and another is Heart then the box placed at top and the box placed at the bottom will be interchanged in compartment B.

IV. If among the two cards drawn one is club and another is diamond then the box which is third from the bottom in compartment B is interchanged with the box which is third from the top in compartment A.

The Cards Drawn are :
1. Club-Heart 2. Heart-Heart
3. Club-Diamond 4. Spade-Diamond

Note- The cards will be drawn in the given serial order.

21. Which of the following box is placed at the bottom of Compartment C after the rearrangement?
(A) Box K (B) Box L (C) Box M (D) Box Z
(E) None of these

22. Which of the following is to the west of box P after the rearrangement?
(A) Box Q (B) Box R (C) Box M (D) Box S
(E) None of these

23. Which of the following box is kept at the top in compartment B after the rearrangement?

(A) Box X (B) Box N (C) Box Y (D) Box V
(E) None of these

24. How many boxes are below box V in its respective compartment after the rearrangement?

(A) Three (B) Two (C) One (D) None
(E) None of these

25. Which of the following combination of 'Box-compartment' before the rearrangement is correct?

(A) Box R- C (B) Box N- A (C) Box V- C (D) Box N- C
(E) All are correct

26. Statement-

Indian Metrological Department has forecasted that there will be a situation of flood in City A within the next 15 days.

Course of Action-

I. The population of city A should move to city B within next 15 days to get rid of the problem.

II. The people of city A are advised to preserve necessary items for future consumption.

(A) Only II (B) Both I and II
(C) Only I (D) Neither I nor II
(E) None of these

DIRECTION (Q. 27-30):- Study the following information carefully and answer the questions.

There are two rows given and to find out the resultant of a particular row we need to follow the following steps: **-**

Step 1: If an even number is followed by an odd number then the resultant will be the addition of both the numbers.

Step 2: If an odd number is followed by a perfect square then the resultant will be the difference of that square number and the odd number.

Step 3: If an odd number is followed by another odd number (but not a perfect square) then the resultant will be the addition of both the numbers.

Step 4: If an odd number is followed by an even number (but not a perfect square) then the resultant comes by multiplying the numbers.

Step 5: If an even number is followed by another even number then the resultant will be the division of first number by the second number.

27. Find the sum of two rows

8 4 1
11 6 7

(A) 78 (B) 52 (C) 64 (D) 76
(E) None of the above

28. If the sum of the resultants of two rows is 46. Then find the value of X.

9 2 7
24 4 X

(A) 16 (B) 27 (C) 8 (D) 15
(E) None of the above

29. Find the difference between the resultant of first and second row.

13 3 7
4 11 12

(A) 117 (B) 126 (C) 157 (D) 96
(E) None of the above

30. Find the multiplication of the resultant of first and second row.

21 19 8
16 13 9

(A) 110 (B) 85 (C) 100 (D) 120
(E) None of the above

DIRECTION (Q. 31-34):- Study the following information carefully and answer the questions.

Six subjects Hindi, English, chemistry, Mathematics, Physics and Biology are taught at a coaching institute. Each subject was given a definite and continuous time slots. (i.e. there is no gap between two consecutive subjects). In a day a total 14 hours class was scheduled. A subject can start its slot from a whole hour or half hour only(i.e. a subject can start from 4 pm, 4 : 30 pm but it cannot starts from 4:13 pm, 4:03 pm) Hindi class takes place from 11 am to 12:30 pm. Only one class took place between Hindi and Mathematics. Time slot of Mathematics is twice the time slot of Hindi. Physics classes starts from 5:30 pm. Chemistry class took place between Hindi and Physics, but it did not take place immediately after or before Physics. Total slot time of English and Biology class is 4.5 hours. Number of classes that took place between Biology and Physics is same as the number of classes between chemistry and Biology. Time slot of Chemistry is 1 hour less than the time slot of Mathematics.

31. How many lectures are scheduled between Hindi and Biology?

(A) None (B) One (C) Two (D) Three
(E) More than three

32. Which of the following subject's time slot is scheduled from 12:30-2:30 pm?

(A) English (B) Chemistry
(C) Biology (D) Math's
(E) None of these

33. Which of the following subject is scheduled just after English?

(A) Hindi (B) Chemistry
(C) Biology (D) Math's
(E) None of these

34. What is the duration (in hours) of the Physics' lecture?

(A) 2.5 hour (B) 3 hour (C) 3.5 hour (D) 1.5 hour

(E) 2 hour

DIRECTION (Q. 35-37):- Study the following information carefully and answer the questions.

In the following questions, the symbols #, &, @, * , $, % and © are used with the following meanings as illustrated below. Study the following information and answer the given questions:

A@B**-** A is the child of B.

A©B**-** A is the parent of B

A%B**-** A is father-in-law of B

A&B**-** A is brother-in-law of B

A$B**-** A is brother of B

A*B**-** A is wife of B

A#B**-** A is sister-in-law of B

35. If X©F$D&Q@H©E&F, then how is F related to H?

(A)father (B) Brother-in-law

(C)son-in-law (D) Sister

(E) None of these

36. If G*J$K©Y@V&C#G then how J is related to C?

(A)father (B) Brother-in-law

(C)daughter-in-law (D) Brother

(E) None of these

37. If K&L%M*N@O then how is N related to K?

(A)father (B) Uncle (C) Nephew (D) Sister

(E) None of these

DIRECTION (Q. 38-41):- Study the following information carefully and answer the questions given below.

Nine persons K, L, M, N, O, P, Q, R, S are going to gym on three dates 8, 17, 25 of three different month January, March and April of same year. Also each of them is of different weight. Only three persons are heavier than S. Q is going to gym immediately after N but not in the same month as N. Only one person go to gym in between O and R and all go in the same month. K is just heavier than M but lighter than Q. L is heavier than S but lighter than N who is not the heaviest. Only three persons go to gym in between L and S but none of them go to gym in a month having 30 days. The one who go immediately after O is not lighter than O. The one who is the lightest person attend gym immediately after L. As many persons go to gym in between N and K as between K and R. P is lighter than both M and O. R is not lighter than K. The one who go to the gym last is heavier than O but lighter than S.

38. Who among the following go to gym on 17th April?

(A) K (B) M (C) S (D) R

(E) None of these

39. How many persons go to gym between R and S?

(A) None (B) One (C) Two (D) Three

(E) More than three

40. How many persons are heavier than R?

(A) None (B) One (C) Two (D) Three

(E) More than three

41. Who among the following go to gym immediately after K?

(A) P (B) M (C) N (D) O

(E) Q

DIRECTION (Q. 42-44):- Study the information carefully answers the questions given below.

? means either hour hand or minute hand is at 8

? means either hour hand or minute hand is at 11

@means either hour hand or minute hand is at 6

£means either hour hand or minute hand is at 9

Å means either hour hand or minute hand is at 2

? means either hour hand or minute hand is at 5

Note: if two symbols are given than by default second symbol is consider as minute hand and first symbol is considered as hour hand. And all time are considered at pm.

42. If a man leaves from GIP to WOW at @Å. Usually he takes 20 min to reach WOW, but that time he reaches 15 min later, then at what time he will reach WOW?

(A) ?@ (B) @? (C) @£ (D) @@

(E) None of these

43. A person takes 40 minutes to reach airport from his office and he has to catch airplane that is scheduled to depart at '£µ' so at what time should he leave from his office for the airport to arrive at the airport at 20 minutes earlier?

(A) µÅ (B) @? (C) Åµ (D) ?µ

(E) None of these

44. If a man leaves from his home to office at '£?' and he takes 2hr to reach his office, at what time he will reach to office?

(A) µ£ (B) ?Å

(C) ?? (D) Can't be determined

(E) None of these

DIRECTION (Q. 45-48):- Study the following information carefully and answer the questions given below.

Ten vehicles are placed in two parallel rows, five vehicles in row 1 facing north and rest in row 2 facing south having equal distance between each other i.e. each of them faces another vehicle.

These vehicles are placed according to speed which increases from West to East direction in both rows but not necessarily in the given order. Two vehicles are placed between boat and the vehicle with speed 170 km/h. Car is placed just next to the vehicle which faces Truck. Only one vehicle is placed between Car and cycle. Scooter is just next to the vehicle with speed 120 km/h, but none of them is placed at extreme end of the row. All the vehicle with speed less than 50 km/h faces South. Aeroplane is placed next to vehicle with speed 228 km/h.

Cycle (12 km/h),
Auto rickhaw (22 km/h),
Boat (54 km/h),
Scooter (72 km/h),
Motorcycle (120 km/h),
Car (154 km/h),
Truck (170 km/h),
Train (228 km/h),
Helicopter (274 km/h),
Aeroplane (290 km/h)

45. Which among the following vehicle is placed opposite to Motor Cycle?

(A) Auto rickshaw (B) Train
(C) Cycle (D) Car
(E) Cannot be determined

46. What is the speed of the vehicle which is placed at extreme left end of row 1?

(A) 54 km/h (B) 12km/h (C) 290 km/h (D) 274 km/h
(E) 22 km/h

47. Which vehicle is placed at extreme left end of row 2?

(A) Train (B)cycle (C)Helicopter (D)Aeroplane
(E) Scooter

48. What is the speed range of the vehicle which is placed exactly between Car and Aeroplane?

(A) (125-160) km/h (B) (160-200) km/h
(C) (200-250) km/h (D) (250-275) km/h
(E) None of these

49. Each question given below consists of a statement, followed by two arguments numbered I and II. You have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument. Give answer.

Statement: Should all the unauthorized structures in the city be demolished?

Arguments:

I. No. Where will the people residing in such houses live?

II. Yes. This will give a clear message to general public and they will refrain from constructing unauthorized buildings.

(A) If only argument I is strong
(B) If only argument II is strong
(C) If either I or II is strong
(D) If neither I nor II is strong
(E) If both I and II are strong

50. In question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Statement: "I would like to study the impact of pay revision on job satisfaction of employees." **-** A tells B.

Assumptions:

I. Job satisfaction can be measured.

II. A has necessary competence to undertake such study.

(A) If only assumption I is implicit
(B) If only assumption II is implicit
(C) If either I or II is implicit
(D) If neither I nor II is implicit
(E) If both I and II are implicit

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ANSWER KEY

1. (D)	2. (A)	3. (C)	4. (B)	5. (E)	6. (B)	7. (D)	8. (E)	9. (A)	10. (C)
11. (B)	12. (A)	13. (D)	14. (C)	15. (E)	16. (B)	17. (D)	18. (A)	19. (A)	20. (A)
21. (D)	22. (A)	23. (B)	24. (B)	25. (D)	26. (B)	27. (D)	28. (D)	29. (C)	30. (C)
31. (B)	32. (B)	33. (A)	34. (B)	35. (C)	36. (D)	37. (C)	38. (B)	39. (E)	40. (D)
41. (D)	42. (C)	43. (D)	44. (C)	45. (C)	46. (A)	47. (D)	48. (C)	49. (B)	50. (E)

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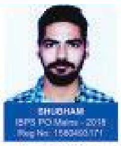
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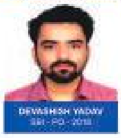
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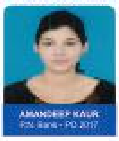
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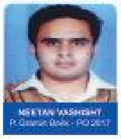
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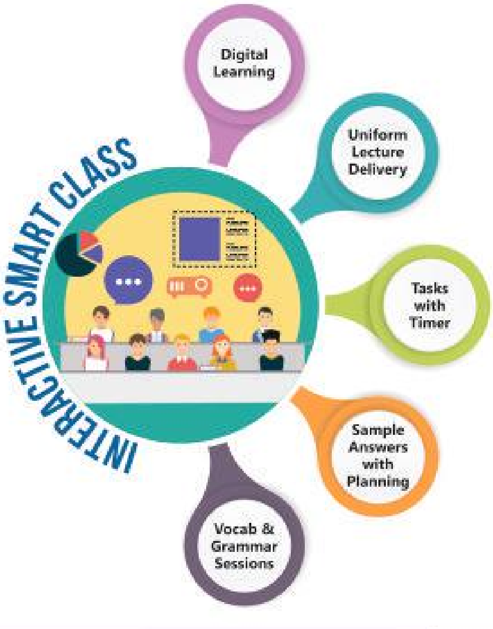

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